

## Financial Performance Measurement For Insurance

Place the cursor over cells with red triangles to read comments.

Company Name

Year End

Amounts in: N'000

### Balance Sheet Information

	1ST HALF	2ND HALF	TOTAL	ANNUAL REPORT	VARIANCE	CS%1ST HF	CS%2ND HF
<b>ASSETS</b>							
Cash and bank deposits	0	0	0	0	0	-	-
Treasury bills	0	0	0	0	0	-	-
Debtors (Due on insurance accounts)	0	0	0	0	0	-	-
Prepayments	0	0	0	0	0	-	-
Loans to policy holders	0	0	0	0	0	-	-
Advances under finance lease	0	0	0	0	0	-	-
Short term investment held for sale	0	0	0	0	0	-	-
Deferred acquisition expenses	0	0	0	0	0	-	-
Long term investments held to maturity	0	0	0	0	0	-	-
Investment properties	0	0	0	0	0	-	-
Statutory deposits	0	0	0	0	0	-	-
Other assets	0	0	0	0	0	-	-
Fixed Assets	0	0	0	0	0	-	-
<b>TOTAL ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0.00%</b>
<b>LIABILITIES</b>							
Creditors and accruals	0	0	0	0	0	-	-
Bank loans and overdrafts	0	0	0	0	0	-	-
Other liabilities	0	0	0	0	0	-	-
Insurance funds	0	0	0	0	0	-	-
Taxation	0	0	0	0	0	-	-
Dividend payable	0	0	0	0	0	-	-
Deferred tax	0	0	0	0	0	-	-
Liabilities for administered deposits	0	0	0	0	0	-	-
Long term borrowings	0	0	0	0	0	-	-
Retirement benefit obligations/Funds under management	0	0	0	0	0	-	-
<b>TOTAL LIABILITIES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>-</b>
<b>NET ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
<b>CAPITAL AND RESERVES</b>							
<b>Authorised Share Capital</b>							
Ordinary Share capital	0	0	0	0	0	-	-
Preference Share Capital	0	0	0	0	0	-	-
Share Premium	0	0	0	0	0	-	-
Bonus issue reserve	0	0	0	0	0	-	-
Other reserves	0	0	0	0	0	-	-
Statutory contingency reserves	0	0	0	0	0	-	-
Deposits for shares	0	0	0	0	0	-	-
Revaluation reserves	0	0	0	0	0	-	-
Retained Earnings	0	0	0	0	0	-	-
<b>SHAREHOLDERS FUND</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>-</b>
Minority Interest	0	0	0	0	0	-	-
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0.00%</b>
<i>Net working capital</i>	0	0	0	0	0		

**Income Statement Information**

	1ST HALF	2ND HALF	TOTAL	ANNUAL REPORT	VARIANCE	CS%1ST HF	CS%2ND HF
<b>Gross premium written</b>	0	0	0	0 #	0	0.00%	0.00%
Premium (Direct)	0	0	0	0	0	-	-
Inward reinsurance premium	0	0	0	0	0	-	-
Outward reinsurance	0	0	0	0	0	-	-
<b>Net premium</b>	0	0	0	0	0	-	-
Movement in reserve for unexpired risk	0	0	0	0	0	-	-
<b>Earned Premium</b>	0	0	0	0	0	-	-
Commission received	0	0	0	0	0	-	-
Claims incurred	0	0	0	0	0	-	-
Commission paid	0	0	0	0	0	-	-
Underwriting expenses	0	0	0	0	0	-	-
<b>Underwriting Profit/loss</b>	0	0	0	0	0	-	-
Investment income	0	0	0	0	0	-	-
Gain/(loss) on investment sold	0	0	0	0	0	-	-
Exchange gain/(loss)	0	0	0	0	0	-	-
Interest received	0	0	0	0	0	-	-
Lease rental income	0	0	0	0	0	-	-
Dividends received	0	0	0	0	0	-	-
Profit on disposal of fixed assets	0	0	0	0	0	-	-
Other income	0	0	0	0	0	-	-
Profit on life business	0	0	0	0	0	-	-
<b>TOTAL INCOME</b>	0	0	0	0	0	-	-
Administration expenses	0	0	0	0	0	-	-
Provision for doubtful debts	0	0	0	0	0	-	-
Other Expenses	0	0	0	0	0	-	-
<b>Profit before tax</b>	0	0	0	0	0	-	-
Taxation	0	0	0	0	0	-	-
<b>Profit after tax</b>	0	0	0	0	0	-	-
<b>Appropriation</b>							
Transfer to statutory contingency reserve	0	0	0	0	0	-	-
Revaluation reserve	0	0	0	0	0	-	-
Proposed Dividends	0	0	0	0	0	-	-
Revenue reserve brought forward	0	0	0	0	0	-	-
Transfer to general reserves	0	0	0	0	0	-	-
Transfer to insurance funds	0	0	0	0	0	-	-
<b>EPS in kobo (Actual)</b>	0	0	0	0	0	-	-
<b>DPS in kobo (Actual)</b>	0	0	0	0	0	-	-
<b>EPS in kobo (Adjusted)</b>	0	0	0	0	0	-	-
<b>DPS in kobo (Adjusted)</b>	0	0	0	0	0	-	-
<b>MPPS in kobo(as at balance sheet date)</b>	0.00	0.00	0	0	0	-	-

**GENERAL BUSINESS**

REVENUE ACCOUNT FOR THE YEAR ENDED.....

CLASS OF RISK.....

<b>Gross premium written</b>	0	0	0	0	0	0.00%	0.00%
Premium (Direct)	0	0	0	0	0	-	-
Inward reinsurance premium	0	0	0	0	0	-	-
Outward reinsurance	0	0	0	0	0	-	-
<b>Net premium</b>	0	0	0	0	0	-	-
Movement in reserve for unexpired risk	0	0	0	0	0	-	-
Earned Premium	0	0	0	0	0	-	-
Commission earned	0	0	0	0	0	-	-
Claims recovery	0	0	0	0	0	-	-
<b>TOTAL INCOME</b>	0	0	0	0	0	-	-
Claims paid(direct)	0	0	0	0	0	-	-

Inward claims paid	0	0	0	0	0	-	-
<b>Gross claims paid</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	-	-
Outward reinsurance recoveries	0	0	0	0	0	-	-
<b>Net claims paid</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	-	-
increase/(Decrease) in outstanding claims	0	0	0	0	0	-	-
<b>Claims incurred</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	-	-
Acquisition cost	0	0	0	0	0	-	-
Commision paid	0	0	0	0	0	-	-
Maintainance cost	0	0	0	0	0	-	-
<b>Underwriting profit</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	-	-

**LIFE ASSURANCE REVENUE ACCOUNT  
FOR THE YEAR ENDED.....**

<b>Gross premium written</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0.00%</b>
Premium (Direct)	0	0	0	0	0	-	-
Inward reinsurance premium	0	0	0	0	0	-	-
Outward reinsurance	0	0	0	0	0	-	-
<b>Net premium</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	-	-
Premiums earned	0	0	0	0	0	-	-
Commission received	0	0	0	0	0	-	-
Investment income	0	0	0	0	0	-	-
Gain on investment sold	0	0	0	0	0	-	-
Sundry income	0	0	0	0	0	-	-
<b>TOTAL INCOME</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	-	-
<b>EXPENSES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	-	-
Deaths	0	0	0	0	0	-	-
Claims paid and admitted	0	0	0	0	0	-	-
Maturities	0	0	0	0	0	-	-
Interest on deposit of administered fund	0	0	0	0	0	-	-
Surrenders	0	0	0	0	0	-	-
Acquisition cost	0	0	0	0	0	-	-
Maintainance Expenses	0	0	0	0	0	-	-
General administration (mgt)	0	0	0	0	0	-	-
Increase/(Decrease) in life assurance fund	0	0	0	0	0	-	-
Provision for doubtful debts	0	0	0	0	0	-	-
Statutory contingency reserve	0	0	0	0	0	-	-
Transfer to general reserve	0	0	0	0	0	-	-
<b>TOTAL EXPENSES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	-	-

**Cash Flow Statement Information**

Net Cash Flow from Operating Activities	0	0	0	0
Net cash flow from investing activities	0	0	0	0
Net Cash flow from Financing Activities	0	0	0	0
Cash and Cash equivalents for the year	0	0	0	0
Cash and Cash equivalents at the beginning	0	0	0	0
Cash and Cash equivalents at the end	0	0	0	0

**Notes to the accounts information**

Current assets	0	0
Current liabilities	0	0
Non-premium income	0	0
Total expenses	0	0
Quick assets	0	0
Number of ordinary shares ranking for dividend	0	0

**Liquidity Ratios**

	1ST HALF	2ND HALF	
Insurance fund/total assets	0.00	0.00	0.0%
Cash and bank balances/total assets	0.00	0.00	0.0%
Current ratio	0.00	0.00	0.0%
Quick ratio	0.00	0.00	0.0%

**Profitability Ratios**

Pre-tax profit margin	0%	0%	0.0%
Return on Total Assets	0%	0%	0.0%
Return on Equity (ROE)	0%	0%	0.0%
Underwriting expenses/Gross earnings	0%	0%	0.0%
Management expenses/Gross earnings	0%	0%	0.0%
Claims incurred/premium received	0%	0%	0.0%
Net premium margin	0%	0%	0.0%
Non-premium income/Gross earnings	0%	0%	0.0%

**Efficiency**

Premium received to fixed assets	0.00	0.00	0.0%
Assets turnover	0%	0%	0.0%
Underwriting expenses to total expenses	0.00	0.00	0.0%
Claims paid to total expenses	0.00	0.00	0.0%
Management expenses to total expenses	0.00	0.00	0.0%

**Capital structure**

Equity/total assets	0%	0%	0.0%
Fixed assets/Equity	0%	0%	0.0%
Gearing ratio	0%	0%	0.0%

**Market Indices/Investor ratio**

Price/Earnings ratio	0.00	0.00	0.0%
Net assets per share(N)	0.00	0.00	0.0%
Dividend pay out ratio (times)	0.00	0.00	0.0%
Dividend cover (times)	0.00	0.00	0.0%
Earnings Yield	0.00	0.00	0.0%
Dividend Yield	0.00	0	0.0%