

# FINANCIAL REPORTING

BALANCE SHEET AS AT 31 DEC., 2015

	2015	2014
	GHC '000	GHC '000
<b>ASSETS</b>		
1.Cash		
2.Investments:		
Gov't Securities		
Bank of Ghana Bonds & Securities		
Statutory Deposits-(Reserve)		
Fixed Deposits		
Listed Stocks		
Unlisted Stocks		
Mutual Funds		
Investments Properties		
Investments in Subsidiaries		
Other Investments		
<b>Total Investments</b>		
3. Receivables:		
Outstanding Premium*		
Due from Reinsurers		
Due from Related Parties		
Due from Agents and Brokers		
Reinsurance Share of Insurance Liabilities		
Taxation		
Deferred Taxation		
Other Receivables		
Rent & Other Prepayments		
<b>Total Receivables</b>		
<b>4 Property Plant and Equipment</b>		
Land and Buildings		
Plant and Equipment		
Computer Hardware and Software		
Motor Vehicles		
Furniture and Fitting		
Other Assets		
<b>Total Property Plant and Equipment</b>		
5 Intangible Assets		
Deferred Acquisition Cost		
Others		
<b>TOTAL ASSETS</b>		



**PCHIS**

STATEMENT OF INCOME/OPERATIONS FOR THE YEAR ENDED 31 DEC., 2015

	2015	2014
	GHS '000	GHS '000
<b>UNDERWRITING OPERATIONS</b>		
<b>Premiums Written</b>		
Gross Premium Written		
Reinsurances Ceded		
<b>Net Premiums Written</b>		
<b>Decrease/ Increase in Provision for Unearned Premium</b>		
<b>Net Earned Premium</b>		
<b>Benefit Payments and Expenses</b>		
Gross Policyholder Benefits Paid		
Less Reinsurance recoveries		
<b>Net Policyholder Benefits Paid</b>		
Commission Expense		
Other Expenses *		
Administrative Expenses*		
<b>Total Expenses</b>		
<b>Total Benefit Payment and Expenses</b>		
Commissions Income from Reinsurance		
<b>Underwriting Income (loss)</b>		
<b>INVESTMENT INCOME</b>		
Dividends Income		
Interest Income		
Rent Income		
Net realized gains on financial Assets		
Net fair value gains on Assets at fair value through Income		
Other Investments Income		
<b>Total Investment Income</b>		
<b>OTHER INCOME</b>		
Exchange Gain		
Profit/Loss on Sale of fixed Assets		
Others		
<b>Total Other Income</b>		
<b>PROFIT/LOSS BEFORE TAX</b>		
<b>TAXATION</b>		
<b>PROFIT AFTER TAX</b>		
<b>Income Surplus/Deficit b/f</b>		
Dividends declared and Paid		
Transfer to other Reserves-Specify*		
<b>Income Surplus/Deficit c/f</b>		

Items with \* require brief notes

**PMHIS**

STATEMENT OF INCOME/OPERATIONS FOR THE YEAR ENDED 31 DEC., 2015

	2015	2014
	GHS	GHS
	'000	'000
<b>UNDERWRITING OPERATIONS</b>		
<b>Premiums Written</b>		
Gross Premium Written		
Reinsurances Ceded		
<b>Net Premiums Written</b>		
<b>Decrease/ Increase in Provision for Unearned Premium</b>		
<b>Net Earned Premium</b>		
<b>Benefit Payments and Expenses</b>		
Gross Policyholder Benefits Paid		
Less Reinsurance recoveries		
<b>Net Policyholder Benefits Paid</b>		
Commission Expense		
Other Expenses *		
Administrative Expenses*		
<b>Total Expenses</b>		
<b>Total Benefit Payment and Expenses</b>		
Commissions Income from Reinsurance		
<b>Underwriting Surplus (Deficit)</b>		
<b>INVESTMENT INCOME</b>		
Dividends Income		
Interest Income		
Rent Income		
Net realized gains on financial Assets		
Net fair value gains on Assets at fair value through Income		
Other Investments Income		
<b>Total Investment Income</b>		
<b>OTHER INCOME</b>		
Exchange Gain		
Profit/Loss on Sale of fixed Assets		
Others		
<b>Total Other Income</b>		
<b>SURPLUS/ DEFICIT</b>		
<b>Income Surplus/Deficit b/f</b>		
Transfer to other Reserves-Specify*		
<b>Income Surplus/Deficit c/f</b>		

Items with \* require brief notes.

