## CONTENT

	Page
Corporate Information	2
Corporate Structure	4
Chairman's Statement	5
Management Review and Analysis	8
Biographical Details of Directors and Company Secretary	15
Report of the Directors	18
Report of the Auditors	31
Consolidated Profit and Loss Account	32
Consolidated Statement of Recognized Gains and Losses	34
Revenue Account of Non-life Non-proportional Business	35
Revenue Account of Non-life Proportional Business	36
Revenue Account of Life Business	37
Consolidated Balance Sheet	38
Balance Sheet	39
Consolidated Cash Flow Statement	40
Notes on the Accounts	42
Five Year Financial Summary	93
Unaudited Supplementary Financial Information	95
Notice of the Annual General Meeting	97

