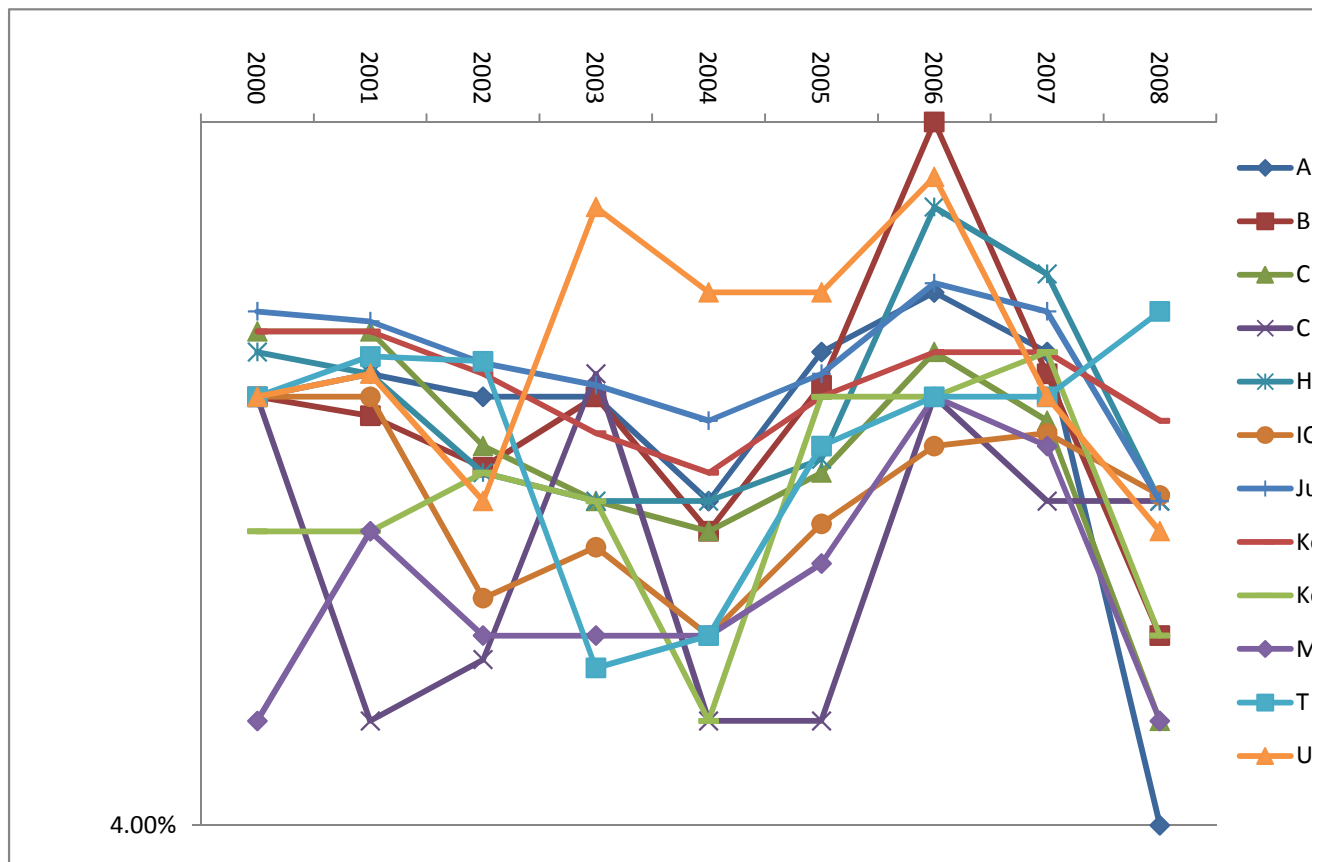


INSURANCE COMPANY NET RATES OF RETURNS TO RETIREMENT BENEFITS SCHEMES

	Company	2000	2001	2002	2003	2004	2005	2006	2007
1	Apollo Insurance	10.00%	10.50%	10.00%	10.00%	8.00%	11.00%	12.50%	11.00%
2	British American	10.00%	9.60%	8.60%	10.00%	7.50%	10.25%	18.00%	10.50%
3	CFC Life	11.50%	11.50%	9.00%	8.00%	7.50%	8.50%	11.00%	9.50%
4	Corporate Insurance	10.00%	5.00%	5.70%	10.50%	5.00%	5.00%	10.00%	8.00%
5	Heritage Insurance	11.00%	10.50%	8.50%	8.00%	8.00%	8.75%	15.00%	13.00%
6	ICEA	10.00%	10.00%	6.50%	7.25%	6.00%	7.62%	9.00%	9.25%
7	Jubilee	12.00%	11.75%	10.75%	10.25%	9.50%	10.50%	12.75%	12.00%
8	Kenindia	11.50%	11.50%	10.50%	9.25%	8.50%	10.00%	11.00%	11.00%
9	Kenya Alliance	7.50%	7.50%	8.50%	8.00%	5.00%	10.00%	10.00%	11.00%
10	Madison	5.00%	7.50%	6.00%	6.00%	6.00%	7.00%	10.00%	9.00%
11	The Monarch	10.00%	10.90%	10.79%	5.60%	6.00%	9.00%	10.00%	10.00%
12	UAP	10.00%	10.50%	8.00%	15.00%	12.50%	12.50%	16.00%	10.00%
13	Pan Africa Life Insurance	7.00%	10.00%	9.00%	9.00%	9.00%	11.00%	12.50%	11.00%



2008	2009
4%	10.00%
6%	9.00%
5%	6.00%
8%	8.00%
8%	6.00%
8.10%	8.15%
8%	8.20%
9.50%	11.00%
6%	7.00%
5%	6.00%
12%	12.00%
7.50%	5.00%
10.00%	10.00%

Apollo Insurance

British American

FC Life

Corporate Insurance

Heritage Insurance

CEA

Subilee

Benindia

Kenya Alliance

Madison

The Monarch

IAP