	INSURANCE COMPANY	2014	2015	2016
1	APA Life Assurance Limited	12.00%	6.00%	7.00%
2	BRITAM	16.00%	8.00%	8.50%
3	CIC Life Assurance(since 2009)	11.00%	8.00%	8.00%
4	Corporate Insurance Company	8.00%	8.00%	11.80%
5	GA Life Assurance Limited(since June 2013)	13.25%	12.25%	10.50%
7	ICEA LION Life Assurance Company Limited	12.00%	8.20%	9.00%
8	Jubilee Insurance Company of Kenya Limited	12.00%	8.30%	9.00%
9	Kenindia Assurance Company Limited	15.25%	15.00%	12.00%
10	Kenya Alliance Insurance Company Limited	12.00%	10.00%	8.00%
11	Liberty Life Assurance Kenya Limited (formerly CFC LIFE)	7.50%	2.00%	3.25%
12	Madison Insurance Company Kenya Limited	12.00%	6.00%	8.00%
13	SANLAM(formerly Pan Africa) Life Assurance Limited	10.75%	5.00%	10.50%
14	Saham Assurance Company Kenya Limited(formerly MERCANTILE INSURANCE)	5.00%	11.00%	9.00%
15	The Monarch Insurance Company Limited	3.00%		
16	UAP Life Assurance Limited	12.00%	5.00%	6.00%
	ANNUAL AVERAGE	10.78%	8.05 %	8.61%

INSURANCE COMPANY ANALYSIS ON RETURNS OF GUARANTEED FUNDS