

**Quarterly Accounts
for the Period Ending
September 30th, 2014
(Un-Audited)**

Growth
with
EXCELLENCE



EAST WEST LIFE
ASSURANCE COMPANY LIMITED

In Memory of Our Founder Chairman



LATE MR. UNUS KHAN

Founder Chairman, East West Group of Companies

Founder Chairman of our group, late Mr. Unus Khan, was born on December 27, 1927 in a respectable and cultured family. He received his basic education in Quetta and after graduation in Aeronautics and Meteorology in Great Britain, he adopted the field of Civil Aviation as his profession and remained associated with it for over 20 years. Subsequently, he took up the field of commerce/business in 1965 and a few years thereafter proceeded to the United States of America along with his family.

In the 70s, besides other ventures, he was associated with the field of insurance in the Middle East. He returned to Pakistan in 1982 and founded East West Insurance Company Limited, our sister concern, in 1983. Throughout the remaining years of his life, he remained dedicated to development of East West. He organized and strengthened the company on modern lines and, at the same time, encouraged the executives, field and office personnel of the company to face the challenges of the market with courage, sincerity and hard work. It was for his determined leadership, untiring efforts, honesty and sincerity of purpose that Almighty Allah gifted him with such an outstanding success that the company became one of the largest insurance companies of Pakistan during his lifetime.

After taking East West Insurance Company Limited to such heights, it was his desire to develop an insurance company for the life assurance sector so that East West Group of Companies could cater to all insurance related needs of every Pakistani. Unfortunately, private life insurance companies were not allowed to operate in the country during his lifetime. However, when the government permitted operation of life insurance companies in the private sector, the sponsors of East West Insurance Company Limited immediately applied for a license and commenced operations of The Metropolitan Life Assurance Company of Pakistan Limited in March of 1993. In 2008, the company changed its name to East West Life Assurance Company Limited in order to give a unified look of a group with a substantial financial base and to service the best interest of policyholders as well as shareholders. Today, by the Grace of Allah, East West Group of Companies have become symbols of security for thousands of their policyholders and livelihood for their hundreds of hard-working personnel.

Mr. Unus Khan was endowed with piety, simplicity, sincerity, diligence and affection. He will always be remembered for his selfless devotion to the cause of combining profound cultural values of the EAST with the modern technological developments of the WEST. In order to give perpetuity to the late Chairman of our group, all of us have pledged to adopt his practices as guidelines for the future. Our beloved Chairman left us to join his heavenly abode on July 27, 1988. May Allah rest his soul in eternal peace. **Ameen!**



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BOARD OF DIRECTORS AND COMPANY INFORMATION

Chief Justice (R) Mian Mahboob Ahmad	Chairman
Maheen Yunus, CPCU	Chief Executive Officer
Umeed Ansari	Directors
A. K. M. Sayeed	
Javed Yunus	
Pervez Yunus	
Naved Yunus	
Omar P. Yunus	
Sohail Nazeer	Company Secretary
Shujat Siddiqui, MA, FIA, FPSA	Appointed Actuary
Akhtar & Hasan (Private) Limited	Consulting Actuaries
Saiyed Younus Saeed	Legal Advisor
BDO Ebrahim & Company Chartered Accountants	Auditor
Bema Associates (Private) Limited 515 EFU House, M. A. Jinnah Road, Karachi., Pakistan Phone: (021) 32316087 Fax: (92-21) 32316187	Share Registrar
28 Regal Plaza, M. A. Jinnah Road, Quetta, Pakistan. Phone: (081) 2822913, 2821397 Fax: (92-81) 2821460	Registered Office
310 EFU House, M. A. Jinnah Road, Karachi, Pakistan. Phone: (021) 32311662/5, 32310726, 32310904, 32310375, 32315723 Fax: (92-21) 32311667	Head Office
www.eastwestlifeco.com	Website
info@eastwestlifeco.com	E-Mail



MANAGEMENT AND BANKERS

Maheen Yunus, CPCU Chief Executive Officer (CEO)

Imran Ali Dodani Chief Operating Officer (COO)

Sohail Nazeer Chief Financial Officer (CFO)
and Company Secretary

Raja Gustasab Khan Advisor to CEO

Sheikh Khalid Mehmood Zonal Head

Dr. Muhammad Aslam Chief Medical Officer (CMO)
MBBS, MD(USA), FCPS (Part 1)

Nadeem Akhtar Deputy General Managers

Nauman Mughal

Aqeel Ansari

Sana-ul-Haq Hashmi

Tanveer Iqbal Assistant General Managers

Naveed Ashraf

Anjum Ghazali

Kashif Naeem

Ajaz Hussain

Allied Bank Limited Bankers

Summit Bank Limited

MCB Bank Limited

The Bank of Punjab

Habib Bank Limited

Askari Bank Limited

NIB Bank Limited

Bank Al-Habib Limited

JS Bank Limited

The Karakoram Co-Operative Bank Ltd.

Standard Chartered Bank (Pakistan) Ltd.

Apna Microfinance Bank Limited

Bank Al-Falah Limited

Sindh Bank Limited

COMMITTEES

Executive Committee

Pervez Yunus
Maheen Yunus, CPCU
Naved Yunus
Javed Yunus
Sohail Nazeer, Secretary

Audit Committee

Umeed Ansari
Naved Yunus
Pervez Yunus
A. K. M. Sayeed
Nadeem Akhtar, Secretary

Underwriting Committee

Pervez Yunus
A. K. M. Sayeed
Javed Yunus
Ajaz Hussain, Secretary

Claim Committee

Javed Yunus
Naved Yunus
A. K. M. Sayeed
Kashif Naeem, Co-Secretary
Saleha Usman, Co-Secretary

Reinsurance Committee

Naved Yunus
Maheen Yunus, CPCU
A. K. M. Sayeed
Sana-ul-Haq Hashmi, Secretary

Investment Committee

A. K. M. Sayeed
Naved Yunus
Maheen Yunus, CPCU
Sohail Nazeer, Secretary

Human Resource & Remuneration Committee

Naved Yunus
Pervez Yunus
Imran Ali Dodani
Anjum Ghazali, Secretary



OUR MISSION, VISION AND PRINCIPLE VALUES

OUR MISSION

- To* provide high quality, competitive insurance products and services through qualified, professional and committed salespersons.
- To* maintain financial strength for the benefit of our corporate and individual insurers, shareholders, agents/salespersons and employees.
- To* earn and protect public trust of the communities where we live and work by supporting good works and contributing to charities.
- To* create a challenging environment and develop a sense of accomplishment for our employees through tools and training to achieve personal growth and contribute to our organization.
- To* serve the nation by increasing the rate of literacy through our East West Life Educational Security Schemes for children and their parents.
- To* provide the right solutions that are in tune with our customer's needs, while facing up to the emerging challenges in the industry.
- To* help individuals and families financially realize their hopes and dreams and be there when they need us most.
- To* develop awareness of insurance need, build confidence in the insurance industry and also to develop the concept of saving.
- To* innovate and develop ideas to design new products for our valued corporate and individual clients to effectively meet their ever-changing needs.

OUR VISION

Our vision is to be the number one provider of wide-ranging insurance solutions to all of Pakistan, a goal we will attain while observing the principal values that have served us well since inception.

OUR PRINCIPLE VALUES

- S*afety and Security through expansion, development and profitability.
- E*xceptional and flexible product-line to meet the needs of our clients.
- R*espect and consideration for our policyholders, agents and employees.
- V*ision as well as action to achieve our mission.
- I*ntegrity and honesty in every aspects of our organization.
- C*ommunity improvement through participation.
- E*xcellent service.



DIRECTORS' REVIEW TO THE SHAREHOLDERS

The Board of Directors of East West Life Assurance Company Limited is pleased to present the un-audited accounts for the period ended September 30th, 2014.

The after tax profit for the period ended September 30th, 2014 amounts to Rs. 19,180,011 compared to Rs. 17,512,767 during the corresponding period of 2013, which is an increase exceeding 10%. This after tax profit has been calculated after taking into account the results of both Shareholders' Fund and Statutory Funds as detailed hereunder:

	January to September		July to September	
	2014	2013	2014	2013
	Rupees	Rupees	Rupees	Rupees
OPERATING INCOME				
Premium Less Reinsurances	103,692,126	123,853,094	41,784,634	40,112,829
Net Investment Income	30,605,592	24,467,652	8,364,220	13,084,624
Total Net Income	134,297,718	148,320,746	50,148,854	53,197,453
OPERATING EXPENSES				
Claims, Including Bonuses, Net of Reinsurance Recoveries	81,630,514	92,019,830	32,808,339	28,743,951
Management Expenses Less Recoveries	48,499,733	52,280,310	17,181,695	15,390,355
Total Claims & Expenditure	130,113,147	144,300,140	49,972,934	44,134,306
Excess of Income Over Claims and Expenditure	4,184,571	4,020,606	175,920	9,063,147
Movement in Policyholders' Liabilities	15,098,139	16,175,169	2,729,298	3,146,126
Profit Before Taxation	19,282,710	20,195,775	2,905,218	12,209,273
Taxation	(102,699)	(2,683,008)	(37,711)	(1,381,488)
Profit After Taxation	19,180,011	17,512,767	2,867,507	10,827,785
Per Share Profit/(Loss) (As per Profit & Loss Account)	0.05	(0.04)	(0.01)	0.08

The profit exceeding Rs 19.282 million shown above is primarily due to reduction in claims by more than 11% as a result of further improvements in underwriting and better claims review methodologies utilized by the company's claims personnel. Moreover, the management expenses of the company continue to decline in the reporting period by more than 7% as compared to the corresponding 2013 period. The investment income has significantly increased by 25% compared to the previous period, which shows the positive results being achieved due to the company's investment policies based on prudently balancing risk and return. The combination of all of these factors has played a key role in achieving profitability of more than Rs. 19.282 million in the company's after-tax results despite of a reduction in net premium income of the company, which is primarily due to the focus of the company to concentrate on profitable business and, accordingly, success of this purpose is witnessed in sizable reduction in claims. The on-going improvement in profitability clearly indicates that the steps being taken by the management to improve our bottom-line are continuing to bear fruit while also giving assurance for further better results during the rest of the year. Furthermore, as a result of the improved operational results of the company, it has not been necessary to transfer any amount to the statutory funds of the company during the reporting period, which is an excellent achievement for the management.

The Company expects this improvement in profitability to continue in the future. Moreover, your company continues to closely monitor the market situation and believes that its business model as well as prudent risk management practice, coupled with a strong customer base with deep client relationship will give it a sustainable long term competitive advantage. The company always aggressively pursues new opportunities and ensures adequate internal preparedness to take maximum advantage of such opportunities.

At this time, we would like to express our appreciation to the Government of Pakistan, Ministry of Commerce, and Securities & Exchange Commission of Pakistan (SECP) for their invaluable assistance and guidance. Your directors would also like to place on record their appreciation for the tremendous contribution made by the officers, staff and field force towards the development of the company. Finally, we would like to thank our clients for their confidence reposed in your company.

For and on behalf of the Board of Directors,

Maheem Yunus

Maheem Yunus, CPCU

Chief Executive Officer

Dated: October 28th, 2014

Email: info@eastwestlifeco.com

Quarterly Financial Report - Sept., 2014



**CONDENSED INTERIM BALANCE SHEET
AS AT SEPTEMBER 30, 2014 (Un-Audited)**

Figures in Rupees


Note	Shareholders' Fund	Statutory Funds			Aggregate	
		Ordinary Life	Universal Life	Accidental & Health	Sept. 30, 2014	Dec. 31, 2013
		Un-Audited			Audited	
Share Capital and Reserves						
Authorized Share Capital	600,000,000	-	-	-	600,000,000	600,000,000
Issued, Subscribed And Paid Up Share Capital	594,291,500	-	-	-	594,291,500	594,291,500
Accumulated Deficit 7	(379,680,928)	-	-	-	(379,680,928)	(382,821,519)
	214,610,572	-	-	-	214,610,572	211,469,981
Balance of Statutory Fund [Including Policy holders' Liabilities]						
Rs.243.491 Million (2013: Rs.258.589 Million)	-	25,019,181	198,956,655	46,007,210	269,983,046	269,041,765
Deferred Liabilities						
Outstanding Gratuity	9,055	81,495	-	-	90,550	90,550
Creditors and Accruals						
Outstanding Claims	-	37,792,753	24,376,117	2,693,326	64,862,196	43,208,792
Premiums Received in Advance	-	-	12,430,550	-	12,430,550	12,320,414
Taxation	930,676	-	-	-	930,676	1,792,272
Amount Due to Other Insurers / Reinsurers	-	3,897,902	975,077	-	4,872,979	474,659
Accrued Expenses	1,473,788	5,071,554	6,693,471	786,483	14,025,296	13,216,246
Agent's Balances	-	752,380	827,170	-	1,579,550	1,109,686
Other Creditors and Accruals	84,173	266,067	67,752	79,921	497,913	277,265
	2,488,637	47,780,656	45,370,137	3,559,730	99,199,160	72,399,334
TOTAL LIABILITIES	2,497,692	72,881,332	244,326,792	49,566,940	369,272,756	341,531,649
TOTAL EQUITY AND LIABILITIES	217,108,264	72,881,332	244,326,792	49,566,940	583,883,328	553,001,630


Dated: October 28, 2014

Figures in Rupees

Note	Shareholders' Fund	Statutory Funds			Aggregate	
		Ordinary Life	Universal Life	Accidental & Health	Sept. 30, 2014	Dec. 31, 2013
		Un-Audited			Audited	
Cash and Bank Deposits						
Cash in Hand	-	-	36,313	-	36,313	10,016
Current and Other Accounts	45,390,768	7,884,373	127,482,502	6,361,767	187,119,410	113,811,436
Deposits Maturing Within 12 Months	-	-	-	-	-	75,000,000
	45,390,768	7,884,373	127,518,815	6,361,767	187,155,723	188,821,452
Loans Secured Against Life Insurance Policies						
	-	4,245,938	3,771,590	-	8,017,528	8,124,528
Unsecured Loans						
To Employees	43,828	347,422	-	43,028	434,278	693,766
Investments						
Government Securities	143,224,538	24,560,493	106,037,566	16,141,176	289,963,773	275,960,444
Listed Equities	784,146	-	-	-	784,146	1,725,944
	144,008,684	24,560,493	106,037,566	16,141,176	290,747,919	277,686,388
Current Assets - Other						
Premiums Due But Unpaid	-	29,235,375	1,406,356	21,139,152	51,780,883	35,987,707
Amount Due From Other Insurer and Reinsurer	-	5,411,169	-	-	5,411,169	4,521,979
Prepayments	-	-	24,000	-	24,000	-
Sundry Receivables	-	1,196,562	5,526,103	5,881,817	12,604,482	6,441,924
Investment Income Accrued	1,495,979	-	42,362	-	1,538,341	2,080,636
Stationery	322,032	-	-	-	322,032	327,037
	1,818,011	35,843,106	6,998,821	27,020,969	71,680,907	49,359,283
Fixed Assets						
Tangible						
Furniture, Fixtures, Office Equipment and Vehicles	25,830,727	-	-	-	25,830,727	28,141,352
Intangible Assets						
Software	16,246	-	-	-	16,246	174,861
	25,846,973	-	-	-	25,846,973	28,316,213
TOTAL ASSETS	217,108,264	72,881,332	244,326,792	49,566,940	583,883,328	553,001,630

The annexed notes from an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
 Chairman


MAHEEN YUNUS, CPCU
 Chief Executive Officer


UMEED ANSARI
 Director


A.K.M. SAYEED
 Director

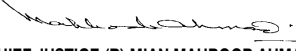


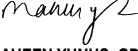
**CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2014**

Figures in Rupees

Note	Aggregate		Quarter Ended	
	Sept. 30, 2014	Sept. 30, 2013	Sept. 30, 2014	Sept. 30, 2013
Investment Income Not Attributable to Statutory Funds				
Return on Government Securities	9,914,767	5,670,582	3,725,559	2,592,917
Return on Other Fixed Income Securities and Deposits	355,142	12,010	45,548	-
Amortization of Discount/Premium Relative to Par	524,811	508,483	178,386	162,513
Dividend Income	20,000	-	-	-
Gain on Sale of Fixed Asset	-	1,156,431	-	1,156,431
(Loss)/Gain on Sale of Investment	5,468,735	5,985,420	-	5,985,420
Net Investment Income	16,283,455	13,332,926	3,949,493	9,897,281
Expenses Not Attributable to Statutory Funds	(13,040,165)	(12,820,287)	(4,299,318)	(3,754,696)
Profit/(Loss) Before Tax	3,243,290	512,639	(349,825)	6,142,585
Taxation	(102,699)	(2,683,008)	(37,711)	(1,381,488)
Profit/(Loss) After Tax	3,140,591	(2,170,369)	(387,536)	4,761,097
Earnings Per Share	0.05	(0.04)	(0.01)	0.08

The annexed notes from an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Chief Executive Officer


UMEED ANSARI
Director

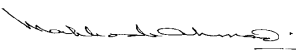

A.K.M. SAYEED
Director


**CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2014**

Figures in Rupees

	Net Accumulated (Deficit)				Total
	Share Capital	Accumulated (Deficit)	Capital Contributed to Statutory Fund	Sub Total	
Balance as at January 01, 2013	500,456,000	(118,775,110)	(293,125,426)	(411,900,536)	88,555,464
Net (Loss) for the Period	-	(2,170,369)	-	(2,170,369)	(2,170,369)
Righ Issue During the Year	93,835,500	-	-	-	93,835,500
Balance as at September 30 2013	<u>594,291,500</u>	<u>(120,945,479)</u>	<u>(293,125,426)</u>	<u>(414,070,905)</u>	<u>180,220,595</u>
Balance as at January 01 2014	594,291,500	(113,791,093)	(269,030,426)	(382,821,519)	211,469,981
Net Profit for the Period	-	3,140,591	-	3,140,591	3,140,591
Balance as at September 30 2014	<u>594,291,500</u>	<u>(110,650,502)</u>	<u>(269,030,426)</u>	<u>(379,680,928)</u>	<u>214,610,572</u>

The annexed notes from an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Chief Executive Officer


UMEED ANSARI
Director


A.K.M. SAYEED
Director



**CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2014**

Figures in Rupees

Shareholders' Fund	Statutory Funds			Aggregate		
	Ordinary Life	Universal Life	Accidental & Health	Sept. 30, 2014	Sept. 30, 2013	
Operating Cash Flows						
a) Underwriting Activities						
Premium Received	-	49,806,502	16,293,327	79,058,174	145,158,003	158,275,041
Net Reinsurance Premium Received / (Paid)	-	4,252,681	(205,360)	-	4,047,321	18,461,083
Claims Paid	-	(51,133,086)	(5,720,296)	(52,544,461)	(109,397,843)	(103,971,472)
Surrenders Paid	-	(50,549)	(3,865,462)	-	(3,916,011)	(4,076,555)
Commission Paid	-	(2,701,808)	(2,162,712)	(5,628,842)	(10,493,362)	(10,295,169)
Net Cash Flow Underwriting Activities	-	173,740	4,339,497	20,884,871	25,398,108	58,392,928
b) Other Operating Activities						
Income Tax Paid	(964,295)	-	-	-	(964,295)	(1,106,840)
General Management Expenses Paid	(10,173,654)	(4,362,610)	(14,718,657)	(14,686,977)	(43,941,898)	(50,455,416)
Net Cash Flow Other Operating Activities	(11,137,949)	(4,362,610)	(14,718,657)	(14,686,977)	(44,906,193)	(51,562,256)
Total Cash Flow From All Operating Activities	(11,137,949)	(4,188,870)	(10,379,160)	6,197,894	(19,508,085)	6,830,672
Investment Activities						
Profit/ Return Received	5,550,376	536,144	3,964,743	25,930	10,077,193	5,197,013
Dividend Received	20,000	-	-	-	20,000	-
Payments for Investments	(210,125,736)	(47,495,570)	(226,538,052)	(31,224,004)	(515,383,362)	(260,781,851)
Proceeds From Disposal of Investments	213,603,843	47,500,000	231,018,682	31,250,000	523,372,525	214,914,665
Proceeds From Disposal of Fixed Assets	-	-	-	-	-	1,985,000
Fixed Capital Expenditure	(244,000)	-	-	-	(244,000)	(400,000)
Total Cash Flow From Investing Activities	8,804,483	540,574	8,445,373	51,926	17,842,356	(39,085,173)



Figures in Rupees

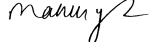
Shareholders' Fund	Statutory Funds			Aggregate	
	Ordinary Life	Universal Life	Accidental & Health	Sept. 30, 2014	Sept. 30, 2013
Financing Activities					
Share Capital Issued	-	-	-	-	93,835,000
Payment of Advance Against Equity	-	-	-	-	(24,000,000)
Total Cash Flow From Financing Activities	-	-	-	-	69,835,500
Net Cash Inflow / Outflow from all Activities	(2,333,466)	(3,648,296)	(1,933,787)	(6,249,820)	(1,665,729)
Cash at the Beginning of the Period	47,724,234	11,532,669	129,452,602	111,947	188,821,452
Cash at the End of the Period	45,390,768	7,884,373	127,518,815	6,361,767	187,155,723

Reconciliation to Profit and Loss Account

Operating Cash flows	(19,508,085)	6,830,672
Depreciation Expense	(2,713,240)	(2,883,191)
Investment Income	30,605,592	22,509,420
Increase/(decrease) in Assets Other than Cash	22,497,431	9,540,646
(Increase)/Decrease in Liabilities Other than Running Finance	(11,701,687)	(18,484,780)
Surplus/(Deficit) of Statutory Funds	(16,039,420)	(19,683,136)
Profit /(Loss) After Taxation	3,140,591	(2,170,369)

The annexed notes from an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
 Chairman


MAHEEN YUNUS, CPCU
 Chief Executive Officer


UMEED ANSARI
 Director


A.K.M. SAYEED
 Director



**CONDENSED INTERIM REVENUE ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2014**

Figures in Rupees

Note	Statutory Funds			Aggregate		Quarter Ended	
	Ordinary Life	Universal Life	Accidental & Health	Nine Months Ended		Sept. 30, 2014	Sept. 30, 2013
				Sept. 30, 2014	Sept. 30, 2013		
Income							
Premiums Less Reinsurances	18,675,127	14,823,405	70,193,594	103,692,126	123,853,094	41,784,634	40,112,829
Net Investment Income	1,979,166	11,341,773	1,001,198	14,322,137	11,134,726	4,414,727	3,187,343
Total Net Income	20,654,293	26,165,178	71,194,792	118,014,263	134,987,820	46,199,361	43,300,172
Claims and Expenditure							
Claims, Including Bonuses, Net of Reinsurance Recoveries	19,223,033	10,958,781	51,448,700	81,630,514	92,019,830	32,808,339	28,743,951
Management Expenses Less Recoveries	4,232,944	12,164,223	19,045,301	35,442,468	39,460,023	12,865,277	11,635,659
Total Claims and Expenditure	23,455,977	23,123,004	70,494,001	117,072,982	131,479,853	45,673,616	40,379,610
Excess/(Deficit) of Income Over Claims and Expenditure	(2,801,684)	3,042,174	700,791	941,281	3,507,967	525,745	2,920,562
Add: Policyholders' Liabilities at Beginning of Period	24,092,268	195,385,836	39,110,707	258,588,811	232,556,979	246,219,970	219,527,936
Less: Policyholders' Liabilities at End of Period	19,410,080	198,224,539	25,856,053	243,490,672	216,381,810	243,490,672	216,381,810
	4,682,188	(2,838,703)	13,254,654	15,098,139	16,175,169	2,729,298	3,146,126
Surplus/(Deficit)	1,880,504	203,471	13,955,445	16,039,420	19,683,136	3,255,043	6,066,688
Movement in Policyholder Liabilities	(4,682,188)	2,838,703	(13,254,654)	(15,098,139)	(16,175,169)	(2,729,298)	(3,146,126)
Transfer To or From Shareholders' Fund							
-Capital Contribution From Shareholders' Fund	-	-	-	-	-	-	-
-Capital Contribution From Shareholders' Fund	-	-	-	-	-	-	-
Net Transfer to or from Shareholders' Fund	-	-	-	-	-	-	-
Balance of Statutory Fund at Beginning of the Year	27,820,865	195,914,481	45,306,419	269,041,765	238,391,980	269,457,301	238,979,385
Balance of Statutory Funds at End of Period	25,019,181	198,956,655	46,007,210	269,983,046	241,899,947	269,983,046	241,899,947
Represented by:	8						
Capital Contributed by Shareholders' Fund	143,330,426 (137,721,325)	125,700,000 (124,967,884)	- 20,151,157	269,030,426 (242,538,052)	293,125,426 (267,607,289)	269,030,426 (242,538,052)	293,125,426 (267,607,289)
Accumulated Deficit	5,609,101	732,116	20,151,157	26,492,374	25,518,137	26,492,374	25,518,137
Policyholders' Liabilities	19,410,080	198,224,539	25,856,053	243,490,672	216,381,810	243,490,672	216,381,810
BALANCE OF STATUTORY FUND	25,019,181	198,956,655	46,007,210	269,983,046	241,899,947	269,983,046	241,899,947

The annexed notes from an integral part of these accounts.

CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman

MAHEEN YUNUS, CPCU
Chief Executive Officer

UMEED ANSARI
Director

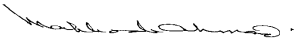
A.K.M. SAYEED
Director

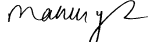
**CONDENSED INTERIM STATEMENT OF PREMIUMS (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2014**

Figures in Rupees

	Statutory Funds			Aggregate		Quarter Ended	
	Ordinary Life	Universal Life	Accidental & Health	Nine Months Ended		Quarter Ended	
				Sept. 30, 2014	Sept. 30, 2013	Sept. 30, 2014	Sept. 30, 2013
Gross Premiums							
Regular Premium Individual Policies*							
First Year	-	2,042,576	-	2,042,576	1,413,733	802,214	358,026
Second Year Renewal	-	938,539	-	938,539	1,417,032	278,373	275,366
Subsequent Year Renewal	-	12,858,827	-	12,858,827	13,408,468	4,048,244	3,669,335
Single Premium Individual Policies	-	-	-	-	-	-	-
Group Policies	74,700,507	-	70,193,594	144,894,101	141,759,434	66,169,076	45,671,331
Total Gross Premiums	74,700,507	15,839,942	70,193,594	160,734,043	157,998,667	71,297,907	49,974,058
Less: Reinsurance Premiums Ceded							
On Individual Life First Year Business	-	(26,474)	-	(26,474)	(9,290)	(11,070)	(1,428)
On Individual Life Second Year Business	-	(7,649)	-	(7,649)	(25,272)	(1,431)	(15,710)
On Individual Life Renewal Business	-	(982,414)	-	(982,414)	(1,219,722)	(172,040)	(452,208)
On Group Policies	(56,025,380)	-	-	(56,025,380)	(32,891,289)	(29,328,732)	(9,391,883)
	(56,025,380)	(1,016,537)	-	(57,041,917)	(34,145,573)	(29,513,273)	(9,861,229)
Net Premiums	18,675,127	14,823,405	70,193,594	103,692,126	123,853,094	41,784,634	40,112,829

The annexed notes from an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Chief Executive Officer


UMEED ANSARI
Director


A.K.M. SAYEED
Director

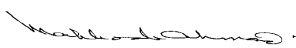


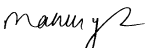
**CONDENSED INTERIM STATEMENT OF CLAIMS (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2014**

Figures in Rupees

	Statutory Funds			Aggregate		Quarter Ended	
	Ordinary Life	Universal Life	Accidental & Health	Nine Months Ended		Quarter Ended	
				Sept. 30, 2014	Sept. 30, 2013	Sept. 30, 2014	Sept. 30, 2013
Gross Claims							
Claims Under Individual Policies							
by Death	150,059	2,074,266	-	2,224,325	2,640,789	964,832	906,969
by Insured Event Other than Death	-	16,250	-	16,250	33,857	-	21,000
by Maturity	1,212,698	4,571,084	-	5,783,782	3,596,973	2,156,109	429,265
by Surrender	81,362	4,297,181	-	4,378,543	6,565,770	654,232	658,947
Total Gross Individual Policy Claims	1,444,119	10,958,781	-	12,402,900	12,837,389	3,775,173	2,016,181
Claims Under Group Policies							
by Death	70,917,658	-	-	70,917,658	63,652,168	36,387,087	18,314,235
by Insured Event Other Than Death	198,000	-	51,448,700	51,646,700	71,183,474	20,016,644	24,792,561
Total Gross Group Policy Claims	71,115,658	-	51,448,700	122,564,358	134,835,642	56,403,731	43,106,796
Total Gross Claims	72,559,777	10,958,781	51,448,700	134,967,258	147,673,031	60,178,904	45,122,977
Less: Reinsurance Recoveries							
On Group Life Claims	(53,336,744)	-	-	(53,336,744)	(55,653,201)	(27,370,565)	(16,379,026)
Net Claims	19,223,033	10,958,781	51,448,700	81,630,514	92,019,830	32,808,339	28,743,951

The annexed notes from an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Chief Executive Officer


UMEED ANSARI
Director


A.K.M. SAYEED
Director

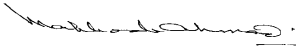


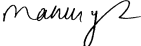
CONDENSED INTERIM STATEMENT OF EXPENSES (UN-AUDITED) FOR THE QUARTER ENDING SEPTEMBER 30, 2014

Figures in Rupees

	Statutory Funds			Aggregate			
	Ordinary Life	Universal Life	Accidental & Health	Nine Months Ended		Quarter Ended	
				Sept. 30, 2014	Sept. 30, 2013	Sept. 30, 2014	Sept. 30, 2013
Acquisition Costs							
Remuneration to Insurance Intermediaries on Individual Policies:							
Commission on First Year Premiums	-	1,357,560	-	1,357,560	763,684	564,323	420,068
Commission on Second Year Premiums	-	83,966	-	83,966	101,314	29,039	32,093
Commission on Subsequent Renewal Premiums	-	235,236	-	235,236	283,449	59,521	98,025
Other Benefits to Insurance Intermediaries	-	203,434	-	203,434	98,781	52,000	-
Remuneration to Insurance Intermediaries on	-	-	-	-	-	-	-
Group Policies							
Commission	3,454,188	-	5,628,842	9,083,030	8,141,985	4,275,726	754,288
	3,454,188	1,880,196	5,628,842	10,963,226	9,389,213	4,980,609	1,304,474
Branch Overhead:	-	1,230,539	-	1,230,539	2,914,745	406,117	853,684
Other Acquisition Cost							
Policy Stamps	-	10,000	-	10,000	7,600	-	2,500
Total Acquisition Cost	3,454,188	3,120,735	5,628,842	12,203,765	12,311,558	5,386,726	2,160,658
Administration Expenses							
Salaries and Other Benefits	1,650,194	3,432,985	9,980,506	15,063,685	17,208,392	5,440,684	4,967,584
Travelling Expenses	229,145	627,811	251,646	1,108,602	1,105,317	320,728	537,439
Auditors Remuneration	88,782	88,782	88,781	266,345	214,365	119,927	106,464
Actuary's Fees	675,000	472,500	135,000	1,282,500	1,265,625	427,500	421,875
Medical Fees	-	20,380	-	20,380	61,200	2,070	13,020
Advertisements	171,490	171,490	171,490	514,470	86,329	-	-
Printing and Stationary	83,652	175,336	241,672	500,660	580,511	332,537	212,060
Rental	53,399	775,370	53,399	882,168	838,446	294,054	279,481
	2,951,662	5,764,654	10,922,494	19,638,810	21,360,185	6,937,500	6,537,923
Other Management Expenses	2,028,998	3,320,294	2,493,965	7,843,257	8,303,404	2,750,166	3,664,887
Gross Management Expenses	8,434,848	12,205,683	19,045,301	39,685,832	41,975,147	15,074,392	12,363,468
Commission From Reinsurers	(4,201,904)	(41,460)	-	(4,243,364)	(2,515,124)	(2,209,115)	(727,809)
Net Management Expenses	4,232,944	12,164,223	19,045,301	35,442,468	39,460,023	12,865,277	11,635,659

The annexed notes from an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Chief Executive Officer


UMEEED ANSARI
Director


A.K.M. SAYEED
Director



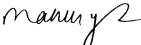
**CONDENSED INTERIM STATEMENT OF INVESTMENT INCOME (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2014**

Figures in Rupees

	Statutory Funds			Aggregate		Quarter Ended	
	Ordinary Life	Universal Life	Accidental & Health	Nine Months Ended		Sept. 30, 2014	Sept. 30, 2013
				Sept. 30, 2014	Sept. 30, 2013		
Investment Income							
On Government Securities	1,446,310	6,322,647	975,268	8,744,225	8,328,831	3,525,875	3,100,973
On Other Fixed Income Securities and Deposits	532,856	3,083,133	25,930	3,641,919	640,587	886,157	84,839
Amortization of Premium	-	-	-	-	(7,908)	-	-
Amortization of Discount	-	3,424	-	3,424	4,542	1,142	1,531
On Policy Loan	-	77,533	-	77,533	643	1,553	-
Other Miscellaneous Income	-	361,929	-	361,929	2,168,031	-	-
	1,979,166	9,848,666	1,001,198	12,829,030	11,134,726	4,414,727	3,187,343
Gain on Sale of Investments	-	1,493,107	-	1,493,107	-	-	-
Total Investment Income	1,979,166	11,341,773	1,001,198	14,322,137	11,134,726	4,414,727	3,187,343
Net Investment Income	1,979,166	11,341,773	1,001,198	14,322,137	11,134,726	4,414,727	3,187,343

The annexed notes from an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Chief Executive Officer


UMEED ANSARI
Director


A.K.M. SAYEED
Director



**NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2014**

1. STATUS AND NATURE OF BUSINESS

East West Life Assurance Company Limited (the company) was incorporated in Pakistan on August 18, 1992 as a public limited company under the Companies Ordinance, 1984. Its shares are quoted on Karachi Stock Exchange. The company commenced life insurance operations on February 22, 1993 after registration with Controller of Insurance on February 14, 1993. The addresses of its registered and principal office are 57 Regal Plaza, M.A. Jinnah Road, Quetta and 310 EFU House, M.A. Jinnah Road Karachi, respectively. The company is engaged in life insurance business. In accordance with the requirements of Insurance Ordinance, 2000. The company has established shareholders' fund and following statutory funds in respect of its each class of life insurance business:

- Ordinary life;
- Universal life; and
- Accident and health.

2. BASIS OF PRESENTATION

These condensed interim financial statements are presented in condensed form in accordance with the requirements of International Accounting Standard 34 "Interim Financial Reporting".

The disclosures made in these condensed interim financial statements have been limited based on the formats prescribed by the Insurance Rules, 2002 and approved accounting standards as applicable in Pakistan for interim financial reporting

These condensed financial statements do not include all of the information required for full financial statements and should be read in conjunction with the financial statements of the company for the year ended December 31, 2013.

3. BASIS OF MEASUREMENT

The financial statements have been prepared under the historical cost convention except for certain financial assets and liabilities which are stated at fair value or amortized cost as applicable.

The financial statements have been prepared under the accrual basis of accounting except for cash flow information.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies adopted in the preparation of these financial statements are in line with the audited annual accounts for the year ended December 31st, 2013.

5. USE OF ESTIMATES AND JUDGEMENTS

Preparation of the condensed interim financial statements requires management to make judgements, estimates and assumptions that effect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

In preparing the condensed interim financial statements, the significant judgments made by the management in applying the Company's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the financial statements as at and for the year ended December 31, 2013.

6. FINANCIAL AND INSURANCE RISK MANAGEMENT

The Company's financial and insurance risk management objectives and policies are consistent with those disclosed in the annual financial statements as at and for the year ended December 31, 2013.



	Un-Audited Sept. 30, 2014 Rupees	Audited Dec 31, 2013 Rupees
7. ANALYSIS OF ACCUMULATED SURPLUS/(DEFICIT) AS SHOWN IN BALANCE SHEET		
Accumulated Deficit in Statement of Changes in Equity Ignoring Effect of Capital Transfers at Start of Period	(113,791,093)	(118,775,110)
Add: Deficit in Profit and Loss Account for the Period	3,140,591	4,984,017
	<u>(110,650,502)</u>	<u>(113,791,093)</u>
Less: Accumulated Net Capital Transferred in Statutory Funds	(269,030,426)	(269,030,426)
Total Accumulated Deficit as Shown in Balance Sheet	<u>(379,680,928)</u>	<u>(382,821,519)</u>

8. MOVEMENTS IN EQUITY OF STATUTORY FUNDS

	Statutory Funds			Aggregate	
	Ordinary Life	Universal Life	Accidental & Health	Un-Audited Sept. 30, 2014	Un-Audited Sept. 30, 2013
	(Rupees)				
Policyholders' Liabilities					
Balance at Beginning of the Period	24,092,268	195,385,836	39,110,707	258,588,811	232,556,979
Increase / (Decrease) During the Period	(4,682,188)	2,838,703	(13,254,654)	(15,098,139)	(16,175,169)
Balance at End of the Period	<u>19,410,080</u>	<u>198,224,539</u>	<u>25,856,053</u>	<u>243,490,672</u>	<u>216,381,810</u>
Capital Contributed By Shareholders' Fund					
Balance at the Beginning of the Period	143,330,426	125,700,000	-	269,030,426	293,125,426
Capital Contributed During the Period	-	-	-	-	-
Balance at End of the Period	<u>143,330,426</u>	<u>125,700,000</u>	<u>-</u>	<u>269,030,426</u>	<u>293,125,426</u>
Accumulated Deficit					
Balance at the Beginning of the Period	(139,601,829)	(125,171,355)	6,195,712	(258,577,472)	(287,290,425)
Supply/(Deficit) Allocated in Respect of the Period	1,880,504	203,471	13,955,445	16,039,420	19,683,136
Balance at End of the Period	<u>(137,721,325)</u>	<u>(124,967,884)</u>	<u>20,151,157</u>	<u>(242,538,052)</u>	<u>(267,607,289)</u>

9. INVESTMENTS

Note	Shareholders' Fund	Statutory Funds			Aggregate		
		Ordinary Life	Universal Life	Accidental & Health	Sept. 30, 2014	December 31, 2013	
							Un-Audited (Rupees)
Government Securities	9.1	143,224,538	24,560,493	106,037,566	16,141,176	289,963,773	275,960,444
Listed Equities	9.2	784,146	-	-	-	784,146	1,725,944
		<u>144,008,684</u>	<u>24,560,493</u>	<u>106,037,566</u>	<u>16,141,176</u>	<u>290,747,919</u>	<u>277,686,388</u>

9.1 Government Securities

Held to Maturity

10 Years Pakistan Investment Bonds	-	-	-	-	-	5,000,000
10 Years Pakistan Investment Bonds	-	-	-	-	-	2,999,966
10 Years Pakistan Investment Bonds	19,099,337	-	-	-	19,099,337	18,687,477
10 Years Pakistan Investment Bonds	1,997,364	-	-	-	1,997,364	1,977,095
10 Years Pakistan Investment Bonds	3,760,270	-	-	-	3,760,270	3,748,161
10 Years Pakistan Investment Bonds	15,650,066	-	-	-	15,650,066	15,612,065
10 Years Pakistan Investment Bonds	-	-	1,191,391	-	1,191,391	1,190,283
10 Years Pakistan Investment Bonds	9,506,859	-	576,172	-	10,083,031	10,043,076
10 Years Pakistan Investment Bonds	7,921,466	-	-	-	7,921,466	-
03 Months Treasury Bills	-	-	-	-	-	123,544,644
03 Months Treasury Bills	-	-	-	-	-	93,157,677
06 Months Treasury Bills	85,289,176	24,560,493	104,270,003	16,141,176	230,260,848	-
	<u>143,224,538</u>	<u>24,560,493</u>	<u>106,037,566</u>	<u>16,141,176</u>	<u>289,963,773</u>	<u>275,960,444</u>

The particulars of investments are as follows:

	Amount in Rupees	Maturity	Principal Repayment	Coupon	Coupon Payment
Held to Maturity					
10 Years Pakistan Investment Bonds	19,099,337	May 2016	On Maturity	9.6%	Semi-Annually
10 Years Pakistan Investment Bonds	1,997,364	August 2018	On Maturity	12%	Semi-Annually
10 Years Pakistan Investment Bonds	3,760,270	July 2020	On Maturity	12%	Semi-Annually
10 Years Pakistan Investment Bonds	15,650,066	August 2021	On Maturity	12%	Semi-Annually
10 Years Pakistan Investment Bonds	1,191,391	July 2020	On Maturity	12%	Semi-Annually
10 Years Pakistan Investment Bonds	10,083,031	July 2020	On Maturity	12%	Semi-Annually
10 Years Pakistan Investment Bonds	7,921,466	July 2022	On Maturity	12%	Semi-Annually
06 Months Treasury Bills	230,260,848	October 2014	On Maturity	9.75%	On Maturity
	<u>289,963,773</u>				

9.2 Listed Equities

Shareholders' Fund	Statutory Funds			Aggregate	
	Ordinary Life	Universal Life	Accidental & Health	Sept. 30, 2014	December 31, 2013
Available for Sale					
Listed Equities	784,146	-	-	784,146	1,725,944
	<u>784,146</u>	<u>-</u>	<u>-</u>	<u>784,146</u>	<u>1,725,944</u>



10. TRANSACTION WITH RELATED PARTIES

The related parties comprises East West Insurance Limited (Associated company), directors of the company, key management personnel, associated undertakings, entities with common directors, statutory funds and employees' funds. Following are the balances and transactions with related parties.

September 30, 2014			September 31, 2013		
Provide Fund	Key Management Personnel	Associated Companies & Common Directorship	Provide Fund	Key Management Personnel	Associated Companies & Common Directorship
.....Un-Audited.....					
.....Rupees.....					

Transactions During the Period

Contribution During the Period	605793	-	-	674,213	-	-
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September 30, 2014			December 31, 2013		
Provide Fund	Key Management Personnel	Associated Companies & Common Directorship	Provide Fund	Key Management Personnel	Associated Companies & Common Directorship
.....Un-Audited.....		Audited.....		
.....Rupees.....					

Balance

Investment	-	-	280,518	-	-	280,518
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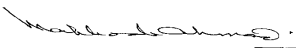
11. DATE OF ISSUE

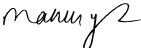
These financial statements are authorised for issue on October 28, 2014 by the Board of Directors of the Company.

12.

CORRESPONDING FIGURES

Previous figures have been rearranged and reclassified wherever necessary for the purpose of comparison.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Chief Executive Officer


UMEED ANSARI
Director


A.K.M. SAYEED
Director



PATTERN OF HOLDING OF THE SHARES HELD BY THE SHAREHOLDERS OF EAST WEST LIFE ASSURANCE COMPANY LIMITED AS AT SEPTEMBER 30, 2014

Number of Shareholders	Shareholding			Total Shares Held	Percentage	
	From	To	To			
86	From	1	To	100	5,141	0.0087
512	From	101	To	500	242,647	0.4083
111	From	501	To	1,000	100,082	0.1684
120	From	1,001	To	5,000	327,688	0.5514
40	From	5,001	To	10,000	307,850	0.5180
8	From	10,001	To	15,000	104,720	0.1762
8	From	15,001	To	20,000	150,848	0.2538
3	From	20,001	To	30,000	81,850	0.1377
4	From	30,001	To	50,000	163,000	0.2743
1	From	50,001	To	100,000	70,530	0.1187
3	From	100,001	To	300,000	539,300	0.9075
2	From	200,001	To	400,000	734,674	1.2362
3	From	500,001	To	600,000	1,505,774	2.5337
2	From	700,001	To	800,000	1,415,955	2.3826
3	From	1,000,001	To	1,400,000	3,710,031	6.2428
3	From	1,200,001	To	2,000,000	6,063,926	10.2036
2	From	1,300,001	To	3,000,000	5,296,145	8.7298
2	From	1,600,001	To	4,000,000	7,091,901	12.1153
1	From	1,700,001	To	6,000,000	5,935,888	9.9882
1	From	2,500,001	To	30,000,000	25,581,200	43.0449
915					59,429,150	100.0000

Shareholders	Number	Shares Held	Percentage
CEO, Directors and their Spouses and Minor Childrens	13	42,618,764	71.7136
Joint Stock Companies, Insurance Companies, Investment Companies & Modarabas	2	301,000	0.5065
Individuals	900	16,509,386	27.7799
	915	59,429,150	100.0000

Categories of Shareholders	No. of Shareholders	Shares Held	Percentage
Associated Company			
M/s. East West Insurance Co., Ltd.	1	300,000	0.5048
Other Company			
National Development Finance	1	1,000	0.0017
NIT & ICP			
ICP A/c. Mr. Yasin	1	100	0.0002
ICP A/c. Mr. Mohammad Ashfaq	1	100	0.0002
ICP A/c. Mr. Zafar	1	100	0.0002
ICP A/c. Mst. Nasima	1	400	0.0007
ICP A/c. Haji Sher Afghan	1	400	0.0007
SHAREHOLDING 5%			
Naved Yunus	1	25,581,200	43.0449
Shamaila Yunus	1	5,935,888	9.9882
Samina Yunus	1	3,146,839	5.2951
CEO, Directors, their Spouses and Minor Childrens			
Maheen Yunus, CPCU	1	771,804	1.2987
Javed Yunus	1	513,526	0.8641
Pervez Yunus	1	644,151	1.0839
Omer Yumis	1	2,600,309	4.3755
Chief Justice (R) Main Mahboob Ahmed	1	7,427	0.0125
A. K. M. Sayeed	1	4,219	0.0071
Rubina Yunus	1	485,750	0.8174
Ambreen Yunus	1	342,799	0.5768
Samad Yunus	1	2,582,352	4.3453
Umeed Ansari	1	2,500	0.0042
Individuals	895	16,508,286	27.7781
	915	59,429,150	100.0000

BRANCH NETWORK

Lahore

Zonal Office*

1st Floor, Naqi Arcade,
71-Shahrah-e-Quaid-e-Azam, Lahore.

Tel. : (042) 36370717, 36370711

Fax: (92-42) 36361479

E-Mail: lahore.zone@eastwestlifeco.com

Sialkot

Office No-3, 2nd Floor,
Sharif Centre, Fateh Garh Agency Chowk,
Defence Road, Sialkot.

Tel. : (052) 3560260

Sahiwal

1st Floor, Mansha Plaza,
Lahore Commercial Centre,
Near General Bus Stand, G. T. Road, Sahiwal.

Mobile: (0346) 7505655

Multan

2nd Floor, Ghaffar Plaza, Bohra Street,
Multan Cantt., Multan.

Tel. : (061) 4504345

Layyah

1st Floor of Khan Plaza,
Main Choubara Road, Layyah.

Tel. : (060) 6410372

Gujrat

Near Grid Station / Police Chowki,
Sargodha Road, Gujrat.

Tel. : (053) 3535658

Chakwal

1st Floor,
Bait-ul-Mukarram Masjid,
Talagang Road, Chakwal.

Tel. : (0543) 553226

Jhelum

F-1, 3rd Floor, Shabbir Plaza,
Shandar Chowk, Jhelum.

Tel. : (0544) 623261

Bhimber (Azad Kashmir)

Ch. Barkat Plaza,
Samahni Road,
Bhimber (A.K.)

Tel: (058650) 43551

Rawalpindi

Corporate / Group Marketing*

55-A, Bank Road, Rawalpindi Cantt., Rawalpindi.

Tel. : (051) 5514322 Fax: (92-51) 5520269

E-Mail: rawalpindi.zone@eastwestlifeco.com

Note: Besides the company's head office (stated on page number 2), and the group marketing office in Rawalpindi shown on this page, corporate (group life and group health) insurance services are also offered at the above individual life sales offices marked with an asterisk (*).



Keep Growing with **US**

Everybody agree that efficient, skillful and cooperative efforts of both employer and employees are essential for the growth and profitability of any business operation. Satisfied employees, assured of a secure financial future of their families, tend to be more loyal to the organization and apply fully and devotedly to the work entrusted to them.

Our **Group Life** and **Health** insurance policies are ideal to manage employee growth. Being generous and customizable, our policies are the preferred choice for the corporate client interested in providing the best cover to the employees and their families.



EAST WEST LIFE
ASSURANCE COMPANY LIMITED

A Member of East West Group of Companies



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ASSURANCE COMPANY LIMITED

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