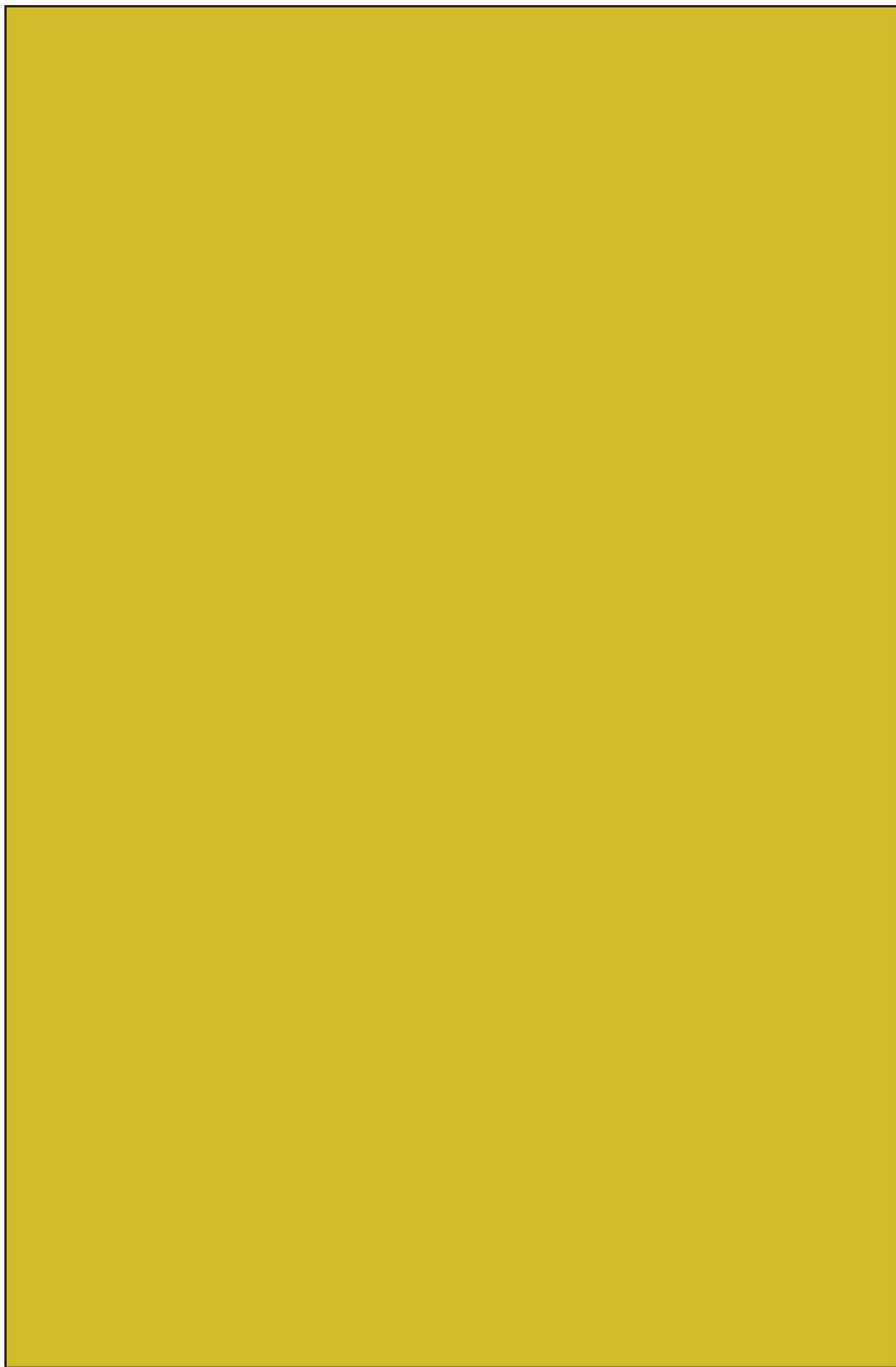


Quarterly Accounts
for the Period Ending
September 30th, 2011 (Un-Audited)



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!



QUARTERLY FINANCIAL REPORT

FOR THE PERIOD ENDING SEPTEMBER 30, 2011

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BOARD OF DIRECTORS AND COMPANY INFORMATION

Chief Justice (R) Mian Mahboob Ahmad	Chairman
Maheen Yunus, CPCU	Managing Director and Chief Executive
Javed Yunus	Director
Pervez Yunus	Director
Naved Yunus	Director
A. K. M. Sayeed	Director
Omar P. Yunus	Director
Sohail Nazeer	Company Secretary
Shujat Siddiqui, MA, FIA, FPSA	Appointed Actuary
Akhtar & Hasan (Private) Limited	Consulting Actuaries
Waleed Ahmed Ansari	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, 32310375, 32310904, 32310726, 32315723 Fax: (92-21) 32311667	Head Office
111-EWL-111 (111-395-111) Karachi, Lahore and Rawalpindi/Islamabad	Universal Access Number (UAN)
www.eastwestlifeco.com	Website
info@eastwestlifeco.com	E-Mail



MANAGEMENT AND BANKERS

Maheen Yunus, CPCU Managing Director and Chief Executive

Sohail Nazeer Chief Financial Officer (CFO)
and Company Secretary

Muhammad Javed General Managers
Usman A. Hashmey

Raja Gustasab Khan Zonal Heads
Sheikh Khalid Mehmood

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

Dr. Syed Kashif Hamid, MBBS Medical Officers
Dr. Khalid Hassan, MBBS

Nadeem Akhtar Deputy General Managers
Nauman Mughal
Aqeel Ansari

Tanveer Iqbal Assistant General Managers
Naveed Ashraf
Anjum Ghazali
Kashif Naeem
Sana-ul-Haq Hashmi
Dr. Kamran Abbas

Allied Bank Limited Bankers
Summit Bank Limited
MCB Bank Limited
The Bank of Punjab
Habib Bank Limited
Faysal 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.
Barclays Bank PLC, Pakistan
Network Microfinance Bank Limited
Citibank N.A. Pakistan

COMMITTEES

Executive Committee

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

Audit Committee

Chief Justice (R) Mian Mahboob Ahmad
Naved Yunus
Pervez Yunus
A. K. M. Sayeed
Nadeem Akhtar, Secretary

Underwriting Committee

Pervez Yunus
Javed Yunus
A. K. M. Sayeed
Shahnaz Parveen, 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



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 are pleased to present the unaudited accounts for the period ended September 30, 2011.

The after tax loss for the period ended September 30, 2011 amounts to (Rs.19,227,688) compared to the loss of (Rs.19,418,263) during the corresponding period of 2010. This after tax loss has been calculated after taking into account the results of both Shareholders' Fund and Statutory Funds as detailed hereunder:

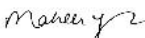
	January to September		July to September	
	2011	2010	2011	2010
	Rupees	Rupees	Rupees	Rupees
OPERATING INCOME				
Premium Less Reinsurances	132,630,608	123,098,925	39,650,693	39,731,713
Net Investment Income	12,288,012	31,159,711	1,860,214	5,518,260
Total Net Income	144,918,620	154,258,636	41,510,907	45,249,973
OPERATING EXPENSES				
Claims, Including Bonuses, Net of Reinsurance Recoveries	91,670,090	74,948,481	26,515,139	23,815,456
Management Expenses Less Recoveries	59,957,542	74,193,587	18,754,323	24,202,999
Total Claims & Expenditure	151,627,632	149,142,068	45,269,462	48,018,455
Excess of Income Over Claims and Expenditure	(6,709,012)	5,116,568	(3,758,555)	(2,768,482)
Movement in Policyholder's Liability	(10,813,453)	(23,059,457)	(856,829)	(6,093,161)
Loss Before Taxation	(17,522,465)	(17,942,889)	(4,615,384)	(8,861,643)
Taxation	(1,705,223)	(1,475,374)	(454,157)	(501,466)
Loss After Taxation	(19,227,688)	(19,418,263)	(5,069,541)	(9,363,109)

As shown above, the 3rd quarter of 2011 has fared much better as compared to the corresponding period of 2010. The company's overall loss after taxation has reduced in 2011 by nearly Rs. 4.3 million or 46% when comparing the three months from July to September of 2011 and 2010. Moreover, increase in claims of more than 22%, primarily as a result of increase in health insurance claims due to inflation-related rate revisions by hospitals, has mainly contributed to the loss amount during the first 9 months of 2011. The company's overall loss after tax, after taking into account movement in policyholders' liability and impact of taxation, reached a little more than Rs. 19.22 million compared to a loss of Rs. 19.42 million last year. On a positive side, our net premium has increased by 7.7% from Rs. 123.1 million in 2010 to approximately Rs. 132.63 million in the current year. Moreover, the strict expense control policy being implemented by the management also resulted in substantial reduction in expenses by more than 19% in 2011 as compared to the previous year. The impact of the premium increase and expense decrease has partially negated the impact of the higher claims experienced by the company during the 9 month of 2011.

Your company continues to closely monitors the market situation and believes that its business model and product risk management practice, coupled with a strong customer based and 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.

We take this opportunity to express our appreciation to Government of Pakistan, Ministry of Commerce, and Securities and 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,



Maheen Yundis, CPCU
Managing Director & Chief Executive

Karachi: October 28, 2011

UAN: 111-EWL-111 (111-395-111)

Quarterly Financial Report - Sept., 2011



**INTERIM CONDENSED BALANCE SHEET
AS AT SEPTEMBER 30, 2011 (UN-AUDITED)**

Figures in Rupees

Note	Shareholders' Fund	Statutory Funds			Aggregate	
		Ordinary Life	Universal Life	Accidental & Health	Sept. 30, 2011	Dec. 31, 2010
		Un-Audited			Audited	
EQUITY AND LIABILITIES						
Share Capital and Reserves						
Authorized Share Capital	600,000,000	-	-	-	600,000,000	600,000,000
Issued, Subscribed And Paid Up Share Capital	500,456,000	-	-	-	500,456,000	500,456,000
Accumulated (Deficit) / Surplus	6 (377,823,911)	-	-	-	(377,823,911)	(353,497,796)
NET SHAREHOLDERS' EQUITY	122,632,089	-	-	-	122,632,089	146,958,204
Balance of Statutory Fund [Including Policyholders' Liabilities 2011: Rs.222,392,362 (2010:Rs.211,578,909)]						
	-	31,325,079	171,955,443	26,617,024	229,897,546	213,985,666
Deferred Liabilities						
Outstanding Gratuity	9,055	81,495	-	-	90,550	90,550
Creditors and Accruals						
Outstanding Claims	-	9,108,063	890,071	1,957,884	11,956,018	8,429,398
Premiums Received in Advance	-	-	10,592,048	-	10,592,048	11,171,513
Taxation	2,099,449	-	-	-	2,099,449	1,163,835
Amount Due to Other Insurers / Reinsurers	-	19,982,102	2,260,994	-	22,243,096	8,329,795
Accrued Expenses	1,429,615	3,910,278	3,154,529	219,054	8,713,476	10,522,196
Agent's Balances	-	-	1,025,415	122,508	1,147,923	2,013,214
Other Creditors and Accruals	166,216	559,238	133,790	157,828	1,017,072	1,095,985
	3,695,280	33,559,681	18,056,847	2,457,274	57,769,082	42,725,936
Other Liabilities						
Dividend Payable	112,975	-	-	-	112,975	113,425
TOTAL LIABILITIES	3,817,310	64,966,255	190,012,290	29,074,298	287,870,153	256,915,577
TOTAL EQUITY AND LIABILITIES	126,449,399	64,966,255	190,012,290	29,074,298	410,502,242	403,873,781
CONTINGENCIES AND COMMITMENTS						


Dated: October 28, 2011

07

Figures in Rupees

Note	Shareholders' Fund	Statutory Funds			Aggregate	
		Ordinary Life	Universal Life	Accidental & Health	Sept. 30, 2011	Dec. 31, 2010
		Un-Audited			Audited	
Cash and Bank Deposits						
Cash in Hand	-	28,816	53,198	-	82,014	24,657
Current and Other Accounts	3,431,698	14,937,010	93,679,670	13,903,004	125,951,382	83,156,828
Deposits Maturing Within 12 Months	-	10,000,000	55,000,000	5,000,000	70,000,000	53,000,000
	3,431,698	24,965,826	148,732,868	18,903,004	196,033,396	136,181,485
Loans Secured Against Life Insurance Policies	-	4,595,271	3,367,517	-	7,962,788	7,548,871
Unsecured Loans To Employees	102,240	814,718	-	101,440	1,018,398	1,004,284
Investments						
Government Securities	50,427,052	10,582,955	27,632,979	2,140,134	90,783,120	157,928,759
Other Fixed Income Securities	-	-	3,563,253	-	3,563,253	4,454,731
Listed Equities and Mutual Funds	30,431,648	-	-	-	30,431,648	31,762,452
	80,858,700	10,582,955	31,196,232	2,140,134	124,778,021	194,145,942
Current Assets - Other						
Premiums Due But Unpaid	-	12,745,099	466,341	5,270,317	18,481,757	17,074,082
Amount Due From Other Insurer and Reinsurer	-	9,169,086	-	-	9,169,086	-
Taxation	-	-	-	-	-	-
Prepayments	675,000	-	210,322	-	885,322	815,249
Sundry Receivables	522,868	1,733,100	4,980,888	2,561,072	9,797,928	2,801,823
Investment Income Accrued	1,874,637	360,200	1,058,122	98,331	3,391,290	1,249,827
Stationery	492,977	-	-	-	492,977	480,833
	3,565,482	24,007,485	6,715,673	7,929,720	42,218,360	22,421,814
Fixed Assets						
Tangible						
Furniture, Fixtures, Office Equipment and Vehicles	38,106,043	-	-	-	38,106,043	41,854,231
Intangible Assets						
Software	385,236	-	-	-	385,236	717,154
	38,491,279	-	-	-	38,491,279	42,571,385
TOTAL ASSETS	126,449,399	64,966,255	190,012,290	29,074,298	410,502,242	403,873,781

The annexed notes form an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Managing Director &
Chief Executive


JAVED YUNUS
Director


A.K.M. SAYEED
Director




INTERIM CONDENSED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2011

Figures in Rupees

Note	Nine Months Ended		Quarter Ended	
	Sept. 30, 2011	Sept. 30, 2010	Sept. 30, 2011	Sept. 30, 2010
Investment Income Not Attributable to Statutory Funds				
Return on Government Securities	4,387,024	3,619,629	1,325,858	1,206,543
Return on Other Fixed Income Securities and Deposits	192,088	536,938	75,215	377,500
Amortization of Discount/Premium Relative to Par	582,670	1,208,429	196,357	707,046
Dividend Income	100,554	122,312	100,554	-
Gain on Sale of Fixed Assets	-	1,523,493	-	1,411,572
Gain on Sale of Investment	518,094	19,192,523	388,009	-
	<u>5,780,430</u>	<u>26,203,324</u>	<u>2,085,993</u>	<u>3,702,661</u>
Reversal for Impairment in Value of Investments	-	-	(1,624,998)	-
Net investment Income	<u>5,780,430</u>	<u>26,203,324</u>	<u>460,995</u>	<u>3,702,661</u>
Expenses Not Attributable to Statutory Funds	(14,151,322)	(14,380,516)	(4,849,806)	(4,594,810)
Profit/(Loss) Before Tax	<u>(8,370,892)</u>	<u>11,822,808</u>	<u>(4,388,811)</u>	<u>(892,149)</u>
Taxation	(1,705,223)	(1,475,374)	(454,157)	(501,466)
Profit/(Loss) After Tax	<u>(10,076,115)</u>	<u>10,347,434</u>	<u>(4,842,968)</u>	<u>(1,393,615)</u>
Earnings Per Share	<u>(0.201)</u>	<u>0.207</u>	<u>(0.097)</u>	<u>(0.028)</u>

The annexed notes form an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Managing Director &
Chief Executive


JAVED YUNUS
Director



A.K.M. SAYEED
Director

**INTERIM CONDENSED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2011**

Figures in Rupees

	Share Capital	Accumulated Surplus/(Deficit)			Total
		Accumulated Surplus/(Loss)	Capital Contributed to Statutory Fund	Sub Total	
Balance as at January 01, 2010	454,960,000	(105,971,054)	(199,620,426)	(305,591,480)	149,368,520
Net Profit for the Period	-	10,347,434	-	10,347,434	10,347,434
Balance as at September 30, 2010	<u>454,960,000</u>	<u>(95,623,620)</u>	<u>(199,620,426)</u>	<u>(295,244,046)</u>	<u>159,715,954</u>
Balance as at January 01, 2011	500,456,000	(102,777,370)	(250,720,426)	(353,497,796)	146,958,204
Net (Loss) for the Period	-	(10,076,115)	(14,250,000)	(24,326,115)	(24,326,115)
Balance as at September 30, 2011	<u>500,456,000</u>	<u>(112,853,485)</u>	<u>(264,970,426)</u>	<u>(377,823,911)</u>	<u>122,632,089</u>

The annexed notes form an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Managing Director &
Chief Executive


JAVED YUNUS
Director


A.K.M. SAYEED
Director



**INTERIM CONDENSED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2011**

Figures in Rupees


Shareholders' Fund	Statutory Funds			Aggregate		
	Ordinary Life	Universal Life	Accidental & Health	Sept. 30, 2011	Sept. 30, 2010	
Operating Cash Flows						
a) Underwriting Activities						
Premium Received	-	73,400,614	44,119,213	69,145,981	186,665,808	178,884,597
Reinsurance Premium Paid/Received	-	(1,167,522)	-	-	(1,167,522)	(4,187,963)
Claims Paid	-	(58,762,560)	(4,796,607)	(67,610,822)	(131,169,989)	(112,959,538)
Surrenders Paid	-	-	(3,237,221)	-	(3,237,221)	(2,186,005)
Commission Paid	-	(2,217,821)	(10,193,111)	(1,045,300)	(13,456,232)	(20,784,268)
Net Cash Flow Underwriting Activities	-	11,252,711	25,892,274	489,859	37,634,844	38,766,823
b) Other Operating Activities						
Income Tax Paid	(769,394)	-	-	-	(769,394)	(640,883)
General Management Expenses Paid	(10,276,832)	(14,208,403)	(22,296,606)	(9,446,394)	(56,228,235)	(63,368,963)
Net Cash Flow From Other Operating Activities	(11,046,226)	(14,208,403)	(22,296,606)	(9,446,394)	(56,997,629)	(64,009,846)
Total Cash Flow From all Operating Activities	(11,046,226)	(2,955,692)	3,595,668	(8,956,535)	(19,362,785)	(25,243,023)
Investment Activities						
Profit/ Return Received	3,685,848	833,295	3,342,899	441,348	8,303,390	29,017,153
Dividend Received	100,554	-	-	-	100,554	122,312
Payments for Investments	(4,015,680)	(3,500,000)	(57,850,000)	(3,250,000)	(68,615,680)	(39,332,764)
Proceeds From Disposal of Investments	23,144,071	10,500,000	94,531,920	11,550,000	139,725,991	114,863,606
Proceed From Disposal of Fixed Capital Expense	-	-	-	-	-	2,855,000
Fixed Capital Expenditure	(299,109)	-	-	-	(299,109)	(367,150)
Total Cash Flow From Investing Activities	22,615,684	7,833,295	40,024,819	8,741,348	79,215,146	107,158,157
Financing Activities						
Share Capital Issued	-	-	-	-	-	-
Capital Contribution from Shareholder Fund	(14,250,000)	5,000,000	6,000,000	3,250,000	-	-
Dividend Paid	(450)	-	-	-	(450)	-
Total Cash Flow From Financing Activities	(14,250,450)	5,000,000	6,000,000	3,250,000	(450)	-
Net Cash Inflow/Outflow From All Activities	(2,680,992)	9,877,603	49,620,487	3,034,813	59,851,911	81,915,134



Figures in Rupees

Shareholders' Fund	Statutory Funds			Aggregate	
	Ordinary Life	Universal Life	Accidental & Health	Sept. 30, 2011	Sept. 30, 2010
Cash at the Beginning of the Period	6,112,690	15,088,223	99,112,381	158,812,485	59,770,019
Cash at the End of the Period	3,431,698	24,965,826	148,732,868	177,130,392	141,685,153
Reconciliation to Profit and Loss Account					
Operating Cash Flows				(19,362,785)	(25,243,023)
Depreciation Expense				(4,379,215)	(5,058,516)
Investment Income				12,187,458	31,037,399
Dividend Received				100,554	122,312
Reversal for Impairment in Value of Investment				-	-
Increase/(Decrease) in Assets Other than Cash				18,083,114	(5,204,989)
(Increase)/Decrease in Liabilities Other than Running Finance				(25,856,814)	(15,071,446)
Surplus/(Deficit) of Statutory Funds				9,151,573	29,765,697
Profit or Loss After Taxation				(10,076,115)	10,347,434

The annexed notes form an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Managing Director & Chief Executive


JAVED YUNUS
Director


A.K.M. SAYEED
Director



**INTERIM CONDENSED REVENUE ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2011**

Figures in Rupees

Note	Statutory Funds			Aggregate			
	Ordinary Life	Universal Life	Accidental & Health	Nine Months Ended		Quarter Ended	
				Sept. 30, 2011	Sept. 30, 2010	Sept. 30, 2011	Sept. 30, 2010
Income							
Premiums Less Reinsurances	20,214,620	43,644,316	68,771,672	132,630,608	123,098,925	39,650,693	39,731,713
Net Investment Income	1,337,224	4,600,427	569,931	6,507,582	4,956,387	1,399,219	1,815,599
Total Net Income	21,551,844	48,244,743	69,341,603	139,138,190	128,055,312	41,049,912	41,547,312
Claims and Expenditure							
Claims, including Bonuses,							
Net of Reinsurance Recoveries	17,179,916	7,015,924	67,474,250	91,670,090	74,948,481	26,515,139	23,815,456
Management Expenses Less Recoveries	10,652,767	26,994,901	8,158,552	45,806,220	59,813,071	13,904,517	19,608,189
Total Claims and Expenditure	27,832,683	34,010,825	75,632,802	137,476,310	134,761,552	40,419,656	43,423,645
Excess/(Deficit) of Income Over Claims and Expenditure	(6,280,839)	14,233,918	(6,291,199)	1,661,880	(6,706,240)	630,256	(1,876,333)
Add: Policyholders' Liabilities at Beginning of Period	31,367,057	151,132,060	29,079,792	211,578,909	156,942,312	221,535,533	173,908,608
Less: Policyholders' Liabilities at End of Period	30,266,391	171,852,540	20,273,431	222,392,362	180,001,769	222,392,362	180,001,769
	1,100,666	(20,720,480)	8,806,361	(10,813,453)	(23,059,457)	(856,829)	(6,093,161)
Surplus/Deficit	(5,180,173)	(6,486,562)	2,515,162	(9,151,573)	(29,765,697)	(226,573)	(7,969,494)
Movement in Policyholder Liabilities	(1,100,666)	20,720,480	(8,806,361)	10,813,453	23,059,457	856,829	6,093,161
Transfer To or From Shareholders' Fund							
-Capital contribution from Shareholders' Fund	5,000,000	6,000,000	3,250,000	14,250,000	-	6,150,000	-
-Capital contribution to Shareholders' Fund	-	-	-	-	-	-	-
Net Transfer To or From Shareholders' Funds	5,000,000	6,000,000	3,250,000	14,250,000	-	6,150,000	-
Balance of Statutory Fund at Beginning of Period	32,605,918	151,721,525	29,658,223	213,985,666	162,256,110	224,617,290	157,426,203
Balance of Statutory Funds at End of Period	31,325,079	171,955,443	26,617,024	229,897,546	155,549,870	231,397,546	155,549,870
Represented by:							
Capital Contributed by Shareholders' Fund	128,220,426	106,700,000	30,050,000	264,970,426	199,620,426	266,470,426	199,620,426
Accumulated Deficit	(127,161,738)	(106,597,097)	(23,706,407)	(257,465,242)	(224,072,325)	(257,465,242)	(224,072,325)
	1,058,688	102,903	6,343,593	7,505,184	(24,451,899)	9,005,184	(24,451,899)
Policyholders' Liabilities	30,266,391	171,852,540	20,273,431	222,392,362	180,001,769	222,392,362	180,001,769
BALANCE OF STATUTORY FUND	31,325,079	171,955,443	26,617,024	229,897,546	155,549,870	231,397,546	155,549,870

The annexed notes form an integral part of these accounts.

CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD Chairman	MAHEEN YUNUS, CPCU Managing Director & Chief Executive	JAVED YUNUS Director	A.K.M. SAYEED Director




**INTERIM CONDENSED STATEMENT OF PREMIUMS (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2011**

Figures in Rupees

	Statutory Funds			Aggregate		Quarter Ended	
	Ordinary Life	Universal Life	Accidental & Health	Nine Months Ended			
				Sept. 30, 2011	Sept. 30, 2010	Sept. 30, 2011	Sept. 30, 2010
Gross Premiums							
Regular Premium Individual Policies*							
First Year	-	13,485,812	1,018,637	14,504,449	21,784,457	4,831,854	7,075,345
Second Year Renewal	-	14,019,239	-	14,019,239	10,027,117	2,125,903	2,836,389
Subsequent Year Renewal	-	15,030,282	-	15,030,282	10,901,850	4,666,177	4,648,843
Single Premium Individual Policies	-	2,340,250	-	2,340,250	7,220,250	1,020,000	4,520,000
Group Policies	75,419,610	-	67,753,035	143,172,645	122,322,178	45,535,546	35,669,904
Total Gross Premiums	75,419,610	44,875,583	68,771,672	189,066,865	172,255,852	58,179,480	54,750,481
Less: Reinsurance Premiums Ceded							
On Individual Life First Year Business	-	(111,823)	-	(111,823)	(136,736)	(22,710)	(33,057)
On Individual Life Second Year Business	-	(250,592)	-	(250,592)	(108,089)	(62,275)	(30,575)
On Individual Life Renewal Business	-	(868,852)	-	(868,852)	(160,227)	(408,490)	(68,325)
On Group Policies	(55,204,990)	-	-	(55,204,990)	(48,751,875)	(18,035,312)	(14,886,811)
	(55,204,990)	(1,231,267)	-	(56,436,257)	(49,156,927)	(18,528,787)	(15,018,768)
Net Premiums	20,214,620	43,644,316	68,771,672	132,630,608	123,098,925	39,650,693	39,731,713

* Individual policies are those underwritten on an individual basis and includes joint life policies underwritten as such.

The annexed notes form an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Managing Director &
Chief Executive


JAVED YUNUS
Director


A.K.M. SAYEED
Director




**INTERIM CONDENSED STATEMENT OF CLAIMS (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2011**

Figures in Rupees

	Statutory Funds			Aggregate		Quarter Ended	
	Ordinary Life	Universal Life	Accidental & Health	Nine Months Ended		Quarter Ended	
				Sept. 30, 2011	Sept. 30, 2010	Sept. 30, 2011	Sept. 30, 2010
Gross Claims							
Claims Under Individual Policies							
by Death	-	268,749	-	268,749	1,779,362	117,799	712,226
by Insured Event Other Than Death	-	5,000	-	5,000	-	-	-
by Maturity	-	4,191,954	-	4,191,954	3,048,968	1,230,218	695,506
Bonus in Cash	-	-	-	-	4,500	-	-
by Surrender	-	3,237,221	-	3,237,221	2,186,005	1,691,092	656,673
Total Gross Individual Policy Claims	-	7,702,924	-	7,702,924	7,018,835	3,039,109	2,064,405
Claims Under Group Policies							
by Death	61,873,190	-	-	61,873,190	56,403,043	20,554,261	15,760,024
by Insured Event Other Than Death	883,466	-	67,474,250	68,357,716	52,864,580	17,929,790	17,171,342
Total Gross Group Policy Claims	62,756,656	-	67,474,250	130,230,906	109,267,623	38,484,051	32,931,366
Total Gross Claims	62,756,656	7,702,924	67,474,250	137,933,830	116,286,458	41,523,160	34,995,771
Less: Reinsurance Recoveries							
On Group Life Claims	(45,576,740)	(687,000)	-	(46,263,740)	(41,337,977)	(15,008,021)	(11,180,315)
Net Claims	17,179,916	7,015,924	67,474,250	91,670,090	74,948,481	26,515,139	23,815,456

The annexed notes form an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Managing Director &
Chief Executive


JAVED YUNUS
Director


A.K.M. SAYEED
Director




**INTERIM CONDENSED STATEMENT OF EXPENSES (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2011**

Figures in Rupees

	Statutory Funds			Aggregate		Quarter Ended	
	Ordinary Life	Universal Life	Accidental & Health	Nine Months Ended		Quarter Ended	
				Sept. 30, 2011	Sept. 30, 2010	Sept. 30, 2011	Sept. 30, 2010
Acquisition Costs							
Remuneration to Insurance Intermediaries on Individual Policies:							
Commission on First Year Premiums	-	6,651,714	205,642	6,857,356	11,412,461	1,837,847	4,031,119
Commission on Second Year Premiums	-	1,282,345	-	1,282,345	1,311,631	316,907	503,057
Commission on Subsequent Renewal Premiums	-	356,125	-	356,125	572,243	117,312	229,388
Other Benefits to Insurance Intermediaries	-	1,239,760	-	1,239,760	431,817	30,064	133,359
Remuneration to Insurance Intermediaries on Group Policies:							
Commission	1,993,538	-	861,817	2,855,355	4,573,833	566,313	1,027,903
	1,993,538	9,529,944	1,067,459	12,590,941	18,301,985	2,868,443	5,924,826
Branch Overhead	-	6,909,225	-	6,909,225	13,949,675	2,332,212	3,497,009
Other Acquisition Cost							
Policy Stamps	-	66,300	-	66,300	91,170	15,300	30,300
Total Acquisition Cost	1,993,538	16,505,469	1,067,459	19,566,466	32,342,830	5,215,955	9,452,135
Administration Expenses							
Salaries and Other Benefits	6,135,946	6,850,969	3,691,169	16,678,084	16,427,334	5,785,388	6,409,162
Travelling Expenses	210,611	122,432	306,080	639,123	928,512	214,986	281,802
Auditors Remuneration	69,252	27,701	41,551	138,504	100,000	12,975	37,500
Actuary's Fees	682,500	210,000	157,500	1,050,000	900,000	450,000	300,000
Medical Fees	323,767	485,650	-	809,417	642,465	243,374	173,960
Advertisements	194,213	79,149	105,532	378,894	922,422	79,029	546,700
Printing and Stationary	685,080	473,938	173,777	1,332,795	1,216,293	385,667	446,266
Rental	28,358	104,919	419,676	552,953	881,254	50,872	290,288
	8,329,727	8,354,758	4,895,285	21,579,770	22,018,280	7,222,291	8,485,678
Other Management Expenses	4,469,876	2,231,490	2,195,808	8,897,174	9,180,121	2,845,443	2,806,354
Gross Management Expenses	14,793,141	27,091,717	8,158,552	50,043,410	63,541,231	15,283,689	20,744,167
Commission From Reinsurers	(4,140,374)	(96,816)	-	(4,237,190)	(3,728,160)	(1,379,172)	(1,135,978)
Net Management Expenses	10,652,767	26,994,901	8,158,552	45,806,220	59,813,071	13,904,517	19,608,189

The annexed notes form an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Managing Director &
Chief Executive


JAVED YUNUS
Director


A.K.M. SAYEED
Director

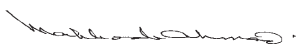


INTERIM CONDENSED STATEMENT OF INVESTMENT INCOME (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2011

Figures in Rupees

	Statutory Funds			Aggregate		Quarter Ended	
	Ordinary Life	Universal Life	Accidental & Health	Nine Months Ended		Quarter Ended	
				Sept. 30, 2011	Sept. 30, 2010	Sept. 30, 2011	Sept. 30, 2010
Investment Income							
On Government Securities	1,054,026	3,081,057	376,185	4,511,268	3,298,371	1,100,142	1,099,457
On Other Fixed Income							
Securities and Deposits	100,215	1,074,475	155,625	1,330,315	1,021,548	57,811	344,581
Amortization of Premium	-	(9,558)	-	(9,558)	(14,297)	-	(4,818)
Amortization of Discount	182,983	430,295	38,121	651,399	650,765	217,108	376,379
On Policy Loan	-	24,158	-	24,158	-	24,158	-
Other Miscellaneous Income	-	-	-	-	-	-	-
	1,337,224	4,600,427	569,931	6,507,582	4,956,387	1,399,219	1,815,599
Dividend Income	-	-	-	-	-	-	-
Gain/(Loss) on Sale of Investments	-	-	-	-	-	-	-
Total Investment Income	1,337,224	4,600,427	569,931	6,507,582	4,956,387	1,399,219	1,815,599
Net Investment Income	1,337,224	4,600,427	569,931	6,507,582	4,956,387	1,399,219	1,815,599

The annexed notes form an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Managing Director &
Chief Executive


JAVED YUNUS
Director


A.K.M. SAYEED
Director



**NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2011**

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 address of its registered and principal office is 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 carrying on participatory and non-participatory 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 financial statements have been prepared on the format of financial statements issued by Securities and Exchange Commission of Pakistan (SECP) through Securities and Exchange Commission (Insurance) Rules, 2002 (the Rules).

3. STATEMENT OF COMPLIANCE

These financial statements have been prepared in accordance with approved accounting standards as applicable in Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards (IFRSs) issued by the International Accounting Standards Boards as are notified under the Companies Ordinance, 1984, provisions of and directives issued under the Companies Ordinance, 1984, Insurance Ordinance, 2000 and the Rules. In case the requirements differ, the provisions or directives of the Companies Ordinance, 1984, Insurance Ordinance, 2000 and the Rules, shall prevail.

SECP through notification vide SRO 150(I)/2009 dated February 13, 2009 allowed insurance companies to differ from the application of International Accounting Standard-39 (IAS 39) Financial Instruments: Recognition and Measurement in respect of valuation subsequent to initial recognition of investments available for sale. Accordingly, the requirements of IAS 39, to the extent allowed by SECP, as aforesaid, have not been considered for the preparation of these financial statements.

4. 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.

5. 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, 2010.



	Un-Audited Sept. 30, 2011	Audited Dec. 31, 2010
	Rupees	Rupees
6. ANALYSIS OF ACCUMULATED SURPLUS/(DEFICIT) AS SHOWN IN BALANCE SHEET		
Accumulated Surplus/(Deficit) in Statement of Changes in Equity Ignoring Effect of Capital Transfers at Start of the Period	(102,777,370)	(105,971,054)
Add: Surplus in Profit and Loss Account for this Period	(10,076,115)	3,193,684
Accumulated Surplus in Statement of Changes in Equity Ignoring Effect of Capital Transfers at end of the Period	(112,853,485)	(102,777,370)
Less: Accumulated Net Capital Transfers in Statutory Funds	(264,970,426)	(250,720,426)
Total as Shown in Balance Sheet	<u>(377,823,911)</u>	<u>(353,497,796)</u>

7. MOVEMENTS IN EQUITY OF
STATUTORY FUNDS

	Statutory Funds			Aggregate	
	Ordinary Life	Universal Life	Accidental & Health	Un-Audited Sept. 30, 2011	Un-Audited Sept. 30, 2010
Policyholders' Liabilities	----- (Rupees) -----				
Balance at the Beginning of the Period	31,367,057	151,132,060	29,079,792	211,578,909	156,942,312
Increase/(Decrease) During the Period	(1,100,666)	20,720,480	(8,806,361)	10,813,453	23,059,457
Balance at the End of the Period	<u>30,266,391</u>	<u>171,852,540</u>	<u>20,273,431</u>	<u>222,392,362</u>	<u>180,001,769</u>
Capital Contributed by Shareholders' Fund					
Balance at the Beginning of the Period	123,220,426	100,700,000	26,800,000	250,720,426	199,620,426
Capital Contributed During the Period	5,000,000	6,000,000	3,250,000	14,250,000	-
Balance at the End of the Period	<u>128,220,426</u>	<u>106,700,000</u>	<u>30,050,000</u>	<u>264,970,426</u>	<u>199,620,426</u>
Accumulated Deficit					
Balance at the Beginning of the Period	(121,981,565)	(100,110,535)	(26,221,569)	(248,313,669)	(194,306,628)
Deficit Allocated in Respect of the Period	(5,180,173)	(6,486,562)	2,515,162	(9,151,573)	(29,765,697)
Balance at the End of the Period	<u>(127,161,738)</u>	<u>(106,597,097)</u>	<u>(23,706,407)</u>	<u>(257,465,242)</u>	<u>(224,072,325)</u>

8. INVESTMENTS

Note	Shareholders' Fund	Statutory Funds			Un-Audited Sept. 30, 2011	Audited December 31, 2010	
		Ordinary Life	Universal Life	Accidental & Health			
----- (Rupees) -----							
Government Securities	8.1	50,427,052	10,582,955	27,632,979	2,140,134	90,783,120	157,928,759
Other Fixed Income Securities	8.2	-	-	3,563,253	-	3,563,253	4,454,731
Listed Equities and Mutual Funds	8.3	30,431,648	-	-	-	30,431,648	31,762,452
		<u>80,858,700</u>	<u>10,582,955</u>	<u>31,196,232</u>	<u>2,140,134</u>	<u>124,778,021</u>	<u>194,145,942</u>

8.1 Government Securities

Held to Maturity

10 Years Pakistan Investment Bonds	5,000,000	-	-	-	-	5,000,000	5,000,000
10 Years Pakistan Investment Bonds	-	-	2,999,733	-	-	2,999,733	2,999,656
10 Years Pakistan Investment Bonds	-	-	590,940	-	-	590,940	587,583
10 Years Pakistan Investment Bonds	17,445,861	-	-	-	-	17,445,861	17,034,001
10 Years Pakistan Investment Bonds	-	-	-	-	-	-	-
10 Years Pakistan Investment Bonds	6,502,796	10,582,955	24,042,306	2,140,134	-	43,268,191	42,505,861
10 Years Pakistan Investment Bonds	15,850,749	-	-	-	-	15,850,749	15,826,682
10 Years Pakistan Investment Bonds	1,966,025	-	-	-	-	1,966,025	1,962,353
10 Years Pakistan Investment Bonds	3,661,621	-	-	-	-	3,661,621	3,632,915
Treasury Bills	-	-	-	-	-	-	68,379,708
		<u>50,427,052</u>	<u>10,582,955</u>	<u>27,632,979</u>	<u>2,140,134</u>	<u>90,783,120</u>	<u>157,928,759</u>

The particulars of investments are as follows:

	Amount in Rupees	Maturity	Principal Repayment	Coupon Percentage	Coupon Payment
Held to Maturity					
10 Years Pakistan Investment Bonds	5,000,000	April 2014	On Maturity	8%	Semi-Annually
10 Years Pakistan Investment Bonds	2,999,733	April 2014	On Maturity	8%	Semi-Annually
10 Years Pakistan Investment Bonds	590,940	October 2013	On Maturity	8%	Semi-Annually
10 Years Pakistan Investment Bonds	33,296,610	May 2016	On Maturity	9.6%	Semi-Annually
10 Years Pakistan Investment Bonds	43,268,191	June 2012	On Maturity	11%	Semi-Annually
10 Years Pakistan Investment Bonds	1,966,025	August 2018	On Maturity	12%	Semi-Annually
10 Years Pakistan Investment Bonds	3,661,621	July 2020	On Maturity	12%	Semi-Annually
	<u>90,783,120</u>				

8.2 Other Fixed Income Securities

Shareholders' Fund	Statutory Funds			Un-Audited Sept. 30, 2011	Audited Dec. 31, 2010	
	Ordinary Life	Universal Life	Accidental & Health			
----- (Rupees) -----						
Held to Maturity						
Term Finance Certificate						
Pakistan Mobile Communication Limited	-	-	3,563,253	-	3,563,253	4,454,731
	<u>-</u>	<u>-</u>	<u>3,563,253</u>	<u>-</u>	<u>3,563,253</u>	<u>4,454,731</u>

The particulars of investments are as follows:

	Number of Certificates	Maturity	Tenor	Rate of Return	Profit Payment
Term Finance Certificate					
Pakistan Mobile Communication Limited	1,060	2013	7 Years	15.46%	Half Yearly



Shareholders' Fund	Statutory Funds				
	Ordinary Life	Universal Life	Accidental & Health	Un-Audited Sept. 30, 2011	Audited Dec. 31, 2010
----- (Rupees) -----					
8.3 Listed Equities And Mutual Funds Available for Sale					
Listed Equities	4,663,830	-	-	4,663,830	11,011,731
Mutual Fund	25,767,818	-	-	25,767,818	21,357,110
Add: Provision/Reversal for Impairment in Value of Investment	-	-	-	-	(606,389)
	<u>30,431,648</u>	<u>-</u>	<u>-</u>	<u>30,431,648</u>	<u>31,762,452</u>

9. FIXED ASSETS

The detail of additions and deletions during the nine months ended September 30, 2011 are follows:

	September 30, 2011		September 30, 2010	
	Additions	Deletions	Additions	Deletions
Furniture and Fixture	-	-	283,250	-
Office Equipments	44,000	-	36,750	620,000
Computers	255,109	-	47,150	-
Vehicles Equipments	-	-	-	52,500
Vehicles	-	-	-	3,411,161
	<u>299,109</u>	<u>-</u>	<u>367,150</u>	<u>4,083,661</u>

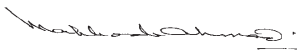
10. TRANSACTIONS WITH RELATED PARTIES

The related parties comprises East West Insurance Company 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, 2011			December 31, 2010		
	Directors	Key Management Personnel	Associated Companies & Common Directorship	Directors	Key Management Personnel	Associated Companies & Common Directorship
Balances						
Premium Receivable	-	-	414,786	-	-	564,786
Investment	-	-	2,059,381	-	-	3,781,330
Transactions						
Premium Received	-	-	-	-	-	2,125,120
Premium Paid	-	-	360,463	-	-	730,676
Claims Paid	-	-	424,247	-	-	2,826,423
Investments	-	-	-	-	-	11,505,985
Underwriting Commission	-	-	-	-	-	454,960

11. DATE OF ISSUE

These financial statements are authorised for issue on October 28, 2011 by the Board of Directors of the Company.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Managing Director &
Chief Executive


JAVED YUNUS
Director


A.K.M. SAYEED
Director

STATEMENT OF DIRECTORS

(As per the requirement of Section 46(6) and
Section 52(2) of the Insurance Ordinance, 2000)

Section 46(6)

- (a) In our opinion the annual statutory accounts of East West Life Assurance Company Limited set out in the forms attached to the statement have been drawn up in accordance with the Ordinance and any rules made there under;
- (b) East West Life Assurance Company Limited has at all times in the year complied with the provisions of the Ordinance and the rules made there under relating to paid-up capital, solvency and reinsurance arrangements; and
- (c) As at Septmener 30th, 2011 East West Life Assurance Company Limited continues to be in compliance with provisions of the Ordinance and the rules made there under relating to paid-up capital, solvency and reinsurance arrangements

Section 52(2)c

- (d) In our opinion, each statutory fund of East West Life Assurance Company Limited complies with the Solvency requirements of the Insurance Ordinance, 2000 and the Insurance Rules, 2002.



CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman



MAHEEN YUNUS, CPCU
Managing Director &
Chief Executive



JAVED YUNUS
Director



A.K.M. SAYEED
Director



STATEMENT BY THE APPOINTED ACTUARY

(As per the requirement of Section 52(2) (a) & (b)
of Insurance Ordinance, 2000)

In my opinion

- (a) the policyholders' liabilities in the balance sheet of East West Life Assurance Company Limited as at September 30th, 2011 have been determined in accordance with the provisions of the Insurance Ordinance, 2000; and
- (b) each statutory fund of East West Life Assurance Company Limited complies with the solvency requirements of the Insurance Ordinance, 2000.

Karachi
Date: October 28, 2011

A handwritten signature in black ink, appearing to read 'Shujat Siddiqui', with a long horizontal stroke extending to the right.

SHUJAT SIDDIQUI, MA, FIA, FPSA
Appointed Actuary



EAST WEST LIFE
ASSURANCE COMPANY LIMITED



It's not only about service...
It's about care!

All of us dream the same dreams and start making plans accordingly, but life is never short of surprises.

Let **East West Life** take the worry out of your savings and insurance needs. Our comprehensive range of **life insurance, health insurance and investment solutions** let you protect your family while giving you real peace of mind.

A Member of East West Group of Companies

Registered and Supervised by the Securities and Exchange Commission of Pakistan

Head Office: 310-EFU House, 3rd Floor, M.A. Jinnah Road,
Karachi-74000, Pakistan. Tel: (021) 32311662/5, 32310904, 32310726
Fax: (021) 32311667, UAN: 111-EWL-111 (111-395-111)

E-mail: info@eastwestlifeco.com
www.eastwestlifeco.com



BRANCH NETWORK

Lahore
Zonal Office*
2nd Floor, Naqi Arcade, 71-Shahrah-e-Quaid-e-Azam,
Lahore.
Tel : (042) 36370181, 36370717
Fax: (92-42) 36370711
UAN: 111-EWL-111 (111-395-111)
E-Mail: lahore.zone@eastwestlifeco.com

Bahawalpur
2nd Floor, Shahab Plaza, One Unit Chowk,
Bahawalpur.
Tel : (062) 2285488

Multan
2nd Floor, Ghaffar Plaza, Bohra Street,
Multan Cantt., Multan.
Tel : (061) 4504345, 4504346
Fax : (061) 4504348
E-Mail: ghaffarplaza.mul@eastwestlifeco.com

Sahiwal
1st Floor, Mansha Plaza,
Lahore Commercial Centre,
Near General Bus Stand, G. T. Road, Sahiwal.
Mobile: (0322) 7854248

Sialkot
1st Floor, Yazdani Autos,
Opposite M. F. Elahi Building,
Kashmir Road, Sialkot.
Tel : (052) 4297420

Sambrial
1st Floor, Habib Bank Ltd., G.T. Road,
Sambrial, District: Sialkot.
Mobile: (0333) 8604563

Muzaffargarh
House No. 315,
Imran Colony,
D. G. Khan Road,
Muzaffargarh.
Mobile: (0302) 6951501

Vehari
48-C, Mashallah Market, Vehari.
Tel : (067) 3361409

Gujranwala
Office No. 15, Data Market, Near Railway Station,
Opposite Sangam Cinema, G. T. Road,
Gujranwala.
Tel : (055) 3857592

Layyah
1st Floor of Khan Plaza,
Main Choubara Road, Layyah.
Tel : (060) 6410371

Depalpur
Flat No. 1, 1st Floor, Bahadur Market,
Katchery Road, Depalpur, District: Okara.
Mobile: (0345) 7543525

Islamabad
Office No. 40, 3rd Floor, Rose One Plaza,
I-8 Markaz, Islamabad.
Tel : (051) 4862438, 4862471-2

Rawalpindi
Zonal Office*
55-A, Bank Road, Rawalpindi Cantt., Rawalpindi.
Tel : (051) 5514322 Fax: (92-51) 5564809
UAN: 111-EWL-111 (111-395-111)
E-Mail: rawalpindi.zone@eastwestlifeco.com

Gujrat
Near Grid Station / Police Chowki,
Sargodha Road, Gujrat.
Tel : (053) 3538067, 3535658
Fax: (92-53) 3538071
E-Mail: sargodharoad.guj@eastwestlifeco.com

Choa Saiden Shah
Ali Haider Market, Dalwal Road,
Choa Saiden Shah, District: Chakwal.
Mobile : (0344) 5989960

BRANCH NETWORK

Chakwal
1st Floor,
Bait-ul-Mukarram Masjid,
Talagang Road, Chakwal.
Tel. : (0543) 553226

Talagang
3rd Floor,
Bhatti Plaza, Palace Hotel,
Chakwal Road, Talagang.
Mobile: (0300) 5814289

Jhelum
Flat No. 3, 3rd Floor, Shabbir Plaza,
Shandar Chowk, Jhelum.
Tel. : (0544) 623231, 540043
Fax : (0544) 720631

Abotabad
Dr. Sher Afzal Plaza,
Opposite Eid Gah, Mall Road, Abotabad.

Pind Dadan Khan
Village Karyala Jalab,
P. O. Dharyala Jalab,
Teh. Pind Dadan Khan,
District: Jhelum.
Tel. : (0458) 430588

Kharian
Al-Fazal Plaza, Dinga Road,
Kharian, District: Gujrat.
Tel. : (0537) 532255
Fax : (0537) 532266

Havelian
Railway Road,
Main Bazar, Havelian.
Tel. : (0992) 810323, 810896

Gujar Khan
Flat No. 1, Ghani Plaza, 2nd Floor,
G.T. Road, Gujar Khan.
Tel. : (0513) 510697

Pindi Gheb
Tariq Building
Banhora Chowk, Pindi Gheb.
Tel. : (0572) 350608

Abbottabad:
Muqaddas Tower Plaza,
Mandian, Abbottabad.
Tel. : (0992) 382855

Haripur
Fazal Plaza,
G.T. Road, Haripur.
Tel. : (0995) 612065, 645449

Muzaffarabad (Azad Kashmir)
Flat No. 4, Azam Plaza,
Opp.: PSO Petrol Pump,
Chehla Neelum Road,
Muzaffarabad (A.K.).
Mobile: (0300) 9111787

Mirpur (Azad Kashmir)
1st Floor, 23 Ayub Plaza, Mian Muhammad Road,
Mirpur (Azad Kashmir).
Tel. : (058610) 35491, 92898

Bhimber (Azad Kashmir)
Ch. Barkat Plaza,
Samahni Road,
Bhimber (A.K.).
Tel. : (058650) 43551

Rawlakot (Azad Kashmir)
Near C.M.H.,
Rawlakot (A.K.).
Tel. : (058710) 43554

Peshawar
Zonal Office*
Room No. 1 & 2, 1st Floor,
Sughra Building, 8-Saddar Road,
Opposite State Bank of Pakistan ,
Peshawar Cantt., Peshawar.
Tel. : (091) 5284725, Fax: (92-91) 5273874
E-Mail: peshawar.zone@eastwestlifeco.com

Swabi
Adda Flying Coach for Peshawar, Swabi.
Tel. : (0938) 222051

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



EAST WEST LIFE
ASSURANCE COMPANY LIMITED



It's not only about
giving solutions...

It's about
customized solutions!

All of us have aspirations for the future and start making plans appropriately, but life may have something else in store for us.

Let **East West Life** take the worry out of your saving and life insurance needs. Our comprehensive range of life insurance and investment products like **Mehfooz Sarmaya, Scholar's Plan, Sarmaya Gold, Personal Accident** and **Guaranteed Income** policies let you protect your family while giving you real peace of mind.

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Fax: (021) 32311667, UAN: 111-EWL-111 (111-395-111)

E-mail: info@eastwestlifeco.com
www.eastwestlifeco.com



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ASSURANCE COMPANY LIMITED



It's not only about
being a partner...

It's about being successful together!

Everybody agrees 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 perfect choice for the corporate client interested in providing the best cover to the employees and their families.

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Head Office:

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