



Quarterly Accounts For The Period Ending
September 30th, 2010 (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 2009, 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	Managing Director and Chief Executive
A. K. M. Sayeed	Directors
Javed Yunus	Directors
Pervez Yunus	Directors
Naved Yunus	Directors
Omar P. Yunus	Directors
Sohail Nazeer	Company Secretary
Shujat Siddiqui, MA, FIA, FPSA	Appointed Actuary
Akhtar & Hasan (Private) Limited	Consulting Actuaries
Mirza Hafeez-ur-Rehman	Legal Advisor
Anjum Asim Shahid Rahman 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. 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, 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. Tahir Iqbal, MBBS Medical Officers
Dr. Syed Kashif Hamid, MBBS
Dr. Khawar Ali, MBBS
Dr. M. Ajmal Arain, MBBS

Nadeem Akhtar Deputy General Managers
Nauman Mughal

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

Allied Bank Limited Bankers
Atlas Bank Limited
MCB Bank Limited
The Bank of Punjab
Habib Bank Limited
The Royal Bank of Scotland Limited
Askari Bank Limited
NIB Bank Limited
Bank Al-Habib Limited
JS Bank Limited
Standard Chartered Bank (Pakistan) Ltd.
Mybank Limited
Barclays Bank PLC, Pakistan
Network Microfinance Bank Limited
Citibank N.A. Pakistan



COMMITTEES

Executive Committee

Pervez Yunus
Maheen Yunus
Naved Yunus
Javed Yunus
Sohail Nazeer Shaikh, 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
A. K. M. Sayeed
Muhammad Javed, Secretary



OUR MISSION, VISION AND PRINCIPAL VALUES

OUR MISSION

- T***o provide high quality, competitive insurance products and services through qualified, professional and committed salespersons.
- T***o maintain financial strength for the benefit of our corporate and individual insurers, shareholders, agents/salespersons and employees.
- T***o earn and protect public trust of the communities where we live and work by supporting good works and contributing to charities.
- T***o 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.
- T***o serve the nation by increasing the rate of literacy through our East West Life Educational Security Schemes for children and their parents.
- T***o provide the right solutions that are in tune with our customer's needs, while facing up to the emerging challenges in the industry.
- T***o help individuals and families financially realize their hopes and dreams and be there when they need us most.
- T***o develop awareness of insurance need, build confidence in the insurance industry and also to develop the concept of saving.
- T***o 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 PRINCIPAL 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 un-audited accounts for the period ended September 30, 2010.

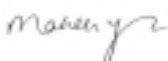
The after tax loss for the period ended September 30, 2010 inclusive of Movement in Policyholders' Liability amounts to (Rs.19,418,263) compared to a loss of (Rs.207,450,736) during the corresponding period of 2009. This after tax loss has been calculated after taking into account the results of both Shareholders' Fund and Statutory Funds as detailed hereunder:

	January to September		July to September	
	2010	2009	2010	2009
	Rupees	Rupees	Rupees	Rupees
OPERATING INCOME				
Premium Less Reinsurances	123,098,925	108,325,667	39,731,713	32,062,707
Net Investment Income	31,159,711	(146,364,994)	5,518,260	(34,644,493)
Total Net Income	154,258,636	(38,039,327)	45,249,973	(2,581,786)
OPERATING EXPENSES				
Claims, Including Bonuses, Net of Reinsurance Recoveries	74,948,481	64,817,485	23,815,456	19,627,950
Management Expenses Less Recoveries	74,193,587	91,412,168	24,202,999	31,820,756
Total Claims & Expenditure	149,142,068	156,229,653	48,018,455	51,448,706
Excess of Income Over Claims and Expenditure	5,116,568	(194,268,980)	(2,768,482)	(54,030,492)
Movement in Policyholder's Liability	(23,059,457)	(12,299,433)	(6,093,161)	3,625,023
Loss Before Taxation	(17,942,889)	(206,568,413)	(8,861,643)	(50,405,469)
Taxation	(1,475,374)	(882,323)	(501,466)	(262,086)
Loss After Taxation	(19,418,263)	(207,450,736)	(9,363,109)	(50,667,555)

It is clear that because of the measures taken by the company's management at the beginning of 2010, the 9-month results have improved immensely as the company has achieved a profit of more than Rs. 5 million compared to a loss exceeding Rs. 194 million in the corresponding period of 2009. When comparing 2010 figures with 2009 for the same 9-month period, it is apparent that the increase in premium (net of reinsurances) by more than 13.5% combined with reduction in management expense by nearly 19% is the driving force behind the turnaround of nearly Rs. 200 million in the company's results. Further, due to these satisfactory results, the loss after tax has decreased by over 90% as at September 30th, 2010 compared with the same period of 2009. As its ongoing strategy, your company closely monitors the market situation and believes that its business model and prudent 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 & 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 Yunus, CPCU
Managing Director &
Chief Executive

Karachi: October 28, 2010



**INTERIM CONDENSED BALANCE SHEET
AS AT SEPTEMBER 30, 2010 (UN-AUDITED)**

Figures in Rupees

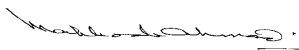
Note	Shareholders' Fund	Statutory Funds			Aggregate	
		Ordinary Life	Universal Life	Accidental & Health	Sep 30, 2010	Dec. 31, 2009
		Un-Audited			Audited	
EQUITY AND LIABILITIES						
Share Capital and Reserves						
Authorized Share Capital	600,000,000	-	-	-	600,000,000	500,000,000
Issued, Subscribed And Paid Up Share Capital	454,960,000	-	-	-	454,960,000	454,960,000
Accumulated (Deficit) /Surplus	6 (295,244,046)	-	-	-	(295,244,046)	(305,591,480)
NET SHAREHOLDERS' EQUITY	159,715,954	-	-	-	159,715,954	149,368,520
Balance of Statutory Fund [Including Policyholders' Liabilities 2010: Rs.180,001,769 2009:Rs.126,988,256]						
	-	28,717,606	116,025,723	10,806,541	155,549,870	162,256,110
Deferred Liabilities						
Outstanding Gratuity	9,055	81,495	-	-	90,550	90,550
Creditors and Accruals						
Outstanding Claims	-	5,773,179	554,128	1,607,150	7,934,457	6,793,542
Premiums Received in Advance	-	-	6,277,803	-	6,277,803	6,774,282
Taxation	834,491	-	-	-	834,491	-
Amount Due to Other Insurers / Reinsurers	-	5,396,154	333,283	-	5,729,437	5,826,610
Accrued Expenses	777,357	2,152,829	2,673,395	196,034	5,799,615	12,486,105
Agent's Balances	-	-	1,176,980	-	1,176,980	3,659,263
Other Creditors and Accruals	123,452	400,618	102,014	120,341	746,425	947,417
	1,735,300	13,722,780	11,117,603	1,923,525	28,499,208	36,487,219
Other Liabilities						
Dividend Payable	113,425	-	-	-	113,425	113,425
TOTAL LIABILITIES	1,857,780	42,521,881	127,143,326	12,730,066	184,253,053	198,947,304
TOTAL EQUITY AND LIABILITIES	161,573,734	42,521,881	127,143,326	12,730,066	343,969,007	348,315,824
CONTINGENCIES AND COMMITMENTS						

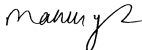
Dated: October 28, 2010

Figures in Rupees

Note	Shareholders' Fund	Statutory Funds			Aggregate	
		Ordinary Life	Universal Life	Accidental & Health	Sep 30, 2010	Dec. 31, 2009
		Un-Audited			Audited	
Cash and Bank Deposits						
Cash in Hand	-	190,564	139,525	-	330,089	24,992
Current and Other Accounts	21,860,020	10,782,705	68,512,089	7,700,250	108,855,064	29,745,027
Deposits Maturing Within 12 Months	12,500,000	-	20,000,000	-	32,500,000	30,000,000
	34,360,020	10,973,269	88,651,614	7,700,250	141,685,153	59,770,019
Loans Secured Against Life Insurance Policies						
	-	5,662,794	2,486,653	-	8,149,447	8,424,813
Unsecured Loans To Employees						
	120,024	956,994	-	119,224	1,196,242	1,038,801
Investments ⁷						
Government Securities	46,024,562	10,337,253	27,058,777	2,089,307	85,509,899	148,328,165
Other Fixed Income Securities and Mutual Funds	32,368,841	-	5,341,470	-	5,341,470	5,356,827
Investments in Associates	-	-	-	-	32,368,841	32,368,841
	78,393,403	10,337,253	32,400,247	2,089,307	123,220,210	197,559,818
Current Assets - Other						
Premiums Due But Unpaid	-	12,720,421	-	2,091,972	14,812,393	21,662,251
Taxation	-	-	-	-	-	212,040
Prepayments	675,000	-	338,096	-	1,013,096	1,449,847
Sundry Receivables	850,000	1,386,041	1,969,056	612,307	4,817,404	2,852,479
Investment Income Accrued	2,279,427	485,109	1,297,660	117,006	4,179,202	4,693,758
Stationery	621,252	-	-	-	621,252	386,632
	4,425,679	14,591,571	3,604,812	2,821,285	25,443,347	31,257,007
Fixed Assets						
Tangible	43,389,493	-	-	-	43,389,493	50,265,366
Furniture, Fixtures, Office Equipment and Vehicles	-	-	-	-	-	-
Intangible Assets	-	-	-	-	-	-
Software	885,115	-	-	-	885,115	-
	44,274,608	-	-	-	44,274,608	50,265,366
TOTAL ASSETS	161,573,734	42,521,881	127,143,326	12,730,066	343,969,007	348,315,824

The annexed notes form an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Managing Director &
Chief Executive


PERVEZ YUNUS
Director


A. K. M. SAYEED
Director

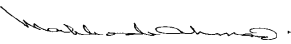


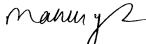
**INTERIM CONDENSED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2010**

Figures in Rupees

Note	Nine Months Ended		Quarter Ended	
	Sep 30, 2010	Sep 30, 2009	Sep 30, 2010	Sep 30, 2009
Investment Income Not Attributable to Statutory Funds				
Return on Government Securities	3,619,629	3,528,167	1,206,543	1,225,485
Return on Other Fixed Income				
Securities and Deposits	536,938	800,564	377,500	50,580
Amortization of Discount/Premium				
Relative to Par	1,208,429	758,516	707,046	210,447
Dividend Income	122,312	210,353	-	75,000
Gain on Sale of Fixed Assets	1,523,493	-	1,411,572	-
Gain on Sale of Investment	19,192,523	-	-	-
	<u>26,203,324</u>	<u>5,297,600</u>	<u>3,702,661</u>	<u>1,561,512</u>
Provision for Impairment in the Value of Available for Sale Investments	-	(155,341,603)	-	(37,664,119)
Net investment Income	<u>26,203,324</u>	<u>(150,044,003)</u>	<u>3,702,661</u>	<u>(36,102,607)</u>
Expenses not Attributable to Statutory Funds	(14,380,516)	(15,573,814)	(4,594,810)	(4,248,249)
Profit Before Tax	<u>11,822,808</u>	<u>(165,617,817)</u>	<u>(892,149)</u>	<u>(40,350,856)</u>
Share of Loss in Associate	-	(1,170,138)	-	-
Taxation	(1,475,374)	(882,323)	(501,466)	(262,086)
Profit After Tax	<u>10,347,434</u>	<u>(167,670,278)</u>	<u>(1,393,615)</u>	<u>(40,612,942)</u>
Earnings Per Share	<u>0.23</u>	<u>(3.69)</u>	<u>(0.03)</u>	<u>(0.89)</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


PERVEZ YUNUS
Director

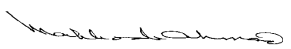

A. K. M. SAYEED
Director

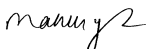
**INTERIM CONDENSED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2010**

Figures in Rupees

	Share Capital	Accumulated Surplus/(Deficit)			Total
		Accumulated Surplus/(Loss)	Capital Contributed to Statutory Fund	Sub Total	
Balance as at January 01, 2009	413,600,000	117,861,481	(116,120,426)	1,741,055	415,341,055
Net Profit/(Loss) for the period	-	(167,670,278)	-	(167,670,278)	(167,670,278)
Balance as at September 30, 2009	<u>413,600,000</u>	<u>(49,808,797)</u>	<u>(116,120,426)</u>	<u>(165,929,223)</u>	<u>247,670,777</u>
Balance as at January 01, 2010	454,960,000	(105,971,054)	(199,620,426)	(305,591,480)	149,368,520
Net Profit/(Loss) 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>

The annexed notes form an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Managing Director &
Chief Executive


PERVEZ YUNUS
Director


A. K. M. SAYEED
Director



**INTERIM CONDENSED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2010**

Figures in Rupees

	Shareholders' Fund	Statutory Funds			Aggregate	
		Ordinary Life	Universal Life	Accidental & Health	Sep 30, 2010	Sep 30, 2009
Operating Cash Flows						
a) Underwriting Activities						
Premium Received	-	76,384,865	48,423,834	54,075,898	178,884,597	182,091,383
Reinsurance Premium Received	-	(3,343,813)	(844,150)	-	(4,187,963)	1,490,110
Claims Paid	-	(54,989,927)	(6,302,902)	(51,666,709)	(112,959,538)	(123,542,425)
Surrenders Paid	-	-	(2,186,005)	-	(2,186,005)	(983,307)
Commission Paid	-	(3,215,290)	(16,042,855)	(1,526,123)	(20,784,268)	(21,176,208)
Net Cash Flow Underwriting Activities	-	14,835,835	23,047,922	883,066	38,766,823	37,879,553
b) Other Operating Activities						
Income Tax Paid	(640,883)	-	-	-	(640,883)	(720,229)
General Management Expenses Paid	(11,180,577)	(16,341,334)	(28,191,471)	(7,655,581)	(63,368,963)	(79,064,201)
Net Cash Flow From Other Operating Activities	(11,821,460)	(16,341,334)	(28,191,471)	(7,655,581)	(64,009,846)	(79,784,430)
Total Cash Flow From all Operating Activities	(11,821,460)	(1,505,499)	(5,143,549)	(6,772,515)	(25,243,023)	(41,904,877)
Investment Activities						
Profit/ Return Received	24,348,837	987,210	3,389,186	291,920	29,017,153	6,863,032
Dividend Received	122,312	-	-	-	122,312	210,353
Payments for Investments	(2,742,354)	(7,000,000)	(29,590,410)	-	(39,332,764)	(41,699,741)
Proceeds From Disposal of Investments	17,221,273	17,000,000	80,642,333	-	114,863,606	16,001,060
Proceed From Disposal of Fixed Capital Expense	2,855,000	-	-	-	2,855,000	-
Fixed Capital Expenditure	(367,150)	-	-	-	(367,150)	(9,971,489)
Total Cash Flow From Investing Activities	41,437,918	10,987,210	54,441,109	291,920	107,158,157	(28,596,785)
Financing Activities						
Share Capital Issued	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-
Total Cash Flow From Financing Activities	-	-	-	-	-	-
Net Cash Inflow/Outflow From All Activities	29,616,458	9,481,711	49,297,560	(6,480,595)	81,915,134	(70,501,662)



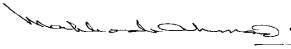
Figures in Rupees


	Statutory Funds			Aggregate		
	Shareholders' Fund	Ordinary Life	Universal Life	Accidental & Health	Sep 30, 2010	Sep 30, 2009
Cash at the Beginning of the Period	4,743,562	1,491,558	39,354,054	14,180,845	59,770,019	95,896,075
Cash at the End of the Period	<u>34,360,020</u>	<u>10,973,269</u>	<u>88,651,614</u>	<u>7,700,250</u>	<u>141,685,153</u>	<u>25,394,413</u>

Reconciliation to Profit and Loss Account

Operating Cash Flows	(25,243,023)	(41,904,877)
Depreciation Expense	(5,058,516)	(5,457,931)
Share of Loss in Associate	-	(1,170,138)
Investment Income	31,037,399	9,936,394
Dividend Received	122,312	210,353
Provision for impairment in the Value of Available for Sale Investment	-	(155,341,603)
Increase/(Decrease) in Assets Other than Cash	(5,204,989)	(7,848,923)
(Increase)/Decrease in Liabilities Other than Running Finance	(15,071,446)	(5,874,011)
Surplus/(Deficit) of Statutory Funds	<u>29,765,697</u>	<u>39,780,458</u>
Profit or Loss After Taxation	<u>10,347,434</u>	<u>(167,670,278)</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


PERVEZ YUNUS
Director


A. K. M. SAYEED
Director



**INTERIM CONDENSED REVENUE ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2010**

Figures in Rupees

Note	Statutory Funds			Aggregate			
	Ordinary Life	Universal Life	Accidental & Health	Nine Months Ended		Quarter Ended	
				Sep 30, 2010	Sep 30, 2009	Sep 30, 2010	Sep 30, 2009
Income							
Premiums Less Reinsurances	22,101,256	48,830,372	52,167,297	123,098,925	108,325,667	39,731,713	32,062,707
Net Investment Income	1,248,569	3,397,891	309,927	4,956,387	4,849,147	1,815,599	1,458,114
Total Net Income	23,349,825	52,228,263	52,477,224	128,055,312	113,174,814	41,547,312	33,520,821
Claims and Expenditure							
Claims, Including Bonuses,							
Net of Reinsurance Recoveries	16,204,239	7,018,835	51,725,407	74,948,481	64,817,485	23,815,456	19,627,950
Management Expenses Less Recoveries	11,792,406	39,303,129	8,717,536	59,813,071	75,838,354	19,608,189	27,572,507
Total Claims and Expenditure	27,996,645	46,321,964	60,442,943	134,761,552	140,655,839	43,423,645	47,200,457
(Deficit)/Excess of Income Over Claims and Expenditure	(4,646,820)	5,906,299	(7,965,719)	(6,706,240)	(27,481,025)	(1,876,333)	(13,679,636)
Add: Policyholders' Liabilities at Beginning of Period	30,648,143	110,085,106	16,209,063	156,942,312	119,200,048	173,908,608	135,124,504
Less: Policyholders' Liabilities at End of Period	32,251,605	134,642,910	13,107,254	180,001,769	131,499,481	180,001,769	131,499,481
	(1,603,462)	(24,557,804)	3,101,809	(23,059,457)	(12,299,433)	(6,093,161)	3,625,023
Deficit	(6,250,282)	(18,651,505)	(4,863,910)	(29,765,697)	(39,780,458)	(7,969,494)	(10,054,613)
Movement in Policyholder Liabilities	1,603,462	24,557,804	(3,101,809)	23,059,457	12,299,433	6,093,161	(3,625,023)
Transfer To or From Shareholders' Fund							
-Capital contribution from Shareholders' Fund	-	-	-	-	-	-	-
-Capital contribution to Shareholders' Fund	-	-	-	-	-	-	-
Net Transfer To or From Shareholders' Funds	-	-	-	-	-	-	-
Balance of Statutory Fund at Beginning of Period	33,364,426	110,119,424	18,772,260	162,256,110	119,822,086	157,426,203	106,020,697
Balance of Statutory Funds at End of Period	28,717,606	116,025,723	10,806,541	155,549,870	92,341,061	155,549,870	92,341,061
Represented by:							
Capital Contributed by Shareholders' Fund	116,220,426	64,900,000	18,500,000	199,620,426	116,120,426	199,620,426	116,120,426
Accumulated Deficit	(119,754,425)	(83,517,187)	(20,800,713)	(224,072,325)	(155,278,846)	(224,072,325)	(155,278,846)
	(3,533,999)	(18,617,187)	(2,300,713)	(24,451,899)	(39,158,420)	(24,451,899)	(39,158,420)
Policyholders' Liabilities	32,251,605	134,642,910	13,107,254	180,001,769	131,499,481	180,001,769	131,499,481
BALANCE OF STATUTORY FUND	28,717,606	116,025,723	10,806,541	155,549,870	92,341,061	155,549,870	92,341,061

The annexed notes form an integral part of these accounts.

CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman

MAHEEN YUNUS, CPCU
Managing Director &
Chief Executive

PERVEZ YUNUS
Director

A. K. M. SAYEED
Director

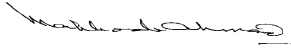
**INTERIM CONDENSED STATEMENT OF PREMIUMS (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2010**


Figures in Rupees

	Statutory Funds			Aggregate		Quarter Ended	
	Ordinary Life	Universal Life	Accidental & Health	Nine Months Ended			
				Sep 30, 2010	Sep 30, 2009	Sep 30, 2010	Sep 30, 2009
Gross Premiums							
Regular Premium Individual Policies*							
First Year	-	21,086,207	698,250	21,784,457	25,247,633	7,075,345	11,423,272
Second Year Renewal	-	10,027,117	-	10,027,117	2,737,220	2,836,389	1,177,097
Subsequent Year Renewal	-	10,901,850	-	10,901,850	8,348,140	4,648,843	2,441,842
Single Premium Individual Policies	-	7,220,250	-	7,220,250	800,000	4,520,000	-
Group Policies	70,853,131	-	51,469,047	122,322,178	132,497,428	35,669,904	32,187,990
Total Gross Premiums	70,853,131	49,235,424	52,167,297	172,255,852	169,630,421	54,750,481	47,230,201
Less: Reinsurance Premiums Ceded							
On Individual Life First Year Business	-	(136,736)	-	(136,736)	(505,738)	(33,057)	(228,993)
On Individual Life Second Year Business	-	(108,089)	-	(108,089)	(24,635)	(30,575)	(10,450)
On Individual Life Renewal Business	-	(160,227)	-	(160,227)	(174,254)	(68,325)	(55,553)
On Group Policies	(48,751,875)	-	-	(48,751,875)	(60,600,127)	(14,886,811)	(14,872,498)
	(48,751,875)	(405,052)	-	(49,156,927)	(61,304,754)	(15,018,768)	(15,167,494)
Net Premiums	22,101,256	48,830,372	52,167,297	123,098,925	108,325,667	39,731,713	32,062,707

* 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
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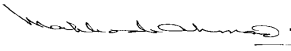


**INTERIM CONDENSED STATEMENT OF CLAIMS (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2010**

Figures in Rupees

	Statutory Funds			Aggregate			
	Ordinary Life	Universal Life	Accidental & Health	Nine Months Ended		Quarter Ended	
				Sep 30, 2010	Sep 30, 2009	Sep 30, 2010	Sep 30, 2009
Gross Claims							
Claims Under Individual Policies							
by Death	-	1,779,362	-	1,779,362	1,150,865	712,226	5,259
by Insured Event Other Than Death	-	-	-	-	19,500	-	13,000
by Maturity	-	3,048,968	-	3,048,968	2,181,135	695,506	322,628
Bonus in Cash	-	4,500	-	4,500	14,025	-	-
by Surrender	-	2,186,005	-	2,186,005	983,307	656,673	403,668
Total Gross Individual Policy Claims	-	7,018,835	-	7,018,835	4,348,832	2,064,405	744,555
Claims Under Group Policies							
by Death	56,403,043	-	-	56,403,043	78,350,151	15,760,024	22,059,161
by Insured Event Other Than Death	1,139,173	-	51,725,407	52,864,580	40,071,175	17,171,342	13,025,809
Total Gross Group Policy Claims	57,542,216	-	51,725,407	109,267,623	118,421,326	32,931,366	35,084,970
Total Gross Claims	57,542,216	7,018,835	51,725,407	116,286,458	122,770,158	34,995,771	35,829,525
Less: Reinsurance Recoveries							
On Group Life Claims	(41,337,977)	-	-	(41,337,977)	(57,952,673)	(11,180,315)	(16,201,575)
Net Claims	16,204,239	7,018,835	51,725,407	74,948,481	64,817,485	23,815,456	19,627,950

The annexed notes form an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
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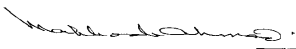


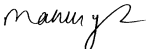
**INTERIM CONDENSED STATEMENT OF EXPENSES (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2010**

Figures in Rupees

	Statutory Funds			Aggregate		Quarter Ended	
	Ordinary Life	Universal Life	Accidental & Health	Nine Months Ended		Quarter Ended	
				Sep 30, 2010	Sep 30, 2009	Sep 30, 2010	Sep 30, 2009
Acquisition Costs							
Remuneration to Insurance Intermediaries on Individual Policies:							
Commission on First Year Premiums	-	11,244,881	167,580	11,412,461	11,501,170	4,031,119	4,399,979
Commission on Second Year Premiums	-	1,311,631	-	1,311,631	389,253	503,057	149,060
Commission on Subsequent Renewal Premiums	-	572,243	-	572,243	465,213	229,388	118,560
Other Benefits to Insurance Intermediaries	-	431,817	-	431,817	20,000	133,359	51,756
Remuneration to Insurance Intermediaries on Group Policies:							
Commission	3,215,290	-	1,358,543	4,573,833	5,733,960	1,027,903	3,224,281
	3,215,290	13,560,572	1,526,123	18,301,985	18,109,596	5,924,826	7,943,636
Branch Overhead:	-	13,949,675	-	13,949,675	27,555,179	3,497,009	9,917,784
Other Acquisition Cost Policy Stamps	-	91,170	-	91,170	186,800	30,300	75,900
Total Acquisition Cost	3,215,290	27,601,417	1,526,123	32,342,830	45,851,575	9,452,135	17,937,320
Administration Expenses							
Salaries and Other Benefits	4,478,792	7,738,042	4,210,500	16,427,334	15,924,257	6,409,162	5,799,007
Travelling Expenses	442,715	373,690	112,107	928,512	988,267	281,802	481,403
Auditors Remuneration	50,000	20,000	30,000	100,000	62,500	37,500	37,500
Actuary's Fees	630,000	180,000	90,000	900,000	900,000	300,000	300,000
Medical Fees	256,986	385,479	-	642,465	1,137,452	173,960	271,887
Advertisements	515,363	174,454	232,605	922,422	2,945,235	546,700	81,451
Printing and Stationary	557,882	481,764	176,647	1,216,293	2,028,984	446,266	779,816
Rental	168,913	142,468	569,873	881,254	1,276,660	290,288	274,569
	7,100,651	9,495,897	5,421,732	22,018,280	25,263,355	8,485,678	8,025,633
Other Management Expenses	5,132,856	2,277,584	1,769,681	9,180,121	9,500,960	2,806,354	2,819,268
Gross Management Expenses	15,448,797	39,374,898	8,717,536	63,541,231	80,615,890	20,744,167	28,782,221
Commission From Reinsurers	(3,656,391)	(71,769)	-	(3,728,160)	(4,777,536)	(1,135,978)	(1,209,714)
Net Management Expenses	11,792,406	39,303,129	8,717,536	59,813,071	75,838,354	19,608,189	27,572,507

The annexed notes form an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Managing Director &
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PERVEZ YUNUS
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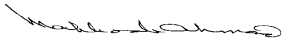


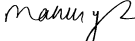
**INTERIM CONDENSED STATEMENT OF INVESTMENT INCOME (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2010**


Figures in Rupees

	Statutory Funds			Aggregate		Quarter Ended	
	Ordinary Life	Universal Life	Accidental & Health	Nine Months Ended			
				Sep 30, 2010	Sep 30, 2009	Sep 30, 2010	Sep 30, 2009
Investment Income							
On Government Securities	886,100	2,232,759	179,512	3,298,371	2,930,836	1,099,457	970,023
On Other Fixed Income							
Securities and Deposits	176,356	752,481	92,711	1,021,548	1,353,312	344,581	299,775
Amortization of Premium	-	(14,297)	-	(14,297)	(14,337)	(4,818)	(4,779)
Amortization of Discount	186,113	426,948	37,704	650,765	579,336	376,379	193,095
On Policy Loan	-	-	-	-	-	-	-
Other Miscellaneous Income	-	-	-	-	-	-	-
	1,248,569	3,397,891	309,927	4,956,387	4,849,147	1,815,599	1,458,114
Dividend Income	-	-	-	-	-	-	-
Gain/(Loss) on Sale of Investments	-	-	-	-	-	-	-
Total Investment Income	1,248,569	3,397,891	309,927	4,956,387	4,849,147	1,815,599	1,458,114
Net Investment Income	1,248,569	3,397,891	309,927	4,956,387	4,849,147	1,815,599	1,458,114

The annexed notes form an integral part of these accounts.


CHIEF JUSTICE (R) MIAN MAHBOOB AHMAD
Chairman


MAHEEN YUNUS, CPCU
Managing Director &
Chief Executive


NAVED YUNUS
Director


A. K. M. SAYEED
Director



**NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE QUARTER ENDING SEPTEMBER 30, 2010**

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 the 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 28 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 requirement 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 condensed interim financial statements .i.e. financial information have been prepared in accordance with approved accounting standards as applicable in Pakistan, the requirements of the Companies Ordinance 1984, Insurance Ordinance, 2000 and the Securities and Exchange Commission (Insurance) Rules, 2002 (the Rules). The approved accounting standards comprise of such International Financial Reporting Standards as are notified under the provisions of the Companies Ordinance, 1984. In case requirements differ, the requirements of the Companies Ordinance, 1984, the Insurance Ordinance, 2000, or the Rules, shall prevail.

SECP has allowed the insurance companies to differ from the application of International Accounting Standard-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 condensed interim financial information.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies and methods of computation adopted in the preparation of these condensed interim financial information are the same as those applied in preparation of the financial statements of the company for the year ended December 31, 2009.



5. MOVEMENTS IN EQUITY

	Statutory Funds			Aggregate	
	Ordinary Life	Universal Life	Accidental & Health	Un-Audited Sep 30, 2010	Un-Audited Sep 30, 2009
Policyholders' Liabilities	----- (Rupees) -----				
Balance at the Beginning of the Period	30,648,143	110,085,106	16,209,063	156,942,312	119,200,048
Increase/(Decrease) During the Period	1,603,462	24,557,804	(3,101,809)	23,059,457	12,299,433
Balance at the End of the Period	<u>32,251,605</u>	<u>134,642,910</u>	<u>13,107,254</u>	<u>180,001,769</u>	<u>131,499,481</u>
Capital Contributed by Shareholders' Fund					
Balance at the Beginning of the Period	116,220,426	64,900,000	18,500,000	199,620,426	116,120,426
Capital Contributed During the Period	-	-	-	-	-
Balance at the End of the Period	<u>116,220,426</u>	<u>64,900,000</u>	<u>18,500,000</u>	<u>199,620,426</u>	<u>116,120,426</u>
Accumulated Deficit					
Balance at the Beginning of the Period	(113,504,143)	(64,865,682)	(15,936,803)	(194,306,628)	(115,498,388)
Deficit Allocated in Respect of the Period	(6,250,282)	(18,651,505)	(4,863,910)	(29,765,697)	(39,780,458)
Balance at the End of the Period	<u>(119,754,425)</u>	<u>(83,517,187)</u>	<u>(20,800,713)</u>	<u>(224,072,325)</u>	<u>(155,278,846)</u>

6. ANALYSIS OF ACCUMULATED SURPLUS/(DEFICIT) AS SHOWN IN BALANCE SHEET

	Un-Audited Sep 30, 2010	Audited Dec 31, 2009
	Rupees	Rupees
Accumulated Surplus/(Deficit) in Statement of Changes in Equity Ignoring Effect of Capital Transfers at Start of the Period	(105,971,054)	117,861,481
Add: Surplus in Profit and Loss Account for this Period	10,347,434	(223,832,535)
Accumulated Surplus in Statement of Changes in Equity Ignoring Effect of Capital Transfers at end of the Period	<u>(95,623,620)</u>	<u>(105,971,054)</u>
Less: Accumulated Net Capital Transfers in Statutory Funds	(199,620,426)	(199,620,426)
Total as Shown in Balance Sheet	<u>(295,244,046)</u>	<u>(305,591,480)</u>

7. INVESTMENTS

Note	Shareholders' Fund	Statutory Funds			Un-Audited Sep 30, 2010	Audited December 31, 2009	
		Ordinary Life	Universal Life	Accidental & Health			
----- (Rupees) -----							
Government Securities	7.1	46,024,562	10,337,253	27,058,777	2,089,307	85,509,899	148,328,065
Other Fixed Income Securities	7.2	-	-	5,341,470	-	5,341,470	5,356,827
Listed Equities and Mutual Funds	7.3	32,368,841	-	-	-	32,368,841	32,368,841
Investments in Associates	7.4	-	-	-	-	-	11,505,985
		<u>78,393,403</u>	<u>10,337,253</u>	<u>32,400,247</u>	<u>2,089,307</u>	<u>123,220,210</u>	<u>197,559,718</u>

7.1 Government Securities

Held to Maturity

Pakistan Investment Bonds - 10 Years	5,000,000	-	-	-	5,000,000	5,000,000	
Pakistan Investment Bonds - 10 Years	-	-	2,999,630	-	2,999,630	2,999,453	
Pakistan Investment Bonds - 10 Years	-	-	586,451	-	586,451	583,094	
Pakistan Investment Bonds - 03 Years	16,895,206	-	-	-	16,895,206	-	
Pakistan Investment Bonds - 10 Years	-	-	-	-	-	16,483,346	
Pakistan Investment Bonds - 10 Years	6,349,670	10,337,253	23,472,696	2,089,307	42,248,926	41,486,495	
Pakistan Investment Bonds - 10 Years	15,818,571	-	-	-	15,818,571	15,794,504	
Pakistan Investment Bonds - 10 Years	1,961,115	-	-	-	1,961,115	1,957,376	
Treasury Bills	-	-	-	-	-	64,023,797	
		<u>46,024,562</u>	<u>10,337,253</u>	<u>27,058,777</u>	<u>2,089,307</u>	<u>85,509,899</u>	<u>148,328,065</u>

The particulars of investments are as follows:

Maturity	Principal Repayment	Coupon Percentage	Coupon Payment	
Held to Maturity				
Pakistan Investment Bonds - 10 Years	April 2014	On Maturity	8%	Semi-Annually
Pakistan Investment Bonds - 10 Years	April 2014	On Maturity	8%	Semi-Annually
Pakistan Investment Bonds - 10 Years	October 2013	On Maturity	8%	Semi-Annually
Pakistan Investment Bonds - 03 Years	May 2016	On Maturity	9%	Semi-Annually
Pakistan Investment Bonds - 10 Years	May 2016	On Maturity	9.6%	Semi-Annually
Pakistan Investment Bonds - 10 Years	June 2012	On Maturity	11%	Semi-Annually
Pakistan Investment Bonds - 10 Years	August 2018	On Maturity	11%	Semi-Annually

7.2 Other Fixed Income Securities

Shareholders' Fund	Statutory Funds			Un-Audited Sep 30, 2010	Audited Dec. 31, 2009	
	Ordinary Life	Universal Life	Accidental & Health			
----- (Rupees) -----						
Held to Maturity						
Term Finance Certificate						
Pakistan Mobile Communication Limited	-	-	5,341,470	-	5,341,470	5,356,827
	-	-	5,341,470	-	5,341,470	5,356,827

The particulars of investments are as follows:

Maturity	Tenor	Rate of Return	Profit Payment	
Term Finance Certificate				
Pakistan Mobile Comm.Limited	2013	7 Years	12.46%	Half Yearly



EAST WEST LIFE

ASSURANCE COMPANY LIMITED

Statutory Funds

	Statutory Funds					
	Shareholders' Fund	Ordinary Life	Universal Life	Accidental & Health	Un-Audited Sep 30, 2010	Audited Dec. 31, 2009
----- (Rupees) -----						
7.3 Listed Equities And Mutual Funds						
Available for Sale						
Listed Equities	11,011,731	-	-	-	11,011,731	65,162,411
Mutual Fund	21,357,110	-	-	-	21,357,110	46,428,500
	<u>32,368,841</u>				<u>32,368,841</u>	<u>111,590,911</u>
Less: Provision for impairment in value of investment	-	-	-	-	-	(79,222,070)
	<u>32,368,841</u>				<u>32,368,841</u>	<u>32,368,841</u>
7.4 Investments in Associate						
East West Insurance Company Limited	-	-	-	-	-	11,505,985
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>11,505,985</u>

8. FIXED ASSETS

The detail of additions and deletions during the nine months ended September 30, 2010 are as follows:

	Shareholders' Fund	
	Additions	Deletions
Furniture and Fixture	283,250	-
Office Equipments	36,750	620,000
Computers	47,150	-
Vehicles	-	3,411,161
Vehicles Equipments	-	52,500
	<u>367,150</u>	<u>4,083,661</u>

9. TRANSACTIONS WITH RELATED PARTIES

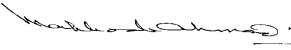
	Un-Audited September 30, 2010			December 31, 2009		
	Directors	Key Management Personnel	Associated Companies & Common Directorship	Directors	Key Management Personnel	Associated Companies & Common Directorship
Balances						
Premium Receivable	-	-	507,036	-	-	114,786
Amount Due from Associate Undertaking	-	-	-	-	-	-
Investment Transactions	-	-	8,075,592	-	-	62,841,398
Premium Received	-	-	1,635,620	-	-	1,020,000
Premium Paid	-	-	529,585	-	-	823,488
Claims Paid	-	-	2,503,043	-	-	2,011,999
Dividend Received	-	-	-	-	-	-
Investments Received from Associate Undertaking	-	-	-	-	-	62,841,398
	-	-	-	-	-	-


10. DATE OF ISSUE

These financial statements are authorised for issue on October 28, 2010 by the Board of Directors of the Company.

11. 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
 Managing Director &
 Chief Executive


 PERVEZ YUNUS
 Director


 A. K. M. SAYEED
 Director

BRANCH NETWORK

Karachi

1-3 Mezanine Floor, Al-Haq Terrace, Plot No. ZC-4,
Block No. 6, Scheme 24, Gulshan-e-Iqbal, Karachi.
Tel. : (021) 34977127, (0347) 2414622,
(0312) 2670448

E-Mail: gulshan.khi@eastwestlifeco.com

Hyderabad

Office No. 13, Shelter Shopping Mall,
Saddar Cantt, Hyderabad.
Tel. : (022) 3030913/5, 2915804, 2785001

Fax : (022) 2785002

E-Mail: sheltermall.hyd@eastwestlifeco.com

Lahore

*Zonal Office**

2nd Floor, Naqi Arcade, 71-Shahrah-e-Quaid-e-
Azam, Lahore.

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

Tel. : (042) 36370181, 36370717

Fax: (92-42) 36370711

E-Mail: lahore.zone@eastwestlifeco.com

Sialkot

1st Floor, Yazdani Motors,
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

Sahiwal

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

Multan

2nd Floor, Ghaffar Plaza, Bohra Street,
Multan Cantt., Multan.
Tel. : (061) 4504345, 4504346

Fax : (061) 4504348

E-Mail: ghaffarplaza.mul@eastwestlifeco.com

Bahawalpur

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

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, First Floor,
Bahadur Market, Katchery Road,
Depalpur, District: Okara.
Mobile: (0345) 7543525

Islamabad

Office No. 40, 3rd Floor, Rose 1 Plaza,
I-8 Markaz, Islamabad.
Tel. : (051) 4862438, 4862471-2

Rawalpindi

*Zonal Office**

55-A, Bank Road, Rawalpindi Cantt.
UAN: 111-EWL-111 (111-395-111)
Tel. : (051) 5514322 Fax: (92-51) 5520269
E-Mail: rawalpindi.zone@eastwestlifeco.com

Gujrat

Near Grid Station / Police Chowki,
Sargodha Road, Gujrat.
Tel. : (053) 3538067-70
Fax: (92-53) 3538071
E-Mail: sargodharoad.guj@eastwestlifeco.com



BRANCH NETWORK

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

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

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

Jhelum
Flat No. 1, 3rd Floor,
Shabbir Plaza,
Shandar Chowk, Jhelum.
Tel. : (0544) 263261, 720631
Fax : (0544) 720631

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
Gulf Plaza,
Bhanora Chowk,
Pindi Gheb.
Tel. : (0572) 350608

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.
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 (*).*



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EAST WEST LIFE
ASSURANCE COMPANY LIMITED

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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



EAST WEST LIFE ASSURANCE COMPANY LIMITED

Head Office:
310-EFU House, 3rd Floor, M.A. Jinnah Road,
Karachi-74000, Pakistan
Tel: (021) 32311662-5, 32310904, Fax: (92-21) 32311667
UAN: (11-EWT-11) (111-395-111)
E-Mail: info@eastwestlifeco.com
Website: www.eastwestlifeco.com