

The Insurance Association of Pakistan
Key Information for the YEAR Ended 31 December 2013

(Business underwritten inside Pakistan)

(PKR in '000)																	
S.No	Name of Companies	Premium		Claims	Expenses		Management Expenses	Gen. Admin. Exp+ Financial +Other Exp.	Income Investment Income/(Loss)	Others Income/(Loss)	Profit / (Loss) Underwriting	Pre-tax	After Tax	Balance Sheet			
		* Premium Written	Net Premium Revenue	Net Claims	Net Commission (Income)/Expense	Gen. Admin. Exp+ Financial +Other Exp.								Income Investment Income/(Loss)	Others Income/(Loss)	E.P.S (Rupees)	Paid Up Capital
	A	B	C	D	E	E-1	E-2	F	G	H	I	J	K	L	M	N	O
1	Adamjee Insurance	7,905,320	3,710,781	2,104,143	178,219	1,267,038	369,985	2,455,778	28,718	161,381	2,275,892	2,024,419	5.78	3,500,000	13,046,547	11,359,717	27,201,986
2	Alfalah Ins. Co	1,230,932	563,744	317,378	(94,672)	214,401	89,202	78,329	7,276	126,637	123,040	102,577	3.42	300,000	586,856	785,754	1,837,909
3	Alpha Insurance	265,239	115,149	54,721	14,790	76,173	28,726	158,329	4,132	(30,534)	103,200	97,677	2.42	403,600	583,721	587,325	1,028,301
4	Asia Insurance	154,003	70,332	24,625	10,865	25,763	26,367	37,794	324	9,079	20,830	19,541	0.65	300,000	372,304	265,924	666,687
5	Askari Gen. Insc.	1,605,033	841,925	464,838	(50,616)	220,939	147,103	81,609	8,366	206,764	149,636	119,065	3.07	388,344	618,475	1,032,065	2,237,995
6	Atlas Insurance	1,400,230	755,684	163,418	(55,172)	304,545	33,499	271,460	6,718	342,893	587,572	455,973	7.15	637,831	1,438,031	1,712,535	3,014,736
7	Century Insurance	667,073	321,673	159,306	(8,841)	88,210	86,899	149,390	5,261	82,998	150,750	147,335	3.22	457,244	1,111,606	1,217,168	1,738,929
8	Cooperative Ins.	2,704	1,598	283	180	6,759	1,755	8,379	13	(5,624)	1,013	797	0.03	300,000	316,223	7,693	2,010,389
9	Crescent Star	84,926	55,767	14,087	4,388	31,177	31,925	8,154	19,724	6,115	2,068	1,467	0.12	121,000	88,748	21,634	164,823
10	East West Insc.	1,124,297	622,572	253,987	135,723	115,960	73,717	100,907	4,487	116,902	148,579	126,367	3.46	365,002	559,285	551,419	1,075,987
11	EFU Gen. Ins. Ltd.	13,882,077	6,341,517	3,406,415	788,536	1,374,718	556,704	986,294	421,438	771,848	1,622,876	1,392,232	11.14	1,250,000	11,907,929	15,802,249	28,938,537
12	Excel Insurance ***	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
13	Habib Insurance **	963,147	436,816	215,023	(2,166)	150,791	54,173	240,301	11,061	73,168	270,357	243,981	4.92	495,499	1,025,035	1,117,367	2,237,670
14	IGI Insurance	2,035,289	1,066,554	766,535	(91,701)	287,064	279,012	1,047,145	38,277	104,616	911,066	812,645	7.29	1,115,359	10,841,827	11,041,469	13,152,116
15	Jubilee Gen. Ins.	6,569,306	3,525,777	2,154,726	310,778	836,998	44,525	980,036	61,416	223,275	1,220,202	1,045,315	7.66	1,364,435	4,759,795	8,466,986	12,811,952
16	New Hampshire Ins.	1,643,164	509,870	272,280	(83,758)	121,764	127,431	166,626	13,490	199,584	252,269	169,526	N/A	N/A	N/A	1,879,296	3,690,859
17	Pakistan Gen. Ins.	330,443	176,568	65,000	12,939	71,913	38,255	33,056	7,579	16,649	29,096	27,287	0.73	375,000	526,737	302,647	807,509
18	PICIC Insurance	657,294	322,505	177,558	(7,847)	117,741	56,491	25,144	6,202	37,187	9,908	9,424	0.27	350,000	228,605	108,623	925,748
19	Premier Ins. **	1,239,301	652,924	573,236	102,320	202,327	104,486	177,506	(42)	(224,959)	(151,981)	(166,799)	-5.50	302,821	1,553,908	1,332,015	3,554,297
20	Reliance Insurance	837,228	260,758	87,893	36,568	116,698	38,733	97,437	2,903	19,599	81,206	74,705	2.03	366,781	653,418	500,322	1,456,580
21	SPI Insurance	390,735	286,824	104,915	30,093	76,519	46,328	11,107	209	75,297	40,285	32,638	1.00	325,000	289,373	80,502	587,626
22	Security Gen. Insc.	1,886,831	367,888	96,689	16,412	77,844	101,935	751,357	82	176,942	826,447	760,404	11.17	680,625	7,907,536	7,261,136	10,314,176
23	Shaheen Ins.	343,566	331,124	235,003	56,515	83,820	75,045	9,310	7,648	(44,699)	(102,301)	(106,252)	-3.54	300,000	177,120	229,970	864,392
24	Silver Star Insc. ***	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	TPL Direct Ins.	869,879	733,461	314,174	78,263	227,445	109,558	6,995	67,347	113,578	78,363	51,523	1.12	452,313	438,827	261,163	1,075,545
26	UBL Insurer	885,966	341,610	207,697	(31,455)	100,196	81,976	70,947	1,105	65,172	55,248	36,526	0.32	1,152,174	693,730	626,147	1,656,668
27	United Ins.	1,723,743	1,108,541	323,083	61,707	286,871	202,451	34,689	21,436	436,881	290,554	257,380	3.67	701,943	1,180,459	665,121	3,008,203
	TOTAL-->	48,697,726	23,521,962	12,557,013	1,412,068	6,483,674	2,806,281	7,988,079	745,170	3,060,749	8,996,175	7,735,753	4.83	16,004,971	60,906,095	67,216,247	126,059,620

* Premium : Including administrative surcharge

** Actual EPS is based on Rs 5/- per share.

for comparison purposes EPS is calculated based on Rs 10/- per share

New Hampshire Paid up Capital = Pakistan Branch - Current Account

*** Figures are awaited.

B&C Appearing in Statement of Premium

D Appearing in Statement of Claims

E Net Commission Expense

E-1 Management expenses

E 2 General administration expenses + financial charges + other expenses

F Includes investment income + Rental income + Return on bank deposits.

G Includes all income other than Invest Income.

K Earning per share of companies having shares of Rs. 5/- shall be doubled.

N Includes Investments + Investment Properties + Bank Deposits.