

The Insurance Association of Pakistan

Key Information including window takaful for the period ended June 30, 2021

(Business underwritten inside Pakistan)

(PKR in '000)

S.No	Name of Companies	Premium/Contribution						Claims				Expenses				Income/ (Loss)				Profit / (Loss)				Balance Sheet				
		Written	Underwritten	Total Premium incl. Takaful Cont.	Net Premium Revenue	Net Contribution Revenue	Tot. Net Prem. Inc. Taka Cont. Rev.	Net Claims	Net Claims of Tak operators	Tot Net claims Inc. takaful	Net Commission (Income)/Expense	Management Expenses	Gen. Admin. Exp. Financial +Other Exp.	Investment Income/(Loss)	Inv. Income from Takaful operat.	Total Inv. Income. incl. takaful	Others Income/(Loss)	Underwriting Profit / (Loss)	Surplus/ (deficit) in PTF	Profit before tax from w/t operator	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital	Shr holders Equity	Investment and Cash & Bank deposits	Total Assets	
1	Adamjee Insurance	7,386,661	708,359	8,095,020	5,869,082	326,625	6,195,707	3,290,738	294,908	3,585,646	718,154	1,477,998	34,317	1,635,566	2,317	1,637,883	120,074	382,192	26,852	72,655	2,176,170	1,615,003	4.61	3,500,000	22,705,193	28,676,653	53,666,405	
2	Alfalah Insurance	1,734,646	282,849	2,017,495	887,445	104,642	992,087	430,125	87,722	517,847	207,985	187,294	16,483	111,288	1,768	113,056	11,715	62,041	24,074	31,605	200,166	137,658	2.75	500,000	1,756,326	2,446,089	4,473,385	
3	Allians EFU Health	1,683,551	122,029	1,805,580	850,953	63,771	912,724	762,594	47,331	809,925	(860)	166,636	4,792	38,168	3,649	41,817	16,050	(77,417)	392	3,091	(24,900)	(29,821)	(0.60)	500,000	505,280	1,161,594	2,331,260	
4	Alpha Insurance	51,514	0	51,514	39,977	0	39,977	(2,521)	0	(2,521)	9,895	36,324	2,220	34,582	0	34,582	2,900	(3,721)	0	0	31,541	22,938	0.46	500,000	715,980	737,263	997,094	
5	Asia Insurance	463,825	38,450	502,275	262,644	12,156	274,800	89,638	9,506	99,144	64,923	136,295	8,421	36,042	0	36,042	5,315	(28,212)	3,235	7,596	12,320	8,830	0.13	663,711	933,379	682,372	1,830,832	
6	Askari Gen. Insurance	1,710,940	211,724	1,922,664	1,105,201	61,115	1,166,316	699,411	66,758	766,169	(12,694)	325,120	6,215	124,523	5,849	130,372	13,189	93,364	8,127	34,608	224,861	184,226	2.56	719,019	2,155,622	3,180,058	6,031,696	
7	Atlas Insurance	1,738,719	174,264	1,912,983	866,027	63,135	929,162	269,789	62,737	332,526	(82,697)	319,108	11,962	152,751	6,872	159,623	22,822	359,827	6,409	31,115	554,553	396,841	4.67	848,953	4,589,307	6,761,536	9,341,336	
8	Century Insurance	884,851	64,063	948,914	430,001	40,356	470,357	201,889	51,217	217,040	(33,052)	166,541	8,276	74,239	2,552	76,792	25,837	94,624	5,834	10,984	197,408	139,012	2.76	502,968	2,090,568	2,414,386	3,829,000	
9	Chubb Insurance	289,538	0	289,538	135,904	0	135,904	9,307	0	9,307	(12,050)	67,817	4,607	25,602	0	25,602	251	70,831	0	0	92,076	64,435	1.29	500,000	829,502	795,344	1,469,961	
10	Cooperative Insurance	8,117	0	8,117	8,847	0	8,847	(14)	1,604	1,590	1,604	(3,793)	(1,574)	0	0	0	17	11,048	0	1,668	12,639	1,354	0.03	500,032	1,858,550	115,611	2,417,860	
11	Crescent Star Insurance	50,199	0	50,199	46,331	0	46,331	2,268	0	2,268	1,603	36,105	1,284	5,771	0	5,771	21,974	6,355	0	32,816	23,909	0.22	1,076,950	1,051,875	243,716	1,375,327		
12	East West Insurance	1,781,210	137,155	1,918,365	1,061,910	16,890	1,078,800	461,671	17,425	479,096	210,600	153,597	77,504	42,274	27	42,301	4,880	236,042	9,532	14,916	225,608	164,385	1.39	1,183,358	1,814,530	1,658,007	3,987,192	
13	EFU Gen. Insurance	9,527,901	1,262,487	10,790,388	4,753,338	613,642	5,366,980	2,041,823	458,402	2,500,225	598,838	1,364,740	45,819	1,420,060	61,060	1,481,120	6,885	747,937	0	0	2,190,123	1,555,187	7.78	2,000,000	19,330,944	27,976,118	45,445,428	
14	Habib Insurance (**)	853,442	107,341	960,783	382,958	33,110	416,068	160,377	18,517	178,894	(46,840)	180,188	76,920	90,771	0	90,771	8,352	89,233	20,058	(8,472)	102,964	72,106	1.16	619,374	1,276,481	1,424,458	3,909,004	
15	HGI General Insurance	3,763,768	664,180	4,427,948	1,270,456	346,480	1,616,936	700,126	255,098	955,224	(8,655)	415,492	34,439	141,036	165	141,201	30,020	163,493	649	36,343	336,618	241,390	1.26	1,918,384	2,588,140	4,223,921	12,688,721	
16	Jubilee Gen. Insurance	5,602,970	684,663	6,287,633	2,543,999	311,445	2,855,444	1,435,606	322,600	1,758,206	166,846	817,814	29,560	982,992	6,357	989,349	93,687	123,733	9,444	58,018	1,228,870	870,558	4.39	1,984,912	9,483,594	16,467,294	25,599,636	
17	Pakistan Gen. Insurance (#)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Pak Qatar Gen. Takaful	0	414,883	414,883	0	133,199	133,199	0	142,419	142,419	(23,640)	1,824	144,540	4,534	23,387	27,921	147,009	12,596	17,130	25,856	42,986	35,499	0.70	509,226	481,105	766,917	1,629,002	
19	Premier Insurance	171,454	59,693	231,147	118,046	34,498	152,544	135,783	22,222	158,005	7,227	97,600	4,848	140,181	389	140,570	8,312	(122,564)	(2,732)	(19,257)	21,081	(620)	(0.01)	505,650	893,872	1,748,421	3,731,177	
20	Reliance Insurance	238,968	32,225	271,193	143,611	2,946	146,557	30,028	9,473	39,501	28,225	70,186	22,509	49,712	2,985	52,697	3,211	15,172	(2,386)	5,593	42,696	37,235	0.62	603,519	1,031,791	937,667	1,722,716	
21	SPI Insurance	280,946	66,873	347,819	231,647	12,623	244,270	59,303	44,498	103,801	29,717	147,734	4,888	7,612	1,606	9,218	1,361	(5,107)	(38,557)	375	(647)	3,015	0.05	575,000	682,004	336,954	1,204,977	
22	Security Gen. Insurance	1,408,087	83,740	1,491,827	454,027	(6,284)	447,743	72,344	10,874	83,218	19,054	176,819	93,835	1,219,835	0	1,219,835	16,026	185,810	(2,497)	8,766	1,336,602	960,614	14.11	680,625	17,320,053	21,266,020	32,762,771	
23	Shahbeen Insurance	111,798	5,078	116,876	97,182	1,224	98,406	31,207	1,394	32,601	19,823	29,049	28,099	26,380	1,012	27,392	312	17,104	342	(406)	16,709	14,521	0.24	600,000	668,512	751,992	1,113,088	
24	Sindh Insurance	54,555	1,910	56,464	59,023	2,591	61,614	3,210	2,820	6,030	8,880	35,382	6,401	224,308	598	224,906	5,342	11,551	308	1,405	235,398	167,656	1.68	1,000,000	50,000	3,729,969	4,551,320	
25	Salaam Takaful Ltd.	0	1,002,211	1,002,211	0	673,614	673,614	0	(376,476)	(376,476)	71,895	218,848	26,045	0	43,366	43,366	117	42,515	56,080	(20,724)	35,355	32,822	0.54	612,989	334,472	914,386	2,722,192	
26	TPL Insurance Ltd.	748,697	624,539	1,373,236	545,011	576,452	1,121,463	204,703	307,652	512,355	106,247	470,128	122,541	57,542	23,459	81,001	46,348	32,732	(34,750)	(44,584)	37,540	26,837	0.23	1,171,913	1,500,615	2,322,445	4,127,954	
27	UBL Insurer Ltd.	2,190,615	272,189	2,462,804	1,003,337	85,062	1,088,399	565,169	75,664	640,833	122,493	269,150	69,138	52,431	20,004	72,435	14,527	46,525	45,733	20,004	64,349	45,587	0.57	800,000	1,722,231	1,310,717	6,342,378	
28	United Insurance	2,111,689	767,206	2,878,895	1,303,144	315,715	1,618,859	237,668	291,040	528,708	63,740	529,452	14,454	21,025	11,617	32,641	16,461	449,857	47,771	25,461	498,349	383,734	1.30	2,950,000	4,165,573	3,320,515	9,680,928	
29	Universal Insurance	24,605	0	24,605	38,492	0	38,492	12,226	0	12,226	6,081	42,481	2,785	0	29,449	29,449	1,044	(22,296)	0	0	5,412	2,473	0.05	500,000	832,176	494,592	934,563	
	TOTAL-->	44,873,266	7,788,111	52,661,376	24,508,593	3,823,007	28,331,600	11,904,468	2,189,339	14,093,807	2,243,342	901,328	6,719,225	248,488	6,967,713	641,148	2,995,265	201,048	296,616	9,929,663	7,177,384	28,026,583	103,367,675	136,865,615	249,917,203			

* 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

= PGI did not underwrite any business during the period.

^ New Hampshire has stopped offering commercial insurance in Pakistan.

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.