

The Insurance Association of Pakistan

Key Information including window takaful for the period ended June 30, 2022

(Business underwritten inside Pakistan)

S.No	Name of Companies	Premium/Contribution						Claims			Expenses			Income/ (Loss)				Profit / (Loss)				Balance Sheet						
		Premium Written	Contribution 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. Adm. 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.i operator	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital	Shr holders Equity	Investment and Cash & Bank deposits	Total Assets	
		B	C	B+C	D	E	D+E	F	G	F+G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V			
1	Adamjee Insurance	9,721,072	1,267,289	10,988,361	7,799,632	514,035	8,313,667	4,598,381	575,142	5,173,523	984,806	1,777,005	62,008	1,202,267	19,294	1,221,561	194,318	439,440	(25,315)	158,513	1,932,530	1,009,894	2.89	3,500,000	25,046,298	33,758,003	64,945,274	
2	Alfalah Insurance	2,298,304	347,665	2,645,969	1,091,282	205,098	1,296,380	601,067	135,509	736,576	250,945	213,740	16,591	106,634	15,513	122,147	23,992	25,530	4,486	63,241	202,806	117,882	2.36	500,000	1,806,799	2,814,878	5,697,405	
3	Allians EFU Health	1,933,442	167,826	2,101,268	895,239	75,700	970,939	708,093	83,127	791,220	(582)	189,052	5,659	57,766	5,847	63,613	7,754	(1,324)	(2,910)	2,089	60,626	45,365	0.91	500,000	580,465	1,351,866	2,595,625	
4	Alpha Insurance	82,100	0	82,100	69,256	0	69,256	49,820	0	49,820	16,313	41,546	2,255	18,522	0	18,522	5,182	(38,423)	0	0	(16,974)	(18,539)	(0.37)	500,000	691,059	730,029	1,091,977	
5	Asia Insurance	538,000	41,000	579,000	343,000	12,000	355,000	104,000	4,000	108,000	71,000	171,000	7,000	(35,000)	0	(35,000)	6,000	(3,000)	0	8,000	(31,000)	(22,000)	(0.30)	730,000	909,000	650,000	2,001,000	
6	Askari Gen. Insurance	2,002,278	229,366	2,231,644	1,221,423	40,446	1,261,869	744,104	48,875	792,979	(14,747)	382,866	11,793	150,528	10,522	161,050	17,889	109,200	22,784	28,790	276,346	178,309	2.48	719,019	2,279,803	3,264,171	6,329,515	
7	Atlas Insurance	2,263,350	247,450	2,510,800	1,008,780	80,092	1,088,872	345,548	86,613	432,161	(126,985)	354,159	13,675	95,440	16,195	111,635	43,887	436,058	15,514	39,752	601,462	351,660	3.77	933,848	3,578,025	5,878,948	9,092,726	
8	Century Insurance	1,015,546	106,013	1,121,559	518,644	21,633	540,277	292,415	34,057	326,472	(42,309)	203,539	7,123	82,908	5,981	88,889	42,561	64,999	(4,873)	5,204	194,531	118,500	2.14	553,265	2,241,826	2,602,031	4,577,936	
9	Chubb Insurance	359,394	0	359,394	190,577	0	190,577	37,052	0	37,052	(3,726)	91,137	5,986	51,892	0	51,892	391	66,114	0	0	112,412	78,721	1.57	500,000	987,928	1,077,566	1,763,600	
10	Cooperative Insurance *	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Crescent Star Insurance	64,867	0	64,867	48,072	0	48,072	1,143	0	1,143	788	43,162	975	8,917	0	30,676	2,979	0	0	41,597	30,978	0.29	1,076,950	1,105,923	254,649	1,452,186		
12	East West Insurance	2,179,206	175,314	2,354,520	1,317,509	107,806	1,425,315	588,075	31,957	620,032	284,371	187,692	86,104	74,089	30	74,119	5,544	257,371	8,562	17,866	250,900	197,564	1.24	1,599,013	2,296,082	1,992,537	5,360,727	
13	EFU Gen. Insurance	12,718,761	1,301,615	14,020,376	5,190,177	597,924	5,788,101	2,863,294	563,862	3,427,156	735,809	1,451,573	42,943	1,102,919	94,013	1,196,932	232,468	139,501	138,180	133,501	1,565,446	971,606	4.86	2,000,000	18,187,080	28,138,413	51,587,452	
14	Habib Insurance (**)	1,013,549	152,026	1,165,575	563,110	82,807	645,917	279,811	61,879	341,690	(34,258)	300,819	7,321	29,565	0	29,565	5,542	16,738	19,161	(1,628)	42,896	32,517	0.52	619,374	1,164,754	1,539,291	3,992,085	
15	HGI General Insurance	4,005,431	909,962	4,915,393	1,663,882	550,130	2,214,012	1,068,709	396,296	1,465,005	78,582	447,868	34,648	155,873	2,258	158,131	35,528	68,723	42,681	46,610	272,086	149,735	0.78	1,918,384	2,656,995	3,510,246	16,071,584	
16	Jubilee Gen. Insurance	7,281,338	823,701	8,105,039	2,627,574	337,015	2,964,589	1,602,494	330,894	1,933,388	152,240	919,694	23,792	857,774	144	857,918	107,221	(46,854)	29,454	85,264	979,613	552,728	2.78	1,984,912	9,793,619	18,145,953	31,187,097	
17	New Hampshire Ins. **	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Pakistan Gen. Insurance (#)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Pak Qatar Gen. Takaful	0	496,162	496,162	0	171,767	171,767	0	202,694	202,694	(26,940)	478	213,167	7,004	31,722	38,726	232,038	(4,465)	2,539	50,593	53,132	38,460	0.76	509,226	515,530	956,805	2,078,329	
20	Premier Insurance	161,987	80,660	242,647	136,849	44,836	181,685	157,738	54,832	212,570	7,464	92,873	2,900	(6,413)	13	(6,400)	34,815	(121,226)	(10,502)	(16,488)	(95,711)	(114,681)	(2.27)	505,650	1,189,986	1,478,615	3,284,725	
21	Reliance Insurance	298,632	38,738	337,370	161,381	1,442	162,823	36,343	4,124	40,467	36,235	71,772	24,296	22,915	1,992	24,907	221	17,031	2,664	8,102	23,973	16,569	0.26	633,695	1,038,947	882,099	1,727,084	
22	Security Gen. Insurance	910,848	124,617	1,035,465	456,600	8,492	464,552	81,329	26,976	108,305	14,339	198,903	98,774	686,449	0	686,449	2,712	161,489	3,269	14,058	765,934	413,921	6.08	680,625	14,748,978	17,297,926	21,915,700	
23	Shahbeen Insurance	172,364	14,893	187,257	105,905	5,345	111,250	23,516	1,127	24,643	21,965	62,061	1,548	32,596	1,221	33,817	4,833	(1,637)	2,216	936	35,466	27,047	0.45	600,000	711,808	647,716	1,171,808	
24	Sindh Insurance	87,335	902	88,237	109,285	3,394	112,679	36,745	(1,445)	35,300	(11,736)	39,916	5,342	210,272	0	210,272	5,728	44,360	4,773	2,125	255,019	179,755	1.80	1,000,000	66,198	3,838,494	4,576,749	
25	Salaam Takaful Ltd.	0	1,316,133	1,316,133	0	1,089,052	1,089,052	0	(521,195)	(521,195)	117,597	322,700	44,897	0	(7,306)	70,874	572,640	16,998	92,024	109,023	73,518	0.65	800,000	835,791	661,394	3,821,098		
26	TPL Insurance Ltd.	959,531	848,491	1,808,022	695,247	728,517	1,423,764	305,590	384,899	690,489	31,289	275,582	74,140	(64,284)	19,078	(45,207)	51,613	82,786	(24,197)	(36,396)	(4,025)	(28,040)	(0.24)	1,171,912	1,546,901	2,379,735	4,957,322	
27	UBL Insurer Ltd.	2,699,062	387,056	3,086,118	904,403	220,883	1,125,286	386,611	92,653	479,264	66,845	360,218	83,262	81,684	30,425	112,109	25,054	218,959	59,321	31,718	272,860	168,459	1.46	1,152,174	2,345,783	2,513,683	7,919,586	
28	United Insurance	3,001,309	1,302,428	4,303,737	1,636,193	444,049	2,080,242	299,170	283,648	582,818	(5,895)	108,552	680,621	14,922	50,273	9,413	59,686	553,745	166,826	9,413	631,903	491,129	1.66	2,950,000	4,234,909	2,248,240	10,597,846	
29	Universal Insurance	33,762	0	33,762	34,786	0	34,786	54,182	0	54,182	5,065	43,704	0	3,120	20,183	0	20,183	913	(68,165)	0	0	(50,189)	(33,345)	(0.67)	500,000	807,039	523,694	1,041,139
	TOTAL-->	55,801,468	10,379,307	66,180,775	28,788,266	5,342,463	34,130,729	15,265,230	2,880,524	18,145,754	2,608,475	8,351,611	1,559,940	4,965,422	297,215	5,197,937	1,247,440	2,992,569	471,631	743,287	8,482,662	5,027,712	(1.11)	28,138,047	101,367,526	139,136,982	270,837,575	

* 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 ins. in Pakistan.
* = Report 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.

(PKR in '000)