

The Insurance Association of Pakistan

Key information for the period ended June 30, 2023. (Conventional & Takaful)

(PKR '000)

Nos	Name of Company	Gross Conventional/ Takaful Premium/ Contribution Breakup				Net Conv/ Takaful Prem. Contribution	Claims Net Claims	Expenses		Investment (including oci)	Income		Profit/ (Loss)		
		First Year Premium/ Contri.	Renewal Premium/ Contri.	Single Premium/ Contri.	Group Policies Premium/ Contribution without	Net Written Prem./ Contribution		Total Gross Acq. Costs	Gross Admin. Exp.		Others	Pre-tax	After Tax	E.P.S (Rupees)	
		A				B	C	D	E	G	H		K	L	M
1	Adamjee Life	1,343,459	4,735,978	4,878,360	289,330	10,948,460	8,564,723	1,285,480	743,698	5,424,592	636,960	636,960	421,842	1.69	
2	Askari Life	210,843	197,847	35,258	268,880	511,283	149,311	319,443	152,848	118,397	8,919	(115,009)	(115,366)	(0.77)	
3	EFU Life	2,326,412	12,258,758	310,576	2,687,540	16,866,717	14,843,314	3,323,883	1,521,081	13,558,828	76,835	1,971,803	843,650	8.44	
4	IGI Life	632,394	1,232,112	489,693	990,614	3,199,393	2,163,078	887,237	353,525	1,287,733	83,888	85,340	60,591	0.36	
5	Jubilee Life	2,656,681	12,319,688	228,283	6,946,980	20,905,341	23,748,996	3,080,395	2,858,142	10,875,645	326,967	1,879,443	774,874	7.72	
6	Pak Qatar Family Tak.	300,266	2,049,109	1,568,305	1,428,083	5,091,428	4,291,395	754,639	395,074	1,280,620	14,196	(101,032)	(102,096)	(0.78)	
7	State Life	6,691,164	45,343,857	-	72,544,615	124,249,879	115,261,150	7,767,936	6,922,529	68,539,444	26,592,779	89,430,487	5,942,713	95.85	
8	TPL Life														
9	5th Pillar Family Tak.	-	-	-	50,864	23,449	15,236	4,403	158,196	32,061	82,667	(41,666)	(3,450)	(38,216)	
	TOTAL->	14,161,219	78,137,349	7,510,475	85,206,906	181,795,950	169,037,203	17,423,416	13,105,093	101,117,320	27,823,211	93,746,326	7,822,758		

Nos	Name of Company	Balance Sheet				No. of employees		Net Working Capital	Ratios in %			
		Paid Up Capital	Net Shareholders Equity	Investments	Total Assets	Current Ratio	Net Claims to Total Net Prem.		Gross Admin. Exp to Total Net Prem.	Gross Acq. Cost to Total Net Prem.		
		N	O	P	Q	O		S	T	U	W	X
1	Adamjee Life	2,500,000	4,170,889	68,254,284	74,707,867	1,700	1.96	1.36	78%	7%		12%
2	Askari Life	1,501,720	343,146	1,559,589	1,715,114	121	1,250,139	3.84	29%	30%		62%
3	EFU Life	1,000,000	5,994,264	172,146,749	187,003,716	2,498	7,352,869	2.63	88%	9%		20%
4	IGI Life	1,705,672	1,806,139	19,427,592	22,794,590	183	1,085,211	1.62	68%	11%		28%
5	Jubilee Life	1,003,534	13,805,555	177,299,516	190,101,697	1,857	75,659,190	2.34	114%	14%		15%
6	Pak Qatar Family Tak.	1,307,124	1,416,733	29,071,834	35,065,395	899	802,771	1.02	84%	8%		15%
7	State Life	6,200,000	31,355,178	1,285,607,524	1,714,093,274	4,883	217,807,658	7.71	93%	6%		6%
8	TPL Life *											
9	5th Pillar Family Tak.	2,000,000	1,855,250	1,744,971	2,065,159	51	1,590,397	8.36	0.65	6.75		0.19
	TOTAL->	17,218,050	60,747,154	1,755,112,059	2,227,546,812	12,192	305,548,237	28.88				

Key information for the period ended June 30, 2023 (Family Takaful Business)

(PKR '000)

Nos	Name of Company	Gross Family Takaful Contribution Breakup				Net Takaful Contribution	Claims Net Claims	Expenses		Investment (including oci)	Income		Balance Sheet	Ratio in %
		First Year Contribution	Renewal Contribution	Single Contribution	Group Policies Contribution without Cash Values	Net Written Contribution		Total Gross Acq. Costs	Gross Admin. Exp.		Others	Total Assets	Gross Acq. Cost to Total Net Contri.	
		A				B	C	D	E	G	H		Q	X
1	Adamjee Life	363,835	1,349,756	46,969	69,377	1,772,016	722,413	346,660	154,521	698,429	-	10,603,216	20%	
2	Askari Life	191,694	120,125	34,248	107,110	373,554	44,147	246,602	93,542	41,621	-	651,131	66.00	
3	EFU Life	781,727	2,659,759	46,951	476,713	3,704,115	1,217,414	933,600	288,829	1,410,912	-	21,589,973	25%	
4	IGI Life	328,186	668,895	38,180	40,607	1,049,667	444,294	402,483	103,538	320,668	17,638	5,316,423	38%	
5	Jubilee Life	1,067,048	3,404,124	76,412	1,021,830	5,341,331	3,411,634	1,055,231	733,869	2,055,989	43,312	34,754,878	0.20	
6	Pak Qatar Family Tak.	300,266	2,049,109	1,568,305	1,428,083	5,091,428	4,291,395	754,639	395,074	1,280,620	14,196	35,065,395	15%	
7	State Life	97,125	59,722	-	-	156,897	1,073	55,090	22,248	38,533	28,489	712,770	35.11%	
8	TPL Life *													
9	5th Pillar Family Tak.	-	-	-	50,864	23,449	15,236	4,403	158,196	32,061	82,667	2,065,159	0.19	
	TOTAL->	3,129,881	10,311,490	1,811,065	3,194,584	17,512,457	10,147,606	3,798,708	1,949,817	5,878,833	186,302	110,758,945		

* Reports avoided

As per relevant notes to the financial statements

S : Current Assets - Current Liabilities
T : Current Assets / Current Liabilities

U : (Net Claims / Total Net Premium) *100
W : (Gross Administrative Expenses/ Total Net Premium)*100

X : (Gross Acq. Cost / Total Net Premium or contribution)*100