

# THE INSURANCE ASSOCIATION OF PAKISTAN

## Key Information including window takaful for the period ended June 30, 2023

(Business underwritten inside Pakistan)

(PKR in '000)

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. Admin. Exp- Financial +Other Exp	Investment Income/(Loss)	Inv. Income from Takaful operat.	Total Inv. Incom. 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 deposit	Total Assets	
		B	C	B+C	D	E	D+E	F	G	F+G	H	I-1	I-2	J	K	J+K	L	M	N	O	P	Q	R	S	T	U	V	
1	Adamjee Insurance	13,452,209	1,596,536	15,048,745	9,596,924	793,009	10,389,933	6,833,726	790,530	7,624,256	7,624,256	2,113,937	74,500	1,549,172	38,867	1,588,039	295,657	(679,474)	62,682	221,310	1,312,165	676,390	1.93	3,500,000	26,825,237	35,856,468	82,710,432	
2	Alfalalah Insurance	2,287,824	429,038	2,716,862	832,118	267,627	1,099,745	532,609	153,808	686,417	(34,349)	240,362	19,673	193,007	37,646	230,653	94,884	93,496	44,910	101,379	500,739	278,439	5.57	500,000	2,183,360	3,062,617	6,795,683	
3	Alpha Insurance	143,048	0	143,048	98,607	0	98,607	41,875	0	41,875	25,933	57,402	1,874	30,287	0	30,287	6,580	(26,603)	0	145	8,535	2,651	0.05	500,000	651,530	710,111	1,210,258	
4	Asia Insurance	530,412	48,853	579,265	374,511	19,145	393,656	133,105	12,639	145,744	99,537	176,671	8,279	1,786	0	1,786	36,386	(34,802)	0	13,938	9,029	3,417	0.05	730,082	841,037	658,531	1,827,846	
5	Askari Gen. Ins.	2,459,032	276,823	2,735,855	1,215,780	40,980	1,256,760	797,623	62,653	860,276	(40,978)	427,060	16,584	165,721	15,063	180,784	33,280	32,075	18,552	41,056	255,548	163,838	2.28	719,019	2,422,053	3,589,293	8,396,570	
6	Atlas Insurance	2,724,679	279,706	3,004,385	1,090,828	83,095	1,173,923	296,787	98,115	394,902	(91,362)	422,037	42,816	183,243	34,073	217,316	117,341	463,366	1,026	58,566	779,700	401,050	2.68	1,494,157	3,324,442	5,757,774	9,945,056	
7	Century Insurance	998,828	113,489	1,112,317	568,207	24,061	592,268	313,879	26,374	340,254	(39,664)	220,299	8,589	168,719	11,952	180,671	43,916	73,694	15,613	15,930	305,621	164,618	2.98	553,265	2,448,342	2,835,923	4,630,031	
8	Chubb Insurance	594,115	0	594,115	362,960	0	362,960	118,595	0	118,595	(1,393)	113,632	10,858	114,639	0	114,639	9,871	132,127	0	0	245,779	165,786	3.32	500,000	1,272,723	2,250,205	4,024,749	
9	Cooperative Ins. *			0			0			0					0													
10	Crescent Star Ins.	181,734	0	181,734	123,586	0	123,586	1,346	0	1,346	8,897	52,670	1,145	16,183	0	16,183	21,995	60,673	0	0	97,707	96,185	0.89	1,076,950	1,198,727	289,327	1,599,595	
11	East West Insurance	2,974,091	226,786	3,200,877	1,835,106	46,764	1,881,870	807,582	44,278	851,860	472,831	246,469	103,189	153,770	14	153,784	9,534	308,224	14,112	28,038	396,377	297,123	1.69	1,758,914	2,766,148	2,288,148	6,730,411	
12	EFU Gen. Insurance	16,996,198	1,360,567	18,356,765	5,893,985	496,874	6,390,859	3,573,712	645,822	4,219,534	979,708	1,711,125	48,676	1,006,628	327,160	1,333,788	281,740	(370,560)	8,284	0	1,196,292	646,922	3.23	2,000,000	17,873,146	2,437,553	65,116,857	
13	EFU Health Insurance	2,255,892	187,216	2,443,108	1,110,674	84,171	1,194,845	990,534	71,222	1,061,756	12,388	237,481	6,700	135,815	7,147	142,962	13,063	(129,729)	(2,961)	3,950	16,399	1,941	0.04	500,000	620,441	1,508,299	3,033,994	
14	Habib Insurance (**)	1,119,829	222,449	1,342,278	769,771	150,434	920,205	485,392	116,026	601,418	(11,302)	398,216	10,673	139,618	10,994	150,612	20,072	(102,535)	(3,020)	38,533	57,476	59,085	0.95	619,374	1,101,636	1,679,057	4,145,830	
15	IGI Insurance	5,834,363	995,632	6,829,995	2,270,678	631,183	2,901,861	999,059	435,484	1,434,543	465,250	561,085	67,938	158,396	2,521	160,917	57,280	245,284	75,737	79,549	472,571	278,293	1.45	1,918,384	2,743,867	2,959,529	19,782,165	
16	Jubilee Gen. Ins.	9,926,068	1,075,593	11,001,661	3,408,277	490,073	3,898,350	1,874,840	514,364	2,389,204	155,627	1,041,664	56,373	1,498,105	109,515	1,607,620	212,760	336,146	40,285	182,062	2,100,153	1,106,002	5.57	1,984,912	10,673,366	19,485,670	38,378,157	
17	National Ins. Corp. *																											
18	New Hampshire Ins. **	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Pakistan Gen. Ins. (#)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Pak Qatar Gen. Takf.	0	665,673	665,673	0	293,658	293,658	0	353,146	353,146	(34,367)	1,480	227,968	11,370	48,119	59,489	246,205	(26,601)	(15,231)	66,356	51,125	31,882	0.63	509,226	587,160	1,127,153	2,724,103	
21	Premier Insurance	118,769	81,578	200,347	156,376	43,978	200,354	95,274	51,907	147,181	2,656	84,988	10,312	29,136	176	29,312	4,418	(26,542)	(5,671)	(24,845)	(3,300)	(30,178)	(0.60)	505,650	241,015	1,120,021	2,311,404	
22	Reliance Insurance	389,235	49,049	438,284	230,110	7,904	238,014	60,272	6,666	66,938	49,058	76,218	31,316	47,874	8,155	56,029	2,289	44,562	7,050	13,483	71,564	43,467	0.65	665,379	1,071,303	906,485	1,963,781	
23	Security Gen. Ins.	1,027,582	176,909	1,204,491	545,951	20,300	566,251	113,784	46,219	160,003	(721)	231,561	248,344	823,810	2,087	825,897	31,613	201,327	2,159	25,719	834,125	460,603	6.77	680,625	15,228,133	18,054,387	22,693,805	
24	Shaheen Insurance	359,693	28,998	388,691	216,837	18,814	235,651	72,459	9,594	82,053	42,635	91,451	4,311	53,784	2,121	55,906	8,919	10,292	2,015	3,562	70,805	51,452	0.86	600,000	782,515	837,451	1,499,577	
25	Sindh Insurance *			0			0			0						0												
26	Salaam Takaful Ltd.	0	2,007,396	2,007,396	0	1,462,000	1,462,000	0	1,083,493	1,083,493	46,812	533,018	57,400	0	92,644	92,644	15,349	(579,830)	43,841	48,209	(529,236)	31,322	0.19	1,630,715	1,267,472	574,002	5,301,483	
27	TPL Insurance Ltd.	1,070,716	904,916	1,975,632	680,745	865,598	1,546,343	304,891	416,509	721,400	154,655	620,203	149,203	137,367	28,918	166,285	61,503	50,088	21,077	(62,727)	128,365	98,245	0.42	1,983,945	2,188,700	3,329,784	6,162,339	
28	UBL Insurer Ltd.	3,678,164	465,486	4,143,649	921,573	293,338	1,214,911	479,320	131,289	610,609	(282)	389,506	80,021	155,175	62,464	217,629	58,123	215,079	90,587	65,431	410,809	305,762	3.82	800,000	2,023,191	2,833,687	9,440,245	
29	United Insurance	3,365,592	1,021,714	4,387,306	1,705,060	760,392	2,465,452	341,764	493,736	835,500	84,810	676,078	16,981	84,628	7,711	92,339	0	602,408	275,990	7,711	765,642	593,401	1.85	3,467,500	4,426,982	2,893,250	13,295,213	
30	Universal Insurance	15,323	0	15,323	29,023	0	29,023	10,508	0	10,508	3,653	43,973	4,415	16,587	0	16,587	898	(29,111)	0	0	(16,939)	(12,094)	(0.24)	500,000	717,829	494,504	903,216	
	<b>TOTAL--&gt;</b>	<b>72,503,396</b>	<b>12,214,407</b>	<b>84,717,802</b>	<b>34,037,687</b>	<b>6,893,398</b>	<b>40,931,085</b>	<b>19,278,936</b>	<b>5,563,874</b>	<b>24,842,811</b>	<b>9,974,288</b>	<b>10,768,586</b>	<b>1,308,138</b>	<b>6,874,820</b>	<b>847,347</b>	<b>7,722,158</b>	<b>1,683,676</b>	<b>863,054</b>	<b>697,037</b>	<b>927,355</b>	<b>9,537,051</b>	<b>5,915,602</b>		<b>29,698,097</b>	<b>105,480,355</b>	<b>117,539,229</b>	<b>324,622,800</b>	

\* 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.