

# The Insurance Association of Pakistan

## Key Information for the six month period ended June 30, 2015

(Business underwritten inside Pakistan)

(PKR in '000)																	
S.No	Name of Companies	Premium		Claims	Expenses			Income	Others	Profit / (Loss)	Balance Sheet						
		* Premium Written	Net Premium Revenue	Net Claims	Net Commission (Income)/Expense	Management Expenses	Gen. Admin. Exp+ Financial+Other Exp.	Investment Income/(Loss)	Income/(Loss)	Underwriting	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital	Shr.holders Equity	Investment	Total Assets
	A	B	C	D	E	E-1	E-2	F	G	H	I	J	K	L	M	N	O
1	Adamjee Insurance	5,261,410	2,764,017	1,606,061	168,507	576,156	245,741	1,531,511	17,127	413,293	1,716,190	1,551,936	4.43	3,500,000	15,184,400	14,453,208	30,841,075
2	Alfalsh Ins. Co	740,052	360,216	210,291	(48,419)	126,350	50,840	52,434	689	71,994	74,277	59,711	1.99	300,000	770,022	1,132,940	2,265,063
3	Allianz EFU Health ***																
4	Alpha Insurance	97,896	42,770	13,783	4,158	39,825	10,207	35,662	1,552	(12,934)	12,011	9,557	0.24	403,600	612,861	646,119	1,003,509
5	Asia Insurance	245,876	149,683	27,362	26,934	38,209	23,327	12,541	1,470	57,178	47,862	34,742	1.16	300,000	454,559	311,690	911,802
6	Askari Gen. Inc.	1,029,901	525,614	290,710	(30,292)	119,432	86,028	68,441	5,340	145,764	133,517	106,762	2.75	388,344	886,297	1,269,231	2,675,966
7	Atlas Insurance	1,064,929	476,897	107,128	(32,071)	179,750	28,023	215,630	540	222,090	410,237	321,830	4.59	701,614	1,568,364	1,994,275	3,374,725
8	Century Insurance	489,461	219,866	119,450	(8,342)	52,221	53,844	207,544	249	56,537	210,486	190,559	4.17	457,244	1,307,463	1,434,920	2,324,845
9	Cooperative Ins.	3,041	1,544	330	126	4,643	604	4,594	4	(3,555)	439	323	0.01	300,000	317,897	7,505	2,008,802
10	Crescent Star	163,637	125,683	38,186	7,541	48,544	26,404	5,973	1,438	31,412	12,419	11,162	0.18	620,125	363,555	248,154	646,071
11	East West Ins.	852,842	454,521	195,297	89,834	77,927	34,416	31,157	15,631	91,463	103,835	77,180	1.92	401,502	701,942	749,211	1,513,859
12	EFU Gen. Ins. Ltd.	6,567,673	3,379,670	1,584,146	346,241	808,510	351,405	1,251,024	13,252	640,664	1,553,644	1,256,573	7.85	1,600,000	13,407,672	16,423,076	28,379,189
13	Excel Insurance	388	134	1,426	(220)	3,346	1,319	16,560	1,380	(4,418)	12,203	10,651	0.04	300,000	326,275	291,282	339,999
14	Habib Insurance **	593,311	259,509	113,009	(10,523)	100,215	34,322	143,648	4,168	56,808	170,302	148,079	2.40	619,374	1,060,376	830,079	2,756,196
15	IGI Insurance	1,330,294	561,352	321,474	(42,895)	178,517	105,495	949,755	3,019	104,256	951,535	795,947		1,226,895	12,007,024	12,160,837	14,598,879
16	Jubilee Gen. Ins.	5,015,972	2,054,233	1,078,968	204,667	540,905	51,969	837,661	2,712	229,693	1,018,097	804,773	5.13	1,569,100	5,603,225	10,126,903	16,131,269
17	New Hampshire Ins.	818,269	247,013	157,796	(75,324)	91,011	91,594	83,476	2,291	73,530	67,703	57,068				1,994,413	3,632,543
18	Pakistan Gen. Ins.	186,096	127,764	59,749	10,762	20,543	17,663	16,390	3,473	36,710	38,910	26,039	0.65	400,000	598,034	570,553	900,191
19	PICIC Insurance	264,198	157,783	61,926	21,031	37,910	42,562	2,111	622	36,916	(2,913)	(3,271)	-0.09	350,000	96,287	136,032	814,021
20	Premier Ins.	442,309	332,852	154,715	66,183	95,845	27,127	125,788	2,942	16,109	117,712	101,455	2.91	348,244	1,599,427	1,339,071	3,179,824
21	Reliance Insurance	501,453	156,742	47,013	27,266	55,613	24,187	95,505	1,091	26,849	99,259	92,259	1.99	463,977	797,305	656,299	1,700,750
22	SPI Insurance	321,749	250,921	77,064	33,943	60,181	36,885	5,318	7,303	79,733	55,469	33,946	1.04	325,000	362,457	79,457	708,269
23	Security Gen. Inc.	445,753	229,194	53,836	20,072	40,145	52,547	542,596	0	115,141	605,190	468,223	6.88	680,625	8,826,785	8,249,472	10,539,005
24	Shaheen Ins.	133,996	106,205	38,839	18,133	22,039	31,472	6,037	4,156	27,191	5,915	4,841	0.11	600,000	344,924	336,475	763,834
25	Silver Star Ins. ***																
26	Sindh Insurance	3,319	288	2	43	5,729	3,960	17,491	118	(5,486)	8,163	5,468	0.11	500,000	573,996	505,835	590,251
27	Takaful Pakistan	184,786	128,489	70,541	2,325	26,690	30,642	14,587	8,508	28,933	21,386	20,645	0.69	300,000	172,556	337,580	629,424
28	TPL Direct Ins.	810,239	664,901	345,523	85,696	189,679	103,160	19,407	23,716	44,004	(16,034)	(17,032)	0.00	746,226	917,015	651,250	1,797,368
29	UBL Insurer	800,416	229,292	81,990	(7,324)	84,258	45,617	48,867	447	70,368	74,065	50,001	0.43	1,152,174	802,888	835,687	2,450,018
30	United Ins.	1,411,726	980,884	427,436	94,992	186,970	118,277	86,931	5,262	271,485	245,402	216,809	1.68	1,288,000	1,863,869	1,376,038	4,638,850
	<b>TOTAL--&gt;</b>	<b>29,780,992</b>	<b>14,988,037</b>	<b>7,284,051</b>	<b>973,044</b>	<b>3,811,163</b>	<b>1,729,637</b>	<b>6,428,639</b>	<b>128,500</b>	<b>2,921,728</b>	<b>7,747,281</b>	<b>6,436,236</b>	<b>3.24</b>	<b>19,842,044</b>	<b>71,527,475</b>	<b>79,147,592</b>	<b>142,115,597</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

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.