

# The Insurance Association of Pakistan

## Key information for the six months ended June, 30, 2018. (Conventional & Family Takaful Business)

(PKR '000)

Name of Company	Gross Conventional Premium Breakup					Claims	Expenses			Income		Revenue Account		Profit / (Loss)		
	First Year Premium	Renewal Premium	Single Premium	Group Life Premium	Group Health Prem.		Net Claims	Total Gross Acq. Costs	Gross Admin. Exp.	Commission from Reinsurers	Investment	Others	Surplus before Tax	Balance of Statutory Funds	Pre-tax	After Tax
	A					C	D	E	F	G	H	I	J	K	L	M
1 Adamjee Life	1,159,137	2,530,948	2,049,620	243,566	0	2,867,826	850,234	513,658	0	1,024,174	0	60,809	30,257,297	(6,934)	(6,303)	0.00
2 Askari Life	670	6,613	0	254	0	14,999	1,281	23,813	31	12,617	5,843	(8,559)	183,020	1,260	1,359	(0.12)
3 EFU Life	2,874,281	8,151,774	1,548,793	1,564,787	0	7,086,968	3,008,377	807,010	8,277	3,218,270	16,755	764,217	102,930,201	836,460	598,127	5.98
4 IGI Life	160,326	623,892	325,471	182,815	619,711	2,597,952	358,218	335,838	12,410	589,178	51,622	47,576	18,239,811	(1,385)	(1,385)	0.61
5 Jubilee Life	5,375,730	14,383,002	2,282,055	910,611	1,919,765	7,744,909	4,498,853	1,367,371	39,850	3,720,319	45,234	1,973,537	119,554,189	1,595,561	964,914	12.16
6 State Life	6,391,968	28,389,464	0	2,223,231	2,568,630	22,137,953	7,633,099	3,663,844	(10,624)	41,243,870	1,546,657	33,731,177	825,253,955	1,392,570	1,094,048	36.47
7 TPL Life	6,572	1,450	8,462	35,835	169,796	124,431	20,716	125,466	0	5,241	6,367	(110,409)	236,117	(108,219)	(108,273)	(1.57)
<b>TOTAL-&gt;</b>	<b>15,968,684</b>	<b>54,087,143</b>	<b>6,214,401</b>	<b>5,161,099</b>	<b>5,277,902</b>	<b>42,575,038</b>	<b>16,370,778</b>	<b>6,837,000</b>	<b>49,944</b>	<b>49,813,669</b>	<b>1,672,478</b>	<b>36,458,348</b>	<b>1,096,654,590</b>	<b>3,709,313</b>	<b>2,542,487</b>	

Name of Company	Balance Sheet					No of Employees	Pre Tax Profit	Ratios in %							
	Paid Up Capital	Net Shr.holders Equity	Investments	Total Assets	Verification			No of Employees	Net Working Capital	Current Ratios	Net Claims to Total Net Prem.	Surplus Before Tax to Total Net Prem.	Gross Admin. Exp to Total Net Prem.	Gross Acq. Cost to Total Net Prem.	
	N	O	P	Q	R	S	T	U	V	W	X				
1 Adamjee Life	935,494	505,118	15,942,953	31,901,503	684	-	(6,934)	684	99,699.31	1.09	0.5	0.009	0.0888	0.15	
2 Askari Life	601,720	150,132	430,979	513,164	-	-	-	40	323,816	4.729	212.62	-121.33	337.58	18.16	
3 EFU Life	1,000,000	4,331,735	105,935,449	113,140,350	1,883	-	836,460	1883	2,931,004	2.433	50.12	5.40	5.71	21.28	
4 IGI Life	705,672	767,075	17,157,048	19,745,330	175	-	(1,385)	175	709,463	2.03	100.00	2.00	13.00	14.00	
5 Jubilee Life	793,307	6,479,525	127,002,813	132,597,432	2,147	-	-	2147	4,634,427	1.04	31.95	8.14	5.64	18.56	
6 State Life	3,000,000	5,405,967	727,251,727	867,772,691	5,160	-	1,392,570	-	29,357,930	1.86	56	85	9	19	
7 TPL Life	700,000	251,456	450,492	591,274	120	-	(108,219)	120	332,217	3.05	65	-58	65	11	
<b>TOTAL-&gt;</b>	<b>7,736,193</b>	<b>17,891,008</b>	<b>994,171,461</b>	<b>1,166,261,744</b>	<b>10,169</b>	<b>-</b>	<b>2,112,492</b>	<b>5,049</b>							

## Key information for the six months ended June 30, 2018 (Family Takaful Business)

(PKR '000)

Name of Company	Gross Family Takaful Contribution Breakup					Claims	Expenses			Income		Revenue Account		Balance Sheet Assets	Ratio in % Surplus Before Tax to Total Net Contri.	Ratio in % Gross Acq. Cost to Total Net Contri.
	First Year Contribution	Renewal Contribution	Single Contribution	Group Life Contribution	Group Health Cont.		Net Claims	Total Gross Acq. Costs	Gross Admin. Exp.	Commission from Reinsurers	Investment	Others	Surplus before Tax			
	A					C	D	E	F	G	H	I	J	Q	V	X
1 Adamjee Life	274,320	86,382	147,568	-	-	143,682	146,832	68,164	-	38,364	-	(25,952)	1,334,218	1,389,324	(0.04)	0.27
2 Askari Life *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 EFU Life	547,870	476,825	184,801	95,421	-	238,783	457,400	549,066	3,474	43,944	-	(11,889)	2,777,217	4,042,554	(0.91)	35.05
4 IGI Life	150,328	163,018	343,170	12,577	105,460	109,014	115,412	49,306	838	3,980	9,015	(4,631)	1,717,233	1,774,788	(1)	15.00
5 Jubilee Life	2,186,980	1,355,800	869,278	21,447	89,433	307,966	1,402,716	301,846	8,760	211,919	87	147,000	7,602,825	8,359,478	3.28	31.27
6 State Life	-	-	-	-	-	-	-	9,432	-	1,385	-	(8,047)	77,466	107,066	-	-
7 TPL Life *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL-&gt;</b>	<b>3,159,498</b>	<b>2,082,025</b>	<b>1,544,817</b>	<b>129,445</b>	<b>194,893</b>	<b>799,445</b>	<b>2,122,360</b>	<b>977,814</b>	<b>13,072</b>	<b>299,592</b>	<b>9,102</b>	<b>96,481</b>	<b>13,508,959</b>	<b>15,673,210</b>		

\* Does not transact family takaful business

### Formuals Defination:

- A: Appearing in Statement of Premium
- C: Appearing in Statement of Claims
- D+E+F: Appearing in Statement of Expenses
- G: Includes Investment income + Rental Income + Return on Bank Deposit
- H: Includes all Income other than Investment Income.
- I: Appearing in Revenue Account
- M: Earning per Share
- P: Includes Investments + Investment Properties + Bank Deposits

- S: Current Assets - Current Liabilities
- T: Current Assets / Current Liabilities
- U: (Net Claims / Total Net Premium) \*100
- V: (Surplus Before Tax / Total Net Premium or contribution) \*100
- W: (Gross Administrative Expenses/ Total Net Premium ) \*100
- X: (Gross Acq. Cost / Total Net Premium or contribution) \*100