

# The Insurance Association of Pakistan

Key Information including window takaful for the six month period ended June 30, 2018.

(Business underwritten inside Pakistan)

S.No	Name of Companies	(PKR in '000)																									
		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. Income incl. takaful	Others Income/(Loss)	Underwriting Profit / (Loss)	Surplus/ (deficit) in PFF	Profit before tax from w.s operator	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital	Shr.holders Equity	Investment and Cash & Bank deposit	Total Assets
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z		
1	Adamjee Insurance	6,696,459	546,281	7,242,740	3,508,781	176,322	3,685,103	1,763,415	167,195	1,930,610	244,868	986,224	62,456	1,083,128	1,936	1,085,064	3,201	514,274	10,664	44,281	1,582,428	1,050,321	3.00	3,500,000	19,546,085	24,479,407	46,279,059
2	Alfalsh Ins. Co	1,128,184	141,023	1,269,207	574,736	88,933	663,669	282,987	49,248	332,235	94,072	194,657	5,375	25,325	685	26,010	17,442	3,020	3,465	3,750	44,162	28,564	0.57	500,000	1,073,475	705,689	3,004,954
3	Allianz EFU Health	1,112,579	11,805	1,124,384	623,569	23,613	647,182	501,798	16,696	518,494	(23,071)	109,778	36,045	14,900	1,218	16,118	6,029	35,064	2,576	1,232	21,180	15,249	0.30	500,000	524,047	807,613	1,837,047
4	Alpha Insurance	40,412	0	40,412	22,478	0	22,478	10,863	0	10,863	5,477	33,300	12,833	27,880	0	27,880	3,631	(27,162)	0	0	(8,484)	(8,711)	(0.19)	500,000	736,545	554,642	1,382,808
5	Asia Insurance	270,133	17,534	287,667	258,485	2,714	261,199	64,031	3,649	67,680	42,895	139,448	7,681	14,421	0	14,421	8,072	15,781	(394)	2,964	33,557	23,010	0.43	603,374	991,631	346,042	1,494,325
6	Askari Gen. Ins.	1,217,764	132,648	1,350,412	883,177	88,388	971,565	504,505	50,679	555,184	(59,060)	262,842	7,374	27,701	762	28,463	1,158	174,890	304	23,949	196,375	157,840	2.52	625,234	1,570,135	2,150,321	4,450,154
7	Atlas Insurance	1,403,923	89,952	1,493,875	723,428	43,333	766,761	245,740	32,578	278,318	(74,906)	242,018	9,087	177,928	1,360	179,288	(223)	310,576	(16,715)	4,956	484,150	308,670	4.40	701,614	3,566,524	5,154,156	6,839,417
8	Century Insurance	627,732	22,021	649,753	322,177	5,707	327,884	142,314	1,242	143,556	(2,035)	141,095	3,709	(28,657)	9	(28,648)	9,942	40,803	1,512	149	18,529	13,842	0.28	502,968	1,711,551	1,337,771	3,039,376
9	Cooperative Ins.	5,794	0	5,794	4,358	0	4,358	215	0	215	286	3,908	28,556	13	0	13	2,324	411	0	0	530	784	(0.03)	500,032	560,172	62,051	2,275,803
10	Crescent Star	71,413	0	71,413	53,227	0	53,227	1,343	0	1,343	10,271	38,747	31,139	841	0	841	19,491	485	0	0	(7,942)	(8,591)	-0.08	1,076,950	981,085	229,763	1,325,176
11	East West Ins.	1,414,289	0	1,414,289	645,271	0	645,271	266,388	0	266,388	123,522	93,638	56,615	40,018	38	40,056	4,667	161,723	0	(776)	149,017	110,792	1.82	609,782	1,172,508	1,154,557	2,986,304
12	EFU Gen. Ins. Ltd.	9,104,965	870,818	9,975,783	3,673,225	736,955	4,410,180	1,560,285	406,368	1,966,653	337,072	1,271,372	16,634	911,235	9,131	920,366	100,417	504,496	51,341	53,230	1,552,744	1,011,242	5.06	2,000,000	21,664,845	31,270,828	46,247,912
13	Excel Insurance	183	0	183	318	0	318	180	0	180	(162)	4,697	8,839	17,572	0	17,572	66	(4,397)	0	0	4,402	4,080	0.08	500,000	599,558	649,033	685,170
14	Habib Insurance **	614,064	0	614,064	246,264	0	246,264	143,710	0	143,710	(34,645)	118,556	46,484	116,562	0	116,562	4,109	18,643	0	0	92,830	65,431	1.06	619,374	1,441,629	1,368,907	3,384,852
15	Igi General Ins.	2,249,527	98,787	2,348,314	1,071,709	48,994	1,120,703	575,562	25,965	601,527	31,100	340,772	16,504	82,644	886	83,530	11,847	124,275	11,301	7,139	209,401	147,675	-	2,500,000	2,075,618	2,999,037	6,396,361
16	Jubilee General Ins.	5,257,293	472,766	5,730,059	2,502,864	221,345	2,724,209	1,582,157	177,086	1,759,243	214,163	836,715	41,512	821,121	105	821,226	49,015	(130,171)	50,373	45,150	743,603	467,450	2.59	1,804,465	8,023,903	13,720,563	22,778,375
17	New Hampshire Ins.	0	0	0	(6)	0	(99)	0	0	0	460	0	41,935	22,938	0	22,938	277	(367)	0	0	(19,087)	(21,022)	-	-	-	600,128	892,887
18	Pakistan Gen. Ins. *	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
19	Premier Ins.	190,107	57,305	247,412	171,789	69,672	241,461	107,703	41,146	148,849	19,226	99,293	42,047	(5,537)	1,027	(4,510)	22,712	(54,433)	(405)	(10,672)	(89,977)	(93,833)	1.86	505,650	975,413	910,911	2,830,078
20	Reliance Insurance	503,107	60,268	563,375	154,719	34,681	189,400	43,922	5,145	49,067	24,511	65,350	28,252	51,621	619	52,240	590	20,936	13,201	6,813	51,708	45,905	0.82	561,412	856,075	745,522	1,881,357
21	SPI Insurance	298,917	114,314	413,231	250,652	25,560	276,212	75,098	18,598	93,696	35,190	113,833	4,684	8,088	789	8,877	872	26,531	12,621	(12,819)	17,988	12,806	0.26	500,000	536,671	235,376	1,201,239
22	Security Gen. Ins.	506,697	1,372	508,069	271,196	230	271,426	38,583	0	38,583	7,524	103,291	7,644	493,502	0	493,502	7,990	121,798	38	(342)	615,304	406,114	5.97	680,625	14,680,442	15,941,673	19,171,079
23	Shahbeen Ins.	213,340	754	214,094	181,043	(1,544)	179,499	50,415	39	50,454	60,219	36,644	25,931	13,158	1,238	14,396	3,265	33,763	(1,583)	29	24,286	16,019	0.27	600,000	648,632	480,636	1,091,305
24	Sindh Insurance	37,366	2,639	40,005	179,486	(2,840)	176,645	7,662	438	8,100	140,215	41,024	724	125,678	820	126,498	2,110	(9,416)	(3,774)	1,116	118,764	78,687	0.79	1,000,000	1,359,613	2,941,636	3,477,544
25	TPL Insurance Ltd.	705,154	545,200	1,250,354	639,758	479,253	1,119,011	(258,329)	(242,320)	(500,649)	(62,377)	(244,504)	(135,160)	17,846	2,967	20,813	103,784	74,549	(15,260)	(33,936)	27,063	13,116	0.16	830,675	1,122,243	811,330	2,542,646
26	UBL Insurer	1,397,011	208,901	1,605,912	682,647	53,834	736,481	286,416	61,928	348,344	(16,707)	(244,471)	62,543	27,973	1,611	29,584	3,310	168,494	6,029	2,981	140,213	98,124	0.85	800,000	1,245,761	960,240	4,329,907
27	United Ins.	1,788,155	324,699	2,112,854	1,271,740	273,041	1,544,781	628,024	149,992	778,015	8,692	422,638	11,347	59,402	1,996	61,397	4,882	229,770	1,354	33,641	316,348	270,440	1.20	2,261,754	2,930,837	1,915,048	6,160,538
28	Universal Ins.	12,812	0	12,812	7,355	0	7,355	1,034	0	1,034	1,005	33,176	2,217	20,620	0	20,620	1,957	(27,860)	0	0	(7,500)	(8,801)	(0.18)	500,000	770,686	458,542	918,151
	<b>TOTAL--&gt;</b>	<b>36,867,380</b>	<b>3,719,087</b>	<b>40,586,467</b>	<b>18,924,446</b>	<b>2,368,191</b>	<b>21,292,642</b>	<b>8,625,922</b>	<b>965,672</b>	<b>9,591,692</b>	<b>1,127,805</b>	<b>5,244,041</b>	<b>483,007</b>	<b>4,167,921</b>	<b>27,197</b>	<b>4,195,117</b>	<b>392,937</b>	<b>2,328,856</b>	<b>126,647</b>	<b>172,835</b>	<b>6,311,592</b>	<b>4,205,203</b>		<b>25,283,909</b>	<b>91,365,684</b>	<b>112,991,422</b>	<b>198,903,824</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

= Reply waived.

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.