

# The Insurance Association of Pakistan

## Key Information including window takaful for the period ended June 30, 2019

(Business underwritten inside Pakistan)

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. Tak. Cont. Rev.	Net Claims of Tak operators	Net Net Claims of Tak operators	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 w1 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					
1	Adamjee Insurance	8,129,229	636,726	8,765,955	3,541,069	469,332	4,010,401	1,904,740	250,082	2,154,822	188,561	1,127,750	49,067	278,936	3,820	282,756	47,855	320,018	54,082	57,859	659,421	507,037	1.33	3,500,000	18,883,412	24,294,342	49,927,930	
2	Alfalal Ins. Co	1,319,965	192,204	1,512,169	774,483	123,772	898,255	318,245	74,757	393,002	218,855	204,087	10,802	28,496	0	28,496	27,579	33,296	2,503	12,843	91,412	65,806	1.32	500,000	1,145,722	1,817,582	3,450,921	
3	Allianz EFU Health	1,582,077	76,978	1,659,055	780,779	64,397	845,176	688,442	56,784	745,226	(17,714)	119,411	41,051	18,298	2,518	20,816	7,516	(9,360)	(3,862)	2,756,000	(21,841)	(31,427)	(0.63)	500,000	491,011	901,540	2,214,140	
4	Alpha Insurance	46,505	0	46,505	22,908	0	22,908	(2,890)	0	(2,890)	6,645	45,640	2,085	12,749	0	12,749	18,271	(26,487)	0	2,448	1,743	0.03	500,000	690,743	705,714	1,068,160		
5	Asia Insurance	257,690	11,479	269,169	218,413	4,244	222,657	61,450	3,850	65,300	45,396	148,535	10,473	16,331	0	16,331	13,492	(37,112)	4,797	2,996	(14,766)	17,790	(0.29)	603,374	942,156	493,156	1,628,709	
6	Askari Gen. Ins.	1,534,078	193,428	1,727,506	1,066,064	60,806	1,126,870	645,694	55,128	700,822	(45,951)	305,494	10,178	63,222	6,666	69,888	1,185	160,827	11,139	28,615	243,671	172,306	2.40	719,019	1,779,979	2,614,591	5,498,218	
7	Atlas Insurance	1,278,212	153,294	1,431,506	735,157	93,760	828,917	197,944	49,887	247,831	(70,230)	262,903	7,552	75,774	(132)	75,642	0	344,540	5,454	18,105	430,867	309,341	4.01	771,775	2,889,548	3,952,205	5,545,183	
8	Century Insurance	214,542	31,947	246,489	386,750	26,930	413,680	167,663	7,800	175,463	(2,377)	154,216	4,266	(28,222)	0	(28,222)	9,242	67,248	7,255	4,781	48,783	33,976	0.68	502,968	1,685,073	1,763,472	3,138,727	
9	Chubb Ins.	195,252	0	195,252	58,242	0	58,242	10,089	0	10,089	(2,339)	53,501	3,105	25,363	0	25,363	2,070	(3,009)	0	0	21,319	14,689	0.29	500,000	625,439	535,970	1,099,030	
10	Cooperative Ins.	14,030	0	14,030	10,050	0	10,050	432	0	432	1,359	(7,811)	(4,190)	0	0	0	21	16,070	0	4,368	2,495	0.00	500,032	1,808,944	45,213	2,354,159		
11	Crescent Star	53,626	0	53,626	50,937	0	50,937	10,846	0	10,846	5,772	23,147	23,094	2,534	0	2,534	29,608	11,172	0	0	20,220	19,453	0.18	877,300	944,394	165,997	1,210,811	
12	East West Ins.	1,578,965	64,773	1,643,738	797,770	18,831	816,601	342,333	6,153	348,486	160,215	124,735	75,890	(18,662)	2,052	(16,610)	42,395	170,487	2,248	(73)	118,257	81,944	1.08	767,228	1,187,167	1,216,934	3,050,740	
13	IGI Gen. Ins. Ltd.	8,981,173	1,101,836	10,083,009	3,621,571	942,186	4,563,757	1,674,450	566,413	2,240,863	369,417	1,423,146	44,607	1,018,959	59,884	1,545,558	120	88,216	1,277,010	784,221	3.92	2,000,000	17,874,896	12,384,775	41,998,324			
14	Excel Insurance (943)	(943)	(943)	(676)	(676)	(58)	(58)	(58)	(102)	3,565	590	8,655	0	8,655	39	(4,081)	0	4,023	(949)	(0.02)	500,000	503,668	525,570	549,253				
15	Habib Insurance **	783,439	39,513	822,952	357,208	8,982	366,190	189,883	5,157	195,040	(21,247)	143,751	65,260	50,092	0	50,092	11,451	44,821	(652)	3,660	44,764	41,280	0.66	619,374	1,177,483	1,092,544	3,214,303	
16	IGI General Ins.	2,392,171	256,359	2,648,530	1,214,965	110,327	1,325,292	629,195	72,605	701,800	29,895	439,337	19,283	175,542	1,475	177,017	15,700	116,538	8,798	25,529	314,027	207,602	1.08	1,918,384	2,394,250	3,031,446	7,989,672	
17	Jubilee General Ins.	4,920,337	578,698	5,499,035	2,614,781	278,200	2,892,981	1,355,615	294,239	1,649,854	184,940	877,467	24,847	366,464	8,619	375,083	75,379	196,759	228	57,443	671,198	477,347	2.65	1,804,465	7,399,589	12,985,831	20,288,675	
18	Pakistan Gen. Ins. #	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Premier Ins	185,931	53,185	239,116	114,761	67,562	182,323	34,542	39,135	73,677	21,298	122,097	9,163	(150,656)	(4,652)	(155,308)	24,311	(63,176)	1,441	(16,227)	(219,563)	(223,027)	(4.41)	505,650	1,005,774	1,194,985	3,180,626	
20	Reliance Ins.	269,631	51,644	321,275	148,073	37,083	185,156	36,179	4,170	40,349	28,670	73,837	21,561	(9,493)	2,003	(7,490)	188	9,387	16,059	6,935	(14,544)	(7,563)	(0.13)	561,413	840,866	685,362	1,635,586	
21	SPI Insurance	353,606	116,448	470,054	253,733	27,583	281,316	62,425	16,510	78,935	38,671	135,766	4,186	8,289	52	8,341	1,276	16,871	(950)	(3,937)	18,365	10,846	0.22	500,000	587,497	221,407	1,339,768	
22	Security Gen. Ins.	781,344	34,098	815,442	327,309	2,209	329,518	62,902	1,058	63,960	1,079	127,722	16,943	526,303	0	526,303	16,370	135,606	(830)	(776)	660,560	468,092	6.88	680,625	12,998,642	14,256,157	17,516,557	
23	Shabeen Ins.	220,415	3,482,000	223,897	162,258	(1,415,000)	160,843	45,395	2,367	47,762	33,200	35,409	37,085	28,556	2,654	31,210	4,512	48,254	(3,649)	1,482	48,373	32,903	0.55	600,000	600,000	721,078	1,308,002	
24	Sindh Insurance ***	0	0	0	0	0	0	0	0	0	0	0	0	0	88,850	0	0	0	0	0	0	0	0	0	0	0	0	0
25	Takaful Pakistan	0	459,495	459,495	0	265,675	265,675	0	110,140	110,140	43,839	118,130	9,718	0	25,892	25,892	3,318	(161,969)	18,109	8,177	(134,299)	3,805	0.00	612,989	313,062	618,318	1,374,046	
26	TPL Insurance Ltd.	650,877	585,412	1,236,289	562,033	480,441	1,042,474	199,058	222,965	422,023	66,634	198,260	85,494	(1,335)	5,388	4,053	47,777	98,080	53,664	(91,085)	(32,058)	(40,880)	(0.44)	938,663	872,805	665,517	2,349,153	
27	UBL Insurer	1,788,558	208,901	1,997,459	817,051	83,990	901,041	322,669	68,162	390,831	49,905	252,453	60,275	35,418	8,750	42,168	20,771	192,024	35,929	4,672	190,610	142,213	1.23	800,000	1,492,706	1,032,077	4,861,316	
28	United Ins.	1,829,518	330,001	2,159,519	1,306,746	206,838	1,513,584	590,382	117,256	707,638	(17,395)	391,988	23,854	47,297	0	47,297	16,609	377,769	1,739	5,950	423,771	329,686	1.27	2,601,017	3,360,761	1,944,089	7,064,087	
29	Universal Ins.	51,368	0	51,368	24,374	0	24,374	(6,070)	0	(6,070)	(4,930)	(34,809)	(2,190)	(11,351)	0	(11,351)	2,943	(21,435)	0	0	(31,404)	(32,197)	(0.64)	500,000	776,090	436,570	897,973	
	<b>TOTAL--&gt;</b>	<b>39,411,596</b>	<b>5,179,901</b>	<b>44,591,497</b>	<b>19,966,809</b>	<b>3,371,733</b>	<b>23,338,542</b>	<b>9,541,555</b>	<b>2,024,618</b>	<b>11,566,173</b>	<b>1,312,066</b>	<b>6,869,727</b>	<b>654,049</b>	<b>2,565,559</b>	<b>65,105</b>	<b>2,719,514</b>	<b>499,762</b>	<b>2,187,696</b>	<b>213,622</b>	<b>217,921</b>	<b>4,824,992</b>	<b>3,388,532</b>			<b>25,384,276</b>	<b>85,271,677</b>	<b>90,302,442</b>	<b>195,754,069</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

\*\*\* = Reply awaited.

# = Do not transact the business New Hampshire have close their operation.

B&C Appearing in Statement of Premium

D Appearing in Statement of Claims

E Net Commission Expense

F-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.