

The Insurance Association of Pakistan

Key information for the nine months ended September , 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	E.P.S (Rupees)	
	A					C	D	E	F	G	H	I	J	K	L	M	
1 Adamjee Life	1,837,148	3,888,051	3,079,046	532,622	-	4,242,213	1,335,142	731,451	-	1,211,311	71,885	148,006	31,542,478	(8,098)	(4,415)	(0.05)	
2 Askari Life	670	8,809	0	17,514	0	22,315	2,786	53,428	(41)	23,244	3,452	(19,818)	181,413	(14,300)	(14,448)	(0.24)	
3 EFU Life	4,428,143	12,075,622	2,122,466	2,352,839	-	9,974,186	4,520,491	1,193,902	12,949	4,831,642	25,379	1,177,234	103,896,423	1,279,802	996,158	9.96	
4 IGI Life	250,982	842,514	432,342	324,742	883,389	3,597,075	312,891	466,595	17,243	457,036	62,223	43,076	16,092,790	52,370	52,105	0.74	
5 Jubilee Life	8,077,076	21,002,682	3,232,964	1,621,541	3,074,779	11,584,130	6,832,817	1,951,905	46,150	3,489,972	67,569	2,887,043	123,625,107	2,290,286	1,469,772	18.53	
6 State Life	9,430,532	40,943,073	0	2,874,575	3,847,305	34,318,383	10,891,899	5,996,755	(16,351)	56,040,928	1,954,214	45,009,108	840,090,048	1,877,836	1,486,155	48.79	
7 TPL Life	12,264	1,463	9,012	43,286	205,960	167,055	25,343	176,353	0	10,589	11,152	(110,354)	220,421	(106,301)	(106,385)	(1.51)	
TOTAL->	24,036,815	78,762,214	8,875,830	7,767,119	8,011,433	63,905,357	23,921,369	10,570,389	59,950	66,064,722	2,195,874	49,134,295	1,115,648,680	5,371,595	3,878,942		

Name of Company	Balance Sheet					Ratios in %									
	Paid Up Capital	Net Shr.holders Equity	Investments	Total Assets	No of Employees	Pre Tax Profit	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	509,150	32,479,960	33,297,577	568	(8,098)	568	996,588.00	1.73	47.58	1.66	8.20	14.98		
2 Askari Life	601,720	122,637	412,086	504,310	-	-	48	306,976	3.91	211.076	-187.4574	505.37	26.35		
3 EFU Life	1,000,000	4,595,611	106,208,366	111,766,337	1,981	1,279,802	1981	3,847,045	2.596	49	6.00	6	22		
4 IGI Life	705,672	1,325,651	16,776,151	19,456,023	175	884	175	687,117	1.86	100.00	1.00	15.00	13.00		
5 Jubilee Life	793,307	6,722,391	131,511,954	137,172,413	2,198	2,198	2198	4,838,906	1.04	32.15	8.01	5.42	18.97		
6 State Life	3,500,000	5,798,074	745,105,153	882,687,694	5,155	1,877,836	5155	28,939,398	1.85	60%	79%	11%	19%		
7 TPL Life	800,000	253,344	424,757	552,862	110	(106,301)	110	174,353	1.61	70.68	-46.69	74.61	10.72		
TOTAL->	8,336,193	19,326,858	1,032,918,427	1,188,437,216	10,187	-	3,044,123	10,235							

Key information for the nine months ended September 30, 2018 (Family Takaful Business)

(PKR '000)

Name of Company	Gross Family Takaful Contribution Breakup					Claims		Expenses			Income		Revenue Account		Balance Sheet	Ratio in %	Ratio in %
	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	Balance of Statutory Funds	Total Assets	Surplus Before Tax to Total Net Contrib.	Gross Acq. Cost to Total Net Contrib.	
	A					C	D	E	F	G	H	I	J	Q	V	X	
1 Adamjee Life	414,222	112,398	224,381	-	-	168,844	217,806	99,874	-	8,758	24,000	(40,534)	1,455,426	1,536,654	(5.46)	29.35	
2 Askari Life *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3 EFU Life	903,219	706,049	300,877	155,929	-	368,090	737,114	876,542	5,856	62,109	-	18,267	3,049,946	4,418,965	1.00	36.00	
4 IGI Life	206,649	235,059	393,720	12,735	123,887	167,159	152,342	72,657	1,257	1,892	15,407	(3,173)	1,795,044	1,887,264	(0.33)	16.00	
5 Jubilee Life	3,209,831	2,129,978	1,244,119	68,731	139,366	498,804	2,092,521	414,019	13,723	235,610	96	234,656	8,883,754	9,671,799	3.49	31.15	
6 State Life	0	0	0	0	0	0	0	15,585	0	3,767	0	(11,818)	73,695	109,439	0	0.00	
7 TPL Life *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL->	4,733,921	3,183,484	2,163,097	237,395	263,253	1,202,897	3,199,783	1,478,677	20,836	250,027	39,503	179,131	12,207,919	13,205,156			

* Does not transact family t akaful 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