

# The Insurance Association of Pakistan

Key information for the period ended September 30, 2020. (Conventional & Takaful)

(PKR '000)

Nos	Name of Company	Gross Conventional/ Takaful Premium/ Contribution Breakup				Net Conv/ Takaful Prem. Contribution	Claims	Expenses		Income			Profit/(Loss)		
		First Year Premium/ Contri.	Renewal Premium/ Contri.	Single Premium/ Contri.	Group Policies Premium/ Contribution without	Net Written Prem./ Contribution	Net Claims	Total Gross Acq. Costs	Gross Admin. Exp.	Investment (including oci)	Others		Pre-tax	After Tax	E.P.S (Rupees)
		A				B	C	D	E	G	H		K	L	M
1	Adamjee Life	1,963,343	5,433,794	2,783,985	583,186	10,261,091	4,652,320	1,733,544	707,070	2,489,069		230,832	179,612	122,367	1.31
2	Askari Life	48,505	32,490	23,588	173,519	138,990	89,286	94,886	153,284	33,080		-	2,920	2,680	0.02
3	EFU Life	3,702,729	15,317,825	372,142	2,438,748	21,139,604	12,452,733	4,430,223	1,365,962	15,316,099		39,668	1,621,709	1,143,951	11.44
4	IGI Life	812,457	1,162,631	982,968	1,525,546	4,290,713	3,229,926	1,011,161	620,158	1,444,693		50,173	(97,995)	(69,576)	(0.41)
5	Jubilee Life	3,052,661	22,396,296	85,539	7,016,394	31,538,730	19,586,905	4,868,523	2,737,487	7,089,076		139,845	2,800,842	1,966,282	22.53
6	Pak Qatar Family Tak.	1,008,250	3,007,038	162,037	1,114,220	4,989,607	3,266,456	1,246,497	412,862	2,127,433		5,663	(25,951)	(29,775)	(0.23)
7	State Life	5,764,455	46,622,119	-	6,930,424	59,203,322	42,571,987	6,839,066	6,431,422	62,237,792		10,861,493	4,001,562	2,840,271	66.05
8	TPL Life	114,268	10,832	1,550	679,272	691,373	464,990	136,494	318,081	37,202		197	(191,530)	(394)	(1.65)
	<b>TOTAL-&gt;</b>	<b>16,466,668</b>	<b>93,983,025</b>	<b>4,411,809</b>	<b>20,461,309</b>	<b>132,253,430</b>	<b>86,314,603</b>	<b>20,360,394</b>	<b>12,746,326</b>	<b>90,774,444</b>	<b>0</b>	<b>11,327,871</b>	<b>0</b>	<b>8,291,169</b>	<b>5,975,806</b>

Nos	Name of Company	Balance Sheet					Ratios in %							
		Paid Up Capital	Net Shareholders Equity	Investments	Total Assets	No. of employees		Net Working Capital	Current Ratio	Net Claims 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	W	X			
1	Adamjee Life	935,494	1,445,406	44,586,961	46,169,787	1,587	7,006,690	3.94	45.34	6.89	16.89			
2	Askari Life	1,101,720	115,977	557,881	798,943	82	309,430	2.22	64%	110%	68%			
3	EFU Life	1,000,000	5,678,614	135,286,005	146,204,917	2,542	4,391,823	2.24	1%	6%	0%			
4	IGI Life	1,705,672	2,140,689	18,717,394	21,410,272	231	1,390,471	1.07	0.75	14%	24%			
5	Jubilee Life	872,638	11,916,355	170,775,896	184,379,051	2,365	10,374,161	1.06	62%	9%	15%			
6	Pak Qatar Family Tak.	1,307,124	1,248,935	24,071,497	28,569,431	699	633,054	1.02	65.47%	8.27%	24.98%			
7	State Life	4,300,000	8,942,461	1,057,927,934	1,138,264,782	5,174	54,333,235	3.16	71.91	10.86	11.55			
8	TPL Life	1,200,000	221,488	254,333	1,020,442	104	199,466	1.25	67%	46%	20.00%			
	<b>TOTAL-&gt;</b>	<b>12,422,648</b>	<b>31,709,925</b>	<b>1,452,177,901</b>	<b>1,566,817,625</b>	<b>0</b>	<b>12,784</b>	<b>0</b>	<b>78,638,330</b>	<b>0</b>	<b>15.96</b>	<b>65.26</b>	<b>9.64</b>	<b>29.96</b>

Key information for the period ended September 30, 2020 (Family Takaful Business)

(PKR '000)

Nos	Name of Company	Gross Family Takaful Contribution Breakup				Net Takaful Contribution	Claims	Expenses		Income			Balance Sheet	Ratio in %		
		First Year Contribution	Renewal Contribution	Single Contribution	Group Policies Contribution without Cash Values	Net Written Contribution	Net Claims	Total Gross Acq. Costs	Gross Admin. Exp.	Investment (including oci)	Others		Total Assets	Gross Acq. Cost to Total Net Contri.		
		A				B	C	D	E	G	H		Q	X		
1	Adamjee Life	711,098	856,330	240,267	36,864	1,806,318	286,113	495,931	115,508	177,788		-	3,981,362	27.46		
2	Askari Life	7,108	-	1,370	8,057	7,608	628	4,924	1,103	127		-	12,522	65		
3	EFU Life	1,194,291	1,840,880	131,928	238,275	3,305,211	521,108	1,261,415	195,855	713,428		-	724,110	0.38		
4	IGI Life	491,703	448,030	113,272	53,471	1,082,789	438,303	498,945	142,984	54,425		3,134	3,104,117	46.00		
5	Jubilee Life	1,703,837	4,885,250	49,264	789,544	7,296,577	2,223,720	1,856,918	714,526	516,324		53,683	22,477,354	25.00		
6	Pak Qatar Family Tak.	1,008,250	3,007,038	162,037	1,114,220	4,989,607	3,266,456	1,246,497	412,862	2,127,433		5,663	28,569,431	24.98		
7	State Life	-	-	-	-	-	-	-	16,458	7,499		-	137,890	0.00		
8	TPL Life	2,362	-	-	164,019	137,106	63,910	14,155	50,077	723		-	170,756	10.00		
	<b>TOTAL-&gt;</b>	<b>5,118,649</b>	<b>11,037,528</b>	<b>698,138</b>	<b>2,404,450</b>	<b>18,625,216</b>	<b>6,800,238</b>	<b>5,378,785</b>	<b>1,649,373</b>	<b>0</b>	<b>3,597,747</b>	<b>0</b>	<b>53,683</b>	<b>0</b>	<b>59,177,542</b>	<b>28.88</b>

As per relevant notes to the financial statements

S : Current Assets - Current Liabilities  
T : Current Assets / Current Liabilities

U : ( Net Claims / Total Net Premium ) \*100  
W : ( Gross Administrative Expenses / Total Net Premium ) \*100

X : ( Gross Acq. Cost / Total Net Premium or contribution ) \*100