

The Insurance Association of Pakistan

Key information for the period ended September 30, 2021. (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	2,668,680	5,986,102	5,846,192	488,436	14,468,099	6,064,347	2,282,542	886,510	1,638,498	246,117	177,149	127,348	1.15	
2	Askari Life	173,518	63,649	36,279	273,697	547,143	83,112	231,939	143,579	43,759	4,440	(138,075)	(138,379)	(0.92)	
3	EFU Life	5,053,031	17,060,346	751,997	2,712,317	24,682,880	17,415,641	5,510,710	1,567,017	6,830,838	69,992	1,288,100	923,811	9.24	
4	IGI Life	1,236,543	1,388,067	1,123,604	1,647,332	5,197,993	3,754,782	1,373,989	762,713	881,115	49,802	(297,018)	(210,883)	(1.24)	
5	Jubilee Life	4,338,193	20,791,347	583,953	9,145,671	33,433,718	27,912,291	5,070,621	3,108,035	3,149,273	160,887	1,736,721	1,216,148	13.94	
6	Pak Qatar Family Tak.	1,338,275	3,351,505	713,426	1,359,357	6,448,116	4,381,293	1,475,234	461,286	16,172	8,700	(117,100)	(127,036)	(0.97)	
7	State Life	7,838,143	50,527,767	-	28,942,178	87,180,797	65,816,356	8,720,596	7,336,604	65,810,130	11,283,288	6,403,254	4,545,251	98.81	
8	TPL Life	157,622	8,551	-	385,119	464,064	581,178	86,068	229,120	28,852	19,215	(148,061)	(148,455)	(1.09)	
	TOTAL->	22,804,005	99,177,334	9,055,451	44,954,107	172,422,810	126,009,000	24,751,699	14,494,864	78,398,637	11,842,441	8,904,970	6,187,805		

Nos	Name of Company	Balance Sheet				No. of employees		Ratios in %					
		Paid Up Capital	Net Shareholders Equity	Investments	Total Assets			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	O		S	T	U	W	X	
1	Adamjee Life	2,500,000	3,184,923	57,657,983	59,147,201	2,055		7,904,304	3.96	41.92%	6.13%	15.78%	
2	Askari Life	1,501,720	312,171	794,932	999,550	-		507,496	2.73	15.19%	26.24%	42.39%	
3	EFU Life	1,000,000	5,720,727	146,064,169	159,503,000	2,688		7,288,851	3.36	71.00%	6.00%	22.00%	
4	IGI Life	1,705,672	1,910,908	19,145,351	22,237,560	223		1,209,390	1.06	72.00%	15.00%	26.00%	
5	Jubilee Life	872,638	12,512,185	176,702,112	189,325,733	2,229		72,352,581	2.44	83.00%	9.00%	15.00%	
6	Pak Qatar Family Tak.	1,307,124	1,197,662	25,246,862	30,515,052	959		498,625	1.02	67.95%	7.15%	22.88%	
7	State Life	4,600,000	13,393,287	1,208,373,264	1,304,059,861	5,003		55,692,026	1.90	75.40%	8.40%	10.00%	
8	TPL Life	1,900,000	338,101	371,885	1,022,271	111		(65,474)	(0.90)	1.25	0.49	0.19%	
	TOTAL->	15,387,154	38,569,964	1,634,356,558	1,766,810,228	13,268		145,387,799		73.08	8.41	14.36	

Key information for the period ended September 30, 2021 (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	1,275,474	1,187,728	344,838	64,409	2,809,174	572,651	799,368	141,167	176,114	-	6,325,223	28.46	
2	Askari Life	87,527	3,845	26,776	17,584	121,343	3,015	96,589	25,620	1,158	757	108,157	80.00	
3	EFU Life	1,730,256	2,602,270	266,310	346,436	4,756,906	1,041,787	1,647,228	229,106	414,271	-	13,170,316	35.00	
4	IGI Life	810,924	601,355	535,965	116,703	2,064,947	388,498	804,870	210,486	53,174	5,125	4,425,218	39.00	
5	Jubilee Life	2,112,405	5,073,299	331,054	1,243,079	8,526,443	3,688,866	790,227	1,826,724	437,262	22,371	27,370,856	9.00	
6	Pak Qatar Family Tak.	1,338,275	3,351,505	713,426	1,359,357	6,448,116	4,381,293	1,475,234	461,286	16,172	8,700	30,515,052	22.88	
7	State Life	65,233	-	-	-	65,233	-	22,400	23,083	8,521	-	215,575	34.00	
8	TPL Life	17,120	-	-	68,707	66,214	106,558	9,762	28,299	985	24,536	116,094	0.15	
	TOTAL->	7,437,214	12,820,002	2,218,369	3,216,275	24,858,376	10,182,668	5,645,678	2,945,771	1,107,657	61,489	82,246,491	22.71	

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