

The Insurance Association of Pakistan

Key Information including window takaful for the period ended September 30, 2021

(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. Taka Cont. Rev.	Net Claims	Net Claims of Tak operators	Tot Net claims inc. takaful	Net Commission (Income)/Expense	Management Expenses	Gen. Adm. 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 w/o operator	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital	Shr holders Equity	Investment and Cash & Bank deposits	Total Assets	
		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	13,940,365	1,109,270	15,050,235	9,092,359	487,323	9,579,682	5,072,152	450,315	5,522,467	1,087,197	2,221,323	61,670	2,179,044	2,317	2,181,361	194,017	711,687	41,562	97,561	3,120,639	2,271,381	6.49	3,500,000	22,350,649	30,625,881	59,976,482	
2	Alfalah Insurance	2,705,979	378,470	3,084,449	1,401,108	162,570	1,563,678	694,316	136,151	830,467	308,056	292,605	26,081	150,919	39	150,958	17,295	106,131	39,297	54,696	302,960	213,840	4.28	500,000	1,792,672	2,498,102	4,945,660	
3	Allians EFU Health	2,139,804	198,840	2,338,644	1,270,359	104,712	1,375,071	1,114,329	78,331	1,192,660	(5,392)	249,840	6,877	56,552	5,837	62,489	19,428	(88,418)	2,917	4,401	(14,814)	(28,530)	(0.57)	500,000	507,996	1,083,556	2,078,409	
4	Alpha Insurance	126,032	0	126,032	66,059	0	66,059	4,709	0	4,709	15,509	61,134	3,139	42,119	0	42,119	2,571	(15,293)			26,258	20,756	0.42	500,000	716,860	761,069	1,054,295	
5	Asia Insurance	689,205	51,781	740,986	437,711	18,614	456,325	130,626	13,025	143,651	103,925	208,869	13,949	16,896	0	16,896	8,645	(5,709)	6,666	12,374	18,257	13,038	0.20	663,711	937,588	828,481	1,869,906	
6	Askari Gen. Insurance	2,442,331	295,602	2,737,933	1,644,282	82,530	1,726,812	1,018,560	95,289	1,113,849	(17,504)	489,599	12,888	202,251	9,455	211,706	6,474	153,627	10,230	42,824	349,464	277,183	3.86	719,019	500,000	507,996	3,082,569	5,820,015
7	Atlas Insurance	3,129,348	275,834	3,405,182	1,309,449	99,408	1,408,857	420,844	97,077	517,921	(130,594)	470,281	21,004	201,533	10,493	212,026	34,487	548,918	13,139	41,199	805,133	563,593	6.64	848,953	4,235,689	6,560,043	9,512,797	
8	Century Insurance	1,200,346	104,546	1,304,892	662,607	62,587	725,194	309,650	26,960	336,610	(47,111)	247,776	13,296	85,327	2,534	87,861	42,245	152,293	5,682	12,832	269,103	200,884	3.99	502,968	2,129,147	2,456,012	3,721,924	
9	Chubb Insurance	739,083	0	739,083	231,427	0	231,427	10,874	0	10,874	(17,341)	108,511	7,073	38,371	0	38,371	64	129,383	0	0	160,745	114,129	2.28	500,000	880,995	711,452	1,696,420	
10	Cooperative Insurance	13,324	0	13,324	13,190	0	13,190	161	0	161	2,286	(9,914)	(10,828)	1,949	0	1,949	17	20,657	0	(1,238)	33,451	(370)	(0.01)	50,032	1,773,959	10,765	2,415,543	
11	Crescent Star Insurance	72,557	0	72,557	70,584	0	70,584	2,867	0	2,867	2,730	59,575	2,497	4,715	0	4,715	34,885	5,411	0	0	42,515	30,594	0.28	1,076,950	1,060,674	248,084	1,382,574	
12	East West Insurance	2,794,797	220,108	3,014,905	1,603,251	31,163	1,634,414	713,590	31,289	744,879	319,649	264,890	107,809	64,573	35	64,608	5,856	305,122	14,555	22,375	267,742	217,393	1.84	1,183,358	1,868,314	1,675,479	4,137,563	
13	EFU Gen. Insurance	16,617,774	2,044,527	18,662,301	7,047,935	917,230	7,965,165	3,287,383	831,381	4,118,764	923,606	2,040,042	51,101	1,826,617	126,822	1,953,439	204,783	796,904	0	0	2,904,025	1,955,557	9.78	2,000,000	18,859,186	27,770,047	45,465,461	
14	Habib Insurance (**))	1,421,843	177,424	1,599,267	590,911	58,479	649,390	281,233	34,867	316,100	(45,371)	261,574	111,779	126,591	0	126,591	10,441	93,475	34,909	(10,361)	108,367	74,396	1.20	619,374	1,230,415	1,469,743	4,245,281	
15	HGI General Insurance	5,853,480	879,102	6,732,582	1,945,362	524,411	2,469,773	1,090,102	406,936	1,497,038	(190)	629,133	45,027	137,919	971	138,890	51,506	226,317	(7,414)	44,406	416,092	301,024	1.57	1,918,384	2,502,752	3,873,603	12,205,072	
16	Jubilee Gen. Insurance	8,980,049	1,113,360	10,093,409	3,909,746	798,986	4,708,732	2,189,231	473,701	2,662,932	239,361	1,166,047	45,486	1,468,119	106,461	1,574,580	10,080	315,105	39,849	106,461	1,854,279	1,316,308	6.63	1,984,912	9,743,917	17,654,639	27,832,084	
17	New Hampshire Ins.	0	0	0	0	0	0	(1,625)	0	(1,625)	0	0	20,182	73,935	0	73,935	0	1,625	0	0	55,378	39,318	0.00	0	1,183,684	1,036,747	1,214,821	
18	Pakistan Gen. Insurance (#)																											
19	Pak Qatar Gen. Takaful	0	644,312	644,312	0	191,106	191,106	0	210,062	210,062	(36,775)	1,997	220,712	6,432	32,196	38,628	240,682	15,822	22,254	52,166	74,420	67,327	1.32	509,226	510,441	830,205	1,793,428	
20	Premier Insurance	481,185	134,667	615,852	177,777	62,093	239,870	192,507	48,390	240,897	16,514	158,173	5,817	149,920	396	150,316	29,559	(189,417)	(15,143)	(18,712)	(15,755)	(41,720)	(0.83)	505,650	815,648	1,553,233	3,551,518	
21	Reliance Insurance	409,056	53,298	462,354	212,580	3,059	215,639	46,012	10,174	56,186	43,888	102,901	34,648	66,795	3,186	69,981	2,334	19,779	(2,437)	7,854	62,114	47,051	0.78	603,519	1,042,372	941,794	1,781,822	
22	SPI Insurance	329,437	77,749	407,186	294,428	55,352	349,780	84,143	49,412	133,555	39,378	160,743	6,889	9,984	0	9,984	10,164	(19,116)	7,336	21,982	12,610	0.22	575,000	697,047	330,257	1,150,965		
23	Security Gen. Insurance	3,623,611	143,632	3,767,243	691,658	(6,701)	684,957	95,527	13,257	108,784	29,188	266,235	134,069	1,568,677	0	1,568,677	27,146	300,708	2,791	15,201	1,777,663	1,262,141	18.54	680,625	17,091,730	20,396,565	31,494,962	
24	Shabeen Insurance	176,887	7,504	184,391	133,248	3,592	136,840	41,266	1,734	43,000	27,917	44,358	45,328	40,386	1,366	41,752	452	19,707	(43)	1,394	16,582	20,479	0.34	600,000	50,000	619,370	1,113,672	
25	Sindh Insurance	514,384	9,183	523,567	85,713	4,940	90,653	41,662	467	42,129	43,475	70,117	9,651	304,296	0	305,403	6,845	(69,541)	5,965	1,086	233,056	223,219	2.23	1,000,000	1,348,676	3,716,017	5,170,291	
26	Salaam Takaful Ltd.	0	1,480,716	1,480,716	0	1,145,950	1,145,950	0	624,261	624,261	113,958	343,628	49,528	56,554	0	56,554	369	62,805	78,152	9,453	87,605	(5,290)	(0.05)	1,132,020	649,892	893,315	2,840,787	
27	TPL Insurance Ltd.	1,342,191	1,103,621	2,445,812	844,561	892,557	1,737,118	300,316	514,534	814,849	160,914	719,646	164,697	42,938	30,830	73,768	78,362	41,708	(93,328)	(52,109)	29,142	8,628	0.99	1,171,913	1,569,163	2,529,869	4,913,995	
28	UBL Insurer Ltd.	3,305,787	484,031	3,789,818	1,431,919	296,497	1,728,416	812,148	101,233	913,381	145,216	406,735	102,968	74,304	21,530	95,834	23,627	67,821	76,035	22,873	84,314	57,661	0.72	800,000	1,733,589	1,353,217	6,545,959	
29	United Insurance	3,722,351	984,602	4,706,953	1,997,594	452,483	2,450,077	309,172	438,835	748,007	112,791	795,130	17,528	32,535	16,825	49,360	23,512	780,500	42,547	74,074	835,845	686,530	2.33	2,950,000	4,182,282	3,858,179	10,029,416	
30	Universal Insurance	75,684	0	75,684	54,305	0	54,305	29,176	0	29,176	8,382	62,312	3,922	43,953	0	43,953	1,457	(45,565)	0	0	(4,077)	(3,492)	(0.07)	500,000	826,217	488,087	990,065	
TOTAL-->		76,847,490	11,972,179	88,819,669	37,220,123	6,448,941	43,669,064	18,290,931	4,687,681	22,978,611	3,443,662	11,893,260	1,334,787	9,017,750	428,954	9,446,704	1,078,526	4,471,726	299,069	548,146	13,922,485	9,915,638		28,095,614	104,530,530	139,856,380	260,951,187	

* 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

= PGI did not underwrite any business during the period.

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.

(PKR in '000)