

The Insurance Association of Pakistan

Key information for the period ended September 30, 2022. (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
		A				B	C	D	E	G	H		K	L	M
1	Adamjee Life	2,294,532	6,936,451	5,176,785	593,678	14,991,252	9,370,766	2,126,109	878,548	2,172,381	558,731	535,508	353,063	1.41	
2	Askari Life	384,584	145,262	45,817	255,748	655,931	94,015	489,820	181,715	78,218	8,242	(225,755)	(226,097)	(1.51)	
3	EFU Life	4,813,730	18,333,802	506,082	3,554,355	26,110,645	18,734,445	5,444,141	1,837,420	9,645,213	70,953	1,921,523	1,073,685	10.74	
4	IGI Life	1,005,316	1,602,875	310,128	1,654,807	4,370,509	4,130,858	1,069,071	713,308	882,746	57,739	23,002	16,371	0.10	
5	Jubilee Life	4,671,195	19,750,308	364,169	9,915,657	33,234,773	30,350,463	4,841,713	3,072,782	2,509,070	338,917	2,593,580	1,491,594	17.09	
6	Pak Qatar Family Tak.	840,583	3,618,398	262,268	1,922,783	6,302,004	4,866,392	1,378,511	535,850	213,548	15,062	(211,172)	(231,370)	(1.77)	
7	State Life	8,484,385	54,648,425	-	74,743,454	137,260,629	111,045,954	9,888,616	8,380,305	74,397,434	22,396,313	13,908,089	9,320,034	190.20	
8	TPL Life	104,377	5,594	-	149,520	162,547	90,409	28,410	209,499	3,861	3,930	(128,314)	(128,649)	(0.72)	
	TOTAL->	22,598,702	105,041,115	6,665,249	92,790,002	223,088,290	178,683,302	25,266,391	15,809,427	89,902,471	23,449,887	18,416,461	11,668,631		

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	V	W	X
1	Adamjee Life	2,500,000	3,601,166	60,390,904	66,892,238	1,918	2,047,912	1.64	63.00%	6.00%	14.00%	
2	Askari Life	1,501,720	(19,137)	1,194,558	1,359,888		616,135	2.00	14.00%	28.00%	75.00%	
3	EFU Life	1,000,000	5,872,524	154,389,693	171,014,904	2,681	9,269,225	3.19	72.00%	7.00%	21.00%	
4	IGI Life	1,705,672	1,716,704	18,280,510	21,331,883	195	956,451	1.64	95.00%	16.00%	24.00%	
5	Jubilee Life	872,638	13,407,821	174,502,478	187,908,746	2,121	2,973,445	1.06	91.00%	9.00%	15.00%	
6	Pak Qatar Family Tak.	1,307,124	1,260,776	26,289,334	31,531,948	832	267,658	1.05	77.00%	9.00%	22.00%	
7	State Life	4,900,000	23,073,256	1,200,465,345	1,513,316,455	4,897	91,753,990	4.03	80.90%	6.11%	7.20%	
8	TPL Life	1,870,000	326,297	331,475	967,034	104	(288,977)	0.42	0.56	1.26	0.17%	
	TOTAL->	15,657,154	49,239,407	1,635,844,297	1,994,323,096	12,748						

Key information for the period ended September 30, 2022 (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)
		A				B	C	D	E	G	H		Q	X
1	Adamjee Life	882,984	1,848,301	131,374	55,814	2,856,801	916,322	691,701	203,095	305,268	31,996	8,594,113	24.00	
2	Askari Life	343,849	41,467	44,555	69,657	452,440	22,895	332,367	105,286	15,556	2,894	342,708	73.00	
3	EFU Life	1,790,748	3,495,428	138,448	462,329	5,689,488	1,270,679	1,644,795	268,478	844,361	-	17,864,825	29.00	
4	IGI Life	621,992	840,158	50,254	117,135	1,573,806	809,043	601,549	185,497	87,035	4,394	4,496,759	38.00	
5	Jubilee Life	1,828,427	5,397,004	105,797	1,199,250	8,251,616	4,069,963	806,274	1,681,899	355,462	24,863	31,417,426	10.00	
6	Pak Qatar Family Tak.	840,583	3,618,398	262,268	1,922,783	6,302,004	4,866,392	1,378,511	535,850	213,548	15,062	31,531,948	22.00	
7	State Life	131,981	32,696	-	-	164,677	42	60,198	14,783	15,653	15,082	546,798	36.56	
8	TPL Life	60	-	-	27,870	33,706	16,647	1,363	29,023	400	25,190	45,758	0.04	
	TOTAL->	6,440,624	15,273,452	732,696	3,854,838	25,324,538	11,971,983	5,516,758	3,023,911	1,837,283	119,481	94,840,335		

As per relevant notes to the financial statements

S: Current Assets - Current Liabilities

U: (Net Claims / Total Net Premium) *100

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

T: Current Assets / Current Liabilities

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