

# The Insurance Association of Pakistan

Key Information including window takaful for the period ended September 30, 2022

(Business underwritten inside Pakistan)

(PKR in '000)

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 PFF	Profit before tax from w.i operator	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital	Shr holders Equity	Investment and Cash & Bank deposits	Total Assets	
		A	B	C	D	E	D+E	F	G	F+G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V			
1	Adamjee Insurance	18,405,918	2,030,367	20,436,285	12,375,408	812,914	13,188,322	2,845,013	901,920	8,746,933	1,530,044	2,752,049	90,595	1,796,809	40,673	1,837,482	295,474	248,302	(29,039)	250,472	2,500,462	1,384,957	3.96	3,500,000	25,045,041	35,158,025	74,223,092	
2	Alfalah Insurance	3,440,484	477,763	3,918,247	1,659,202	328,505	1,987,707	917,562	217,391	1,134,953	370,519	340,777	25,777	162,599	26,734	189,333	40,895	30,344	11,229	104,106	312,167	189,413	3.79	500,000	1,882,833	2,891,563	6,230,315	
3	Allians EFU Health	2,729,399	204,201	2,933,600	1,404,600	141,506	1,546,106	1,135,447	120,607	1,256,054	(7,577)	288,383	8,844	94,834	10,485	105,319	11,250	(11,653)	(4,535)	6,980	92,567	64,594	1.29	500,000	607,139	1,321,659	2,754,765	
4	Alpha Insurance	175,621	0	175,621	112,060	0	112,060	75,107	0	75,107	27,074	72,988	2,655	31,440	0	31,440	8,478	(63,109)	0	(25,846)	(28,312)	0.57	500,000	660,506	794,079	1,129,265		
5	Asia Insurance	807,000	75,000	882,000	581,000	19,000	600,000	230,000	21,000	251,000	116,000	265,000	12,000	(21,000)	0	(21,000)	10,000	(30,000)	0	13,000	(40,000)	(29,000)	(0.40)	730,000	893,000	690,000	2,281,000	
6	Askari Gen. Insurance	2,797,417	329,722	3,127,139	1,861,846	58,400	1,920,246	1,144,413	69,221	1,213,634	(1,524)	574,339	22,109	230,740	13,820	244,560	32,011	144,618	34,654	45,065	430,326	272,844	3.79	719,019	2,362,802	3,336,140	6,277,923	
7	Atlas Insurance	3,884,385	411,159	4,295,544	1,533,196	129,364	1,662,560	536,454	136,609	673,063	(194,974)	531,544	31,586	(73,163)	27,828	(45,335)	83,324	660,172	28,627	56,596	695,343	414,400	4.44	933,848	3,727,067	6,293,047	10,499,764	
8	Century Insurance	1,394,585	162,574	1,557,159	788,516	33,265	821,781	429,174	42,503	471,677	(68,840)	291,954	12,096	123,522	9,851	133,373	61,414	136,227	4,043	10,678	329,596	203,343	3.68	553,265	2,334,908	2,662,068	4,458,769	
9	Chubb Insurance	1,276,768	0	1,276,768	326,678	0	326,678	86,803	0	86,803	(6,208)	136,502	9,184	89,570	0	89,570	3,354	109,581	0	0	193,322	137,259	2.75	500,000	1,047,660	1,379,831	3,138,855	
10	Cooperative Insurance *	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Crescent Star Insurance	123,136	0	123,136	79,777	0	79,777	1,413	0	1,413	(2,257)	66,445	2,909	8,977	0	8,977	48,307	14,177	0	68,552	49,998	0.46	1,076,950	1,128,852	258,799	1,521,852		
12	East West Insurance	3,553,684	295,964	3,849,648	1,899,994	60,192	1,960,186	865,831	62,149	927,980	378,240	327,692	125,038	120,732	41	120,773	8,740	328,231	14,974	23,302	355,967	265,146	1.66	1,599,013	2,364,401	2,048,196	5,369,744	
13	EFU Gen. Insurance	21,936,859	2,266,399	24,203,258	7,446,195	882,691	8,328,886	4,505,109	855,504	5,360,613	1,174,583	2,257,016	56,962	1,667,838	184,579	1,852,417	388,921	(490,513)	214,686	254,847	1,764,131	1,099,867	5.50	2,000,000	18,095,710	29,200,010	54,487,557	
14	Habib Insurance (**)	1,983,568	271,804	2,255,372	913,625	130,896	1,044,521	465,299	88,941	554,240	(40,476)	450,652	11,206	70,422	0	70,422	10,017	38,150	33,696	4,488	111,871	81,177	1.31	619,374	1,172,946	1,508,353	4,753,859	
15	HGI General Insurance	6,773,391	1,284,973	8,058,364	2,492,836	866,768	3,359,604	1,534,123	615,365	2,149,488	147,963	699,686	44,187	252,854	2,691	255,545	71,820	111,064	75,779	90,787	482,338	291,150	1.52	1,918,384	2,696,043	3,317,702	18,688,028	
16	Jubilee Gen. Insurance	11,271,744	1,403,186	12,674,930	4,181,752	540,084	4,721,836	2,578,817	525,914	3,104,731	225,304	1,315,644	66,220	1,389,697	7,091	1,396,788	170,775	61,987	64,680	164,464	1,727,794	1,054,996	5.32	1,984,912	10,219,064	19,132,463	32,693,326	
17	New Hampshire Ins. **	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Pakistan Gen. Insurance (#)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Pak Qatar Gen. Takaful	0	770,697	770,697	0	275,005	275,005	0	327,480	327,480	(40,733)	2,280	317,761	11,187	52,760	63,947	347,902	(14,022)	(2,835)	82,901	80,066	56,025	1.10	509,226	540,005	890,010	2,251,103	
20	Premier Insurance	453,716	135,267	588,983	212,116	131,346	343,462	211,755	86,127	297,882	11,122	159,105	5,277	17,280	23	17,303	20,006	(169,866)	(18,334)	(6,769)	(137,857)	(151,117)	(2.99)	505,650	523,873	1,382,996	3,118,279	
21	Reliance Insurance	497,278	70,033	567,311	252,835	3,961	256,796	59,017	9,836	68,853	56,138	104,674	37,317	35,528	7,535	43,063	550	33,006	5,103	13,019	31,767	31,347	0.49	633,695	1,049,081	914,031	1,802,985	
22	Security Gen. Insurance	4,069,597	208,519	4,278,116	730,404	14,859	745,263	153,200	53,157	206,357	9,225	296,374	163,655	978,321	0	978,321	65,721	271,605	(3,908)	20,005	1,171,997	702,226	10.32	680,625	14,844,154	16,456,610	26,126,461	
23	Shahveen Insurance	330,836	24,388	355,224	185,818	12,431	198,249	42,208	4,025	46,233	37,747	97,833	2,136	50,248	1,221	51,470	8,418	8,029	3,398	2,998	65,781	46,705	0.78	600,000	733,725	658,276	1,240,733	
24	Sindh Insurance	761,105	5,369	766,475	163,186	5,138	168,324	49,623	2,141	51,764	(17,041)	71,646	12,729	359,455	0	359,455	12,710	58,959	3,275	5,816	418,395	302,402	3.02	1,000,000	2,716,629	3,851,008	5,746,115	
25	Salaam Takaful Ltd.	0	1,921,580	1,921,580	0	1,704,862	1,704,862	0	825,634	825,634	38,920	682,115	68,634	0	11,655	72	158,193	38,814	140,313	101,286	121,807	1,08	1,132,020	884,079	576,713	3,805,209		
26	TPL Insurance Ltd.	1,584,099	1,389,017	2,973,116	1,045,605	1,129,300	2,174,905	509,439	555,205	1,064,644	189,375	829,179	197,307	(46,589)	37,278	(9,311)	87,956	91,705	13,157	(48,603)	(26,956)	(63,502)	(0.59)	1,422,088	2,120,973	3,037,022	6,040,211	
27	UBL Insurer Ltd.	4,385,603	664,385	5,049,988	1,350,528	343,107	1,693,635	622,633	150,011	772,644	106,074	563,923	124,213	140,045	53,248	193,293	42,375	250,995	89,200	47,053	362,449	276,496	3.46	800,000	2,423,903	2,744,001	9,723,252	
28	United Insurance	4,824,701	1,718,963	6,543,664	2,710,752	663,215	3,373,967	700,373	741,797	1,442,169	146,204	1,029,794	20,646	73,821	25,031	98,852	56,887	840,277	(52,372)	25,031	975,370	736,404	2.50	2,950,000	4,049,323	2,248,240	2,387,810	
29	Universal Insurance	83,237	0	83,237	52,171	0	52,171	57,542	0	57,542	7,606	66,893	4,495	(2,509)	0	(2,509)	1,911	(79,870)	0	0	(84,963)	(66,455)	(1.33)	500,000	773,898	495,712	1,007,111	
	<b>TOTAL--&gt;</b>	<b>97,544,131</b>	<b>16,121,330</b>	<b>113,665,462</b>	<b>44,360,100</b>	<b>8,286,809</b>	<b>52,646,909</b>	<b>24,756,355</b>	<b>6,412,537</b>	<b>31,168,891</b>	<b>4,192,508</b>	<b>14,274,487</b>	<b>1,475,538</b>	<b>7,562,658</b>	<b>512,544</b>	<b>8,075,203</b>	<b>1,889,288</b>	<b>2,736,589</b>	<b>524,292</b>	<b>1,306,549</b>	<b>11,955,925</b>	<b>7,444,170</b>	<b>(1.11)</b>	<b>28,368,069</b>	<b>104,897,615</b>	<b>143,246,554</b>	<b>291,757,383</b>	

\* 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.

\*\* = New Hampshire has stopped offering commercial ins. in Pakistan.

\* = Report awaited

B&C Appearing in Statement of Premium

D Appearing in Statement of Claims

E Net Commission Expense

F-1 Management expenses

F 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.