

THE INSURANCE ASSOCIATION OF PAKISTAN

Key Information including window takaful for the period ended September 30, 2023

(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	Net. Tot. Prem. inc. Taka Cont. Rev.	Net Claims	Net Claims of Tak. operators	Tot Net claims inc. takaful	Net Commission (Income)/Expense	Management Expenses	Gen. Admin. Exp. Financial +Other Exp.	Investment Income/(Loss)	Inv. Income from Takaful operat.	Total Inv. Income incl. Takaful	Others Income/(Loss)	Underwriting Profit / (Loss)	Surplus/ (deficit) in PTF	Profit before tax from w.t. operator	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital	Shr.holders Equity	Investment and Cash & Bank deposit	Total Assets
	B	C	B+C	D	E	D+E	F	G	F+G	H	I-1	I-2	J	K	J+K	L	M	N	O	P	Q	R	S	T	U	V	
1	Adamjee Insurance	25,574,545	2,372,272	27,946,817	14,382,719	1,207,857	15,590,576	10,048,662	1,273,656	11,322,318	1,899,489	3,235,411	143,479	3,385,337	64,868	3,450,205	506,057	(800,843)	21,007	335,090	3,282,162	1,868,134	5.34	3,500,000	28,000,065	38,218,891	93,785,626
2	Alfalalah Insurance	3,292,520	549,472	3,841,992	1,245,198	404,020	1,649,218	816,215	245,515	1,061,730	(46,715)	381,262	32,544	335,522	32,120	367,642	132,965	94,436	57,939	153,179	683,558	430,932	8.62	500,000	2,344,660	3,186,896	7,114,970
3	Alpha Insurance *			0			0			0					0												
4	Asia Insurance	926,240	102,961	1,029,201	579,528	27,668	607,196	190,945	16,282	207,227	165,058	255,961	14,115	21,005	0	21,005	49,524	(32,436)	0	23,654	47,632	30,628	0.42	730,082	868,248	656,300	2,093,730
5	Askari Gen. Ins.	3,744,358	496,887	4,241,245	1,938,662	73,481	2,012,143	1,251,870	109,915	1,361,785	(32,834)	642,294	23,567	285,347	24,949	310,296	57,656	77,332	22,834	68,114	421,717	259,882	3.61	719,019	2,536,774	3,835,391	8,851,914
6	Atlas Insurance	4,929,780	488,223	5,418,003	1,700,435	127,240	1,827,675	480,649	151,778	632,427	(125,894)	659,221	81,597	343,464	54,670	398,134	182,588	686,459	1,521	84,865	1,215,779	665,780	4.46	1,494,157	3,699,854	6,660,670	11,794,826
7	Century Insurance	1,544,567	206,909	1,751,476	871,457	34,544	906,001	448,326	41,506	489,832	(58,103)	320,016	11,468	285,482	17,558	303,040	64,623	161,218	22,061	26,361	543,774	318,000	5.75	553,265	2,607,100	2,933,615	4,965,159
8	Chubb Insurance	1,800,109	0	1,800,109	635,631	0	635,631	217,921	0	217,921	(4,234)	167,978	17,342	204,498	0	204,498	14,059	253,965	0	0	455,180	286,763	5.74	500,000	1,396,316	1,932,027	4,464,981
9	Cooperative Ins. *			0			0			0					0												
10	Crescent Star Ins.	252,657	0	252,657	198,330	0	198,330	1,226	0	1,226	11,986	80,881	2,888	16,785	0	16,785	22,334	104,236	0	0	140,468	143,437	1.33	1,076,950	1,252,990	370,736	1,636,511
11	East West Insurance	4,539,857	370,083	4,909,940	2,840,448	83,605	2,924,053	1,560,429	124,551	1,684,980	511,624	459,624	147,431	225,802	22	225,824	13,764	309,284	(23,824)	43,089	444,531	337,631	1.92	1,758,914	2,807,685	2,620,823	6,717,977
12	EFU Gen. Insurance	27,555,173	2,433,547	29,988,720	8,638,129	733,007	9,371,136	4,295,506	951,225	5,246,731	1,554,558	2,560,999	71,991	1,668,994	138,273	1,807,267	967,411	227,066	44,915	0	2,929,753	1,617,049	8.09	2,000,000	18,292,327	2,569,678	62,334,340
13	EFU Health Insurance	3,330,484	249,989	3,580,473	1,749,717	137,112	1,886,829	1,547,479	111,110	1,658,589	22,275	361,652	10,228	219,228	13,384	232,612	15,377	(181,689)	744	7,332	50,020	26,880	0.54	500,000	647,396	1,672,611	3,342,761
14	Habib Insurance (**)	2,270,157	431,464	2,701,621	1,163,031	236,403	1,399,434	739,820	157,323	897,143	44,476	560,312	18,002	223,774	18,632	242,406	21,670	(181,577)	17,118	62,626	64,497	74,967	1.21	619,374	1,176,285	1,756,904	5,138,724
15	IGI Insurance	9,893,565	1,575,291	11,468,856	3,444,804	980,773	4,425,577	1,509,938	676,297	2,186,235	771,981	854,628	83,267	315,325	4,300	319,625	101,978	308,257	119,555	129,704	776,297	470,859	2.45	1,918,384	2,844,331	3,095,953	21,156,389
16	Jubilee Gen. Ins.	15,151,295	1,914,277	17,065,572	5,238,604	1,250,320	6,488,924	2,880,201	813,566	3,693,767	239,327	1,501,701	104,556	2,474,519	175,833	2,650,352	271,221	617,375	51,726	285,676	3,434,392	1,964,850	9.90	1,984,912	11,634,682	21,720,537	39,716,129
17	National Ins. Corp.	21,337,175	0	21,337,175	13,940,740	0	13,940,740	5,969,135	0	5,969,135	502,521	1,984,490	1,061,814	6,594,788		6,594,788	518,328	6,489,635	0	0	12,540,937	7,649,971		2,000,000		68,179,665	82,787,743
18	Pakistan Gen. Ins. (#)	-	-	-	-	-	0	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Pak Qatar Gen. Takf.	0	997,400	997,400	0	479,653	479,653	559,319	0	559,319	(47,636)	2,148	346,084	27,563	67,935	95,498	334,686	(34,178)	(6,615)	56,537	49,922	33,526	0.66	509,226	595,292	1,115,038	2,741,002
20	Premier Insurance	432,562	148,857	581,419	235,174	66,967	302,141	122,529	76,946	199,475	14,654	156,801	3,684	34,889	319	35,208	5,974	(58,810)	(4,550)	(9,809)	(21,630)	(38,301)	(0.76)	505,650	220,502	1,154,692	2,542,898
21	Reliance Insurance	646,051	92,109	738,160	322,484	12,556	335,040	93,754	16,306	110,060	69,387	117,030	43,488	119,278	13,206	132,484	4,077	42,313	5,321	20,744	142,924	90,349	1.36	665,379	1,116,479	940,751	2,134,149
22	Security Gen. Ins.	5,213,104	274,240	5,487,344	866,707	29,956	896,663	172,290	62,655	234,945	11,002	345,662	374,660	1,588,580	2,301	1,590,881	58,842	337,753	9,062	35,197	1,645,712	1,043,818	15.34	680,625	16,191,148	19,089,535	29,712,380
23	Shaheen Insurance	589,997	49,333	639,330	316,082	16,422	332,504	107,671	11,794	119,465	58,523	139,446	7,201	79,513	3,249	82,762	18,277	10,442	6,882	7,393	104,280	74,039	1.23	600,000	805,989	852,567	1,690,469
24	Sindh Insurance	1,503,711	12,091	1,515,802	221,138	9,475	230,613	58,567	7,277	65,844	947	103,489	9,841	646,116	0	646,116	39,766	58,135	4,606	7,739	734,177	451,130	4.51	1,000,000	3,129,446	5,277,824	7,180,306
25	Salaam Takaful Ltd.	0	2,627,876	2,627,876	0	1,457,666	1,457,666	0	1,428,901	1,428,901	212,685	530,784	80,553	0	113,620	113,620	19,165	264,473	55,331	0	57,360	40,474	0.30	1,630,715	1,499,899	1,433,019	5,150,295
26	TPL Insurance Ltd.	1,709,994	1,449,757	3,159,751	1,012,334	1,286,586	2,298,920	495,194	618,774	1,113,968	226,021	931,334	207,157	223,217	57,955	281,172	1,197,377	27,597	41,139	(89,945)	1,298,989	1,255,280	6.18	1,983,945	2,773,659	4,225,030	7,405,016
27	UBL Insurer Ltd.	5,700,029	784,925	6,484,954	1,385,752	438,743	1,824,495	680,829	205,739	886,568	2,287	618,340	129,986	262,353	108,503	370,856	88,502	317,300	129,404	96,887	646,671	453,732	5.67	800,000	2,630,522	3,823,146	12,622,316
28	United Insurance	5,349,412	1,521,784	6,871,197	2,713,995	897,014	3,611,009	788,824	798,475	1,587,299	5,477	1,024,842	20,088	134,435	9,331	143,766	128,966	894,851	117,683	9,331	1,147,496	865,174	2.70	3,467,500	4,721,935	2,880,368	13,187,321
29	Universal Insurance	30,644	0	30,644	38,067	0	38,067	22,878	0	22,878	4,754	66,896	6,456	14,647	0	14,647	17,098	(56,461)	0	0	(31,172)	(6,628)	(0.13)	500,000	815,313	573,370	1,006,921
	TOTAL-->	147,317,986	19,149,747	166,467,734	65,679,166	9,991,068	75,670,234	34,500,858	8,458,910	42,959,768	6,013,616	18,063,202	3,053,487	19,730,461	921,028	20,651,489	4,852,285	9,936,133	693,859	1,353,764	32,805,426	20,408,356		32,198,097	114,608,897	200,776,037	441,274,853

* 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.

* = Report awaited

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.