

The Insurance Association of Pakistan

Key Information for the year ended December 31, 2015

(Business underwritten inside Pakistan)

(PKR in '000)																	
S.No	Name of Companies	Premium		Claims	Expenses			Income	Others	Profit / (Loss)			Balance Sheet				
		* Premium Written	Net Premium Revenue	Net Claims	Net Commission (Income)/Expense	Management Expenses	Gen. Admin. Exp+ Financial +Other Exp.	Investment Income/(Loss)	Income/(Loss)	Underwriting	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital	Shr.holders Equity	Investment	Total Assets
		B	C	D	E	E-1	E-2	F	G	H	I	J	K	L	M	N	O
1	Adamjee Insurance	10,310,530	5,546,232	3,313,196	314,119	1,256,276	527,733	2,487,292	88,558	662,641	2,710,758	2,554,810	7.30	3,500,000	15,646,569	15,393,433	32,255,979
2	Alfalsh Ins. Co	1,545,612	780,180	429,297	(96,608)	267,333	103,784	75,583	1,554	180,158	153,511	115,214	2.30	500,000	805,316	969,323	2,376,753
3	Allianz EFU Health	1,664,793	1,026,724	769,980	(48,867)	170,600	59,590	122,960	31,532	135,011	229,913	172,454	5.75	300,000	600,399	910,217	1,580,931
4	Alpha Insurance	179,989	63,215	14,991	8,186	53,528	25,864	77,297	3,184	(12,280)	41,127	31,664	0.78	403,600	635,309	654,630	974,476
5	Asia Insurance	450,174	347,054	64,193	66,787	90,094	47,300	12,926	1,480	125,980	93,086	68,325	2.28	300,000	488,142	405,706	952,689
6	Askari Gen. Insc.	2,005,056	1,091,884	537,792	(54,965)	271,148	178,918	113,325	4,552	337,909	276,868	198,508	5.11	388,344	975,777	1,318,933	2,841,701
7	Atlas Insurance	1,964,485	959,230	203,946	(63,947)	356,523	41,024	375,934	201	462,708	797,819	601,157	8.57	701,614	1,845,899	2,552,671	3,797,014
8	Century Insurance	1,034,842	515,005	299,836	(25,101)	112,009	115,849	636,168	679	128,261	649,259	638,313	13.96	457,244	1,753,890	1,881,083	2,660,358
9	Cooperative Ins.	6,624	4,082	470	421	6,603	6,488	10,456	50	(4,150)	606	916	0.02	500,000	518,425	7,505	2,225,704
10	Crescent Star	265,768	236,907	92,333	25,402	88,880	69,015	9,056	119,522	30,292	89,855	81,682	1.32	620,125	434,076	78,061	838,221
11	East West Insc.	1,767,738	870,242	378,315	159,957	168,555	85,244	33,141	72,582	163,415	183,894	131,252	2.91	451,690	756,014	845,817	1,575,270
12	EFU Gen. Ins. Ltd.	15,213,997	6,690,188	2,998,060	622,854	1,528,917	794,712	2,050,775	2,012,711	1,533,660	4,809,131	4,033,902	25.21	1,600,000	15,847,012	19,914,009	32,264,035
13	Excel Insurance	3,802	359	3,907	(349)	(4,478)	9,924	16,998	2,365	927	10,718	7,076	-0.49	300,000	322,700	284,854	333,089
14	Habib Insurance **	1,123,213	494,502	221,739	(45,118)	199,941	66,318	199,615	7,312	117,940	258,549	226,867	3.66	619,374	1,134,208	895,064	2,742,865
15	IGI Insurance	2,343,705	1,121,949	586,425	(90,402)	369,515	200,523	1,471,593	4,272	256,411	1,531,753	1,293,046	10.54	1,226,895	12,260,735	12,882,731	14,650,626
16	Jubilee Gen. Ins.	7,978,750	4,150,808	2,174,381	423,751	1,084,952	79,575	1,219,632	105,502	467,724	1,713,283	1,352,650	8.62	1,569,100	5,906,404	10,816,647	15,187,869
17	New Hampshire Ins.	1,467,479	396,799	265,066	(142,365)	164,720	156,028	158,130	10,839	109,378	122,319	40,198	N/A	N/A	N/A	1,388,050	3,221,619
18	Pakistan Gen. Ins.	457,540	264,591	128,632	19,438	53,955	40,415	28,926	18,231	62,566	69,308	66,640	1.67	400,013	638,768	334,862	975,370
19	PICIC Insurance ***										0						
20	Premier Ins.	1,405,907	770,143	363,668	104,044	228,943	90,285	140,295	(74)	73,488	123,424	110,616	3.18	348,244	1,608,424	1,170,312	3,685,412
21	Reliance Insurance	1,114,395	316,422	89,862	49,389	127,951	46,409	86,693	1,285	49,220	90,789	80,989	1.75	463,977	786,034	653,669	1,766,561
22	SPI Insurance	599,620	488,368	144,755	58,677	134,885	72,853	10,173	11,580	150,051	98,951	72,096	2.22	325,000	397,217	92,148	846,919
23	Security Gen. Insc.	1,850,686	441,230	124,531	41,425	75,514	125,304	1,018,296	1,463	199,759	1,094,215	913,773	13.43	680,625	9,105,167	8,347,692	12,004,050
24	Shaheen Ins.	308,988	225,225	100,335	38,979	45,336	60,642	16,305	9,505	43,318	5,743	26,184	0.58	450,000	366,268	302,814	780,904
25	Silver Star Ins. ***																
26	Sindh Insurance	73,995	20,508	13,255	(855)	23,893	16,595	115,154	14,389	(15,784)	97,163	67,319	1.35	500,000	599,344	526,309	676,774
27	Takaful Pakistan	333,568	262,210	134,056	17,546	80,426	38,380	23,744	9,130	(27,163)	24,676	21,399	1.01	300,000	172,370	397,247	577,443
28	TPL Direct Ins.	1,171,256	1,131,292	531,771	141,846	402,796	160,143	40,166	100,324	54,879	35,226	26,221	0.47	755,158	939,557	741,440	1,868,958
29	UBL Insurer	1,600,476	534,555	203,788	(9,550)	191,989	96,784	91,951	3,583	148,329	147,078	99,507	0.86	1,152,174	851,871	925,185	2,652,582
30	United Ins.	3,062,158	2,151,784	742,329	201,018	410,153	261,008	126,919	15,392	798,285	679,587	620,026	4.81	1,288,000	2,245,010	1,575,680	5,058,715
	TOTAL-->	61,305,146	30,901,688	14,930,909	1,715,712	7,960,957	3,576,707	10,769,503	2,651,703	6,232,933	16,138,609	13,652,804	6.79	20,101,177	77,640,905	86,266,092	151,372,887

* 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

New Hampshire Paid up Capital = Pakistan Branch - Current Account

*** Figures 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.