

The Insurance Association of Pakistan

Key Information including window takaful for the period ended 31 December 2017

(Business underwritten inside Pakistan)

| S.No | Name of Companies | (PKR in '000) | | | | | | | | | | | | | | | | | | | | | | | | | |
|------|----------------------|-----------------------|---------------------------|----------------------------------|---------------------|--------------------------|-------------------------------------|-------------------|-----------------------------|-----------------------------|---------------------------------|---------------------|--------------------------------------|--------------------------|----------------------------------|---------------------------------|----------------------|------------------------------|---------------------------|-------------------------------------|-------------------|------------------|----------------|-------------------|--------------------|-------------------------------------|--------------------|
| | | 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. Admin. 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.1 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-1 | I-2 | J | K | H+K | L | M | N | O | P | Q | R | S | T | U | V | | |
| 1 | Adamjee Insurance | 11,975,818 | 743,468 | 12,719,286 | 6,442,273 | 261,889 | 6,704,162 | 3,497,535 | 300,367 | 3,797,902 | 448,479 | 1,444,535 | 596,874 | 1,377,278 | 9,072 | 1,386,350 | 110,095 | 1,051,724 | (31,104) | 66,598 | 2,008,821 | 1,268,246 | 3.49 | 3,500,000 | 16,794,187 | 16,618,566 | 42,287,139 |
| 2 | Alfalalah Ins. Co | 2,082,006 | 175,491 | 2,257,497 | 1,043,222 | 136,269 | 1,179,491 | 470,630 | 78,271 | 548,901 | 88,341 | 383,559 | 11,095 | 48,856 | 235 | 49,091 | 30,032 | 100,692 | 795 | 8,410 | 176,895 | 123,040 | 2.46 | 500,000 | 1,054,417 | 574,442 | 3,150,483 |
| 3 | Allianz EFU Health | 1,947,030 | 41,908 | 1,988,938 | 1,227,527 | 19,315 | 1,246,842 | 936,425 | 17,317 | 953,742 | (54,627) | 208,998 | 68,806 | 44,449 | 1,498 | 45,947 | 12,268 | 136,731 | (1,687) | (2,902) | 121,740 | 84,244 | 1.68 | 500,000 | 590,313 | 773,451 | 1,829,890 |
| 4 | Alpha Insurance | 106,277 | 0 | 106,277 | 79,917 | 0 | 79,917 | 93,777 | 0 | 93,777 | 13,115 | 72,326 | 27,110 | 53,760 | 0 | 53,760 | 5,056 | (99,301) | 0 | 0 | (67,595) | (59,846) | -1.34 | 500,000 | 656,352 | 657,352 | 1,322,088 |
| 5 | Asia Insurance | 659,318 | 27,579 | 686,897 | 527,727 | (1,490) | 526,237 | 179,238 | 4,055 | 183,293 | 92,108 | 273,877 | 2,628 | (30,084) | 79 | (30,005) | 129,312 | (17,496) | (5,124) | 5,565 | 84,669 | 76,795 | 1.71 | 450,000 | 621,087 | 312,437 | 1,136,324 |
| 6 | Askari Gen. Ins.c. | 2,583,234 | 183,002 | 2,766,236 | 1,356,189 | 117,220 | 1,473,409 | 622,365 | 53,904 | 676,269 | (46,999) | 331,567 | 209,791 | 98,320 | (1,384) | 96,936 | 2,957 | 449,256 | 12,916 | 23,755 | 364,497 | 253,690 | 4.06 | 625,234 | 1,510,290 | 1,643,014 | 4,537,133 |
| 7 | Atlas Insurance | 2,379,272 | 123,408 | 2,502,680 | 1,274,543 | 78,820 | 1,353,363 | 432,519 | 27,639 | 460,158 | (165,556) | 412,265 | 30,385 | 339,196 | 1,588 | 340,784 | 83,874 | 595,315 | 7,275 | 847 | 988,847 | 663,987 | 9.46 | 701,614 | 2,249,463 | 3,109,914 | 4,204,207 |
| 8 | Century Insurance | 1,049,723 | 5,436 | 1,055,159 | 593,051 | 222 | 593,273 | 246,956 | 21 | 246,977 | (23,240) | 157,327 | 135,088 | 130,637 | 1,212 | 131,849 | 21,786 | 212,008 | (175) | (1,232) | 228,111 | 14,006 | 2.78 | 502,968 | 1,767,715 | 1,327,374 | 2,772,777 |
| 9 | Cooperative Ins. | 8,742 | 0 | 8,742 | 6,309 | 0 | 6,309 | 618 | 0 | 618 | 987 | 8,201 | 7,568 | 3,495 | 0 | 3,495 | 431 | (4,199) | 0 | 0 | (7,568) | (1,623) | -0.03 | 500,022 | 517,245 | 7,504 | 2,218,961 |
| 10 | Crescent Star | 113,280 | 0 | 113,280 | 108,697 | 0 | 108,697 | 37,284 | 0 | 37,284 | 20,682 | 86,148 | 63,713 | 136,572 | 0 | 136,572 | 37,095 | (35,416) | 0 | 0 | 74,537 | 73,167 | 0.88 | 826,833 | 737,508 | 238,140 | 1,240,906 |
| 11 | East West Insc. | 2,531,428 | 0 | 2,531,428 | 1,054,707 | 0 | 1,054,707 | 4,699,147 | 0 | 4,699,147 | 174,791 | 181,602 | 103,164 | (46,736) | 0 | (46,736) | 10,298 | 228,397 | 0 | 0 | 88,795 | 68,581 | 1.12 | 609,782 | 1,050,126 | 1,112,126 | 2,693,765 |
| 12 | EFU Gen. Ins. Ltd. | 18,837,706 | 1,567,170 | 20,404,876 | 7,614,558 | 1,087,604 | 8,702,162 | 2,975,071 | 540,984 | 3,516,055 | 661,516 | 2,349,626 | 115,484 | 1,048,731 | 7,390 | 1,056,121 | 832,599 | 1,628,345 | 112,106 | 46,855 | 3,441,046 | 2,343,819 | 11.72 | 2,000,000 | 17,047,221 | 23,749,947 | 39,102,315 |
| 13 | Excel Insurance | 3,980 | 0 | 3,980 | 1,874 | 0 | 1,874 | 1,814 | 0 | 1,814 | (366) | 8,072 | 17,458 | (21,728) | 0 | (21,728) | 110 | (7,646) | 0 | 0 | (46,721) | (47,209) | -1.17 | 500,000 | 474,618 | 486,040 | 517,559 |
| 14 | Habib Insurance ** | 1,163,365 | 0 | 1,163,365 | 576,321 | 0 | 576,321 | 373,716 | 0 | 373,716 | (59,246) | 245,655 | 76,527 | 215,224 | 0 | 215,224 | 7,842 | 16,196 | 0 | 0 | 162,735 | 109,956 | 1.78 | 619,374 | 1,435,627 | 1,442,388 | 3,276,059 |
| 15 | IIGI Insurance | 2,901,560 | 36,366 | 2,937,926 | 1,645,140 | 8,959 | 1,654,099 | 933,244 | 3,356 | 936,600 | (121,835) | 444,732 | 232,411 | 64,037 | 1 | 64,038 | 8,595 | 388,999 | 3,744 | (2,540) | 226,680 | 173,879 | 0.88 | 1,501,000 | 2,091,006 | 321,211 | 5,744,538 |
| 16 | Jubilee General Ins. | 7,694,212 | 642,497 | 8,336,709 | 4,610,717 | 329,747 | 4,940,464 | 2,450,107 | 292,880 | 2,742,987 | 391,738 | 1,360,183 | 65,246 | 1,207,230 | 7,629 | 1,214,859 | 4,975 | 408,689 | 44,666 | 60,109 | 1,615,757 | 1,083,002 | 6.00 | 1,804,465 | 7,121,735 | 12,363,025 | 17,992,204 |
| 17 | New Hampshire Ins. | (31,173) | 0 | (31,173) | 1,236 | 0 | 1,236 | 7,907 | 0 | 7,907 | (61,386) | 938 | 154,448 | 71,728 | 0 | 71,728 | 10,710 | 77,110 | 0 | 0 | (18,233) | 43,334 | - | - | - | 764,923 | 1,116,184 |
| 18 | Pakistan Gen. Ins. | 201,098 | 0 | 201,098 | 270,762 | 0 | 270,762 | 4,142 | 0 | 4,142 | 52,856 | 126,402 | 70,543 | 13,898 | 0 | 13,898 | 14,305 | 87,363 | 0 | 0 | 45,023 | 61,120 | 1.26 | 464,015 | 630,393 | 464,752 | 902,551 |
| 19 | Premier Ins. | 849,108 | 159,883 | 1,008,991 | 517,834 | 138,669 | 656,503 | 350,392 | 87,228 | 437,620 | 76,049 | 214,078 | 129,889 | 132,370 | 6,768 | 139,138 | 14,976 | (122,685) | 0 | 6,760 | (98,468) | (112,437) | -2.29 | 505,650 | 1,133,709 | 1,404,198 | 3,777,607 |
| 20 | Reliance Insurance | 1,155,401 | 74,774 | 1,230,175 | 357,654 | 26,309 | 383,963 | 88,157 | 225 | 88,382 | 60,678 | 137,732 | 51,258 | (48,024) | 840 | (47,184) | 1,517 | 71,087 | 1,132 | 72,219 | (25,546) | (46,744) | -0.83 | 561,412 | 791,262 | 671,280 | 1,783,449 |
| 21 | SPI Insurance | 700,999 | 308,606 | 1,009,605 | 561,908 | 68,569 | 630,477 | 198,926 | 58,114 | 257,040 | 86,606 | 240,068 | 18,293 | 14,265 | 3,527 | 17,792 | 3,217 | 36,308 | 24,569 | 12,959 | 48,456 | 44,152 | 0.95 | 500,000 | 523,313 | 405,403 | 1,177,984 |
| 22 | Security Gen. Insc. | 2,013,428 | 0 | 2,013,428 | 502,533 | 0 | 502,533 | 94,441 | 0 | 94,441 | 18,664 | 79,043 | 131,181 | 1,098,615 | 0 | 1,098,615 | 300 | 310,384 | 0 | 0 | 1,278,118 | 824,723 | 12.12 | 68,063 | 10,046,749 | 10,098,753 | 13,624,162 |
| 23 | Shaheen Ins. | 342,923 | 0 | 342,923 | 299,586 | 0 | 299,586 | 80,412 | 0 | 80,412 | 61,530 | 65,073 | 61,269 | 28,710 | 0 | 28,710 | 10,991 | 95,869 | 0 | 0 | 71,003 | 63,873 | 1.14 | 600,000 | 620,277 | 310,010 | 1,041,243 |
| 24 | Sindh Insurance | 403,140 | 4,346 | 407,486 | 1,618,930 | 1,342 | 1,620,272 | 763,598 | 285 | 763,883 | 752,058 | 80,539 | 28,108 | 181,555 | 3,105 | 184,660 | 6,648 | 16,823 | 643 | 1,400 | 178,318 | 124,876 | 2.43 | 1,000,000 | 1,280,926 | 130,488 | 3,477,820 |
| 25 | TPL Insurance Ltd. | 1,383,697 | 909,018 | 2,292,715 | 1,299,465 | 769,318 | 2,068,783 | 502,048 | 391,107 | 893,155 | 113,926 | 584,281 | 154,725 | 15,155 | 4,192 | 19,347 | 156,195 | 99,210 | (69,872) | 47,528 | 163,363 | 105,027 | 1.39 | 755,159 | 1,121,306 | 1,069,461 | 2,500,624 |
| 26 | UBL Insurer | 2,760,842 | 248,281 | 3,009,123 | 1,023,084 | 32,783 | 1,055,867 | 419,969 | 30,465 | 450,434 | (63,369) | 345,490 | 125,112 | 50,353 | 1,106 | 51,459 | 0 | 320,994 | 21,650 | 1,163 | 246,236 | 167,023 | 1.45 | 1,152,174 | 1,152,743 | 996,697 | 4,281,224 |
| 27 | United Ins. | 4,163,546 | 962,597 | 5,126,143 | 2,678,708 | 687,025 | 3,365,733 | 1,287,193 | 205,643 | 1,492,836 | 231,944 | 921,226 | 8,870 | 67,205 | 5,829 | 73,034 | 49,387 | 221,312 | 61,387 | 199,069 | 487,345 | 292,284 | 1.46 | 2,001,552 | 2,641,767 | 2,188,519 | 6,211,319 |
| 28 | Universal Ins. | 28,324 | 0 | 28,324 | 12,183 | 0 | 12,183 | (9,017) | 0 | (9,017) | (1,658) | 62,469 | 6,156 | 66,130 | 0 | 66,130 | 25,060 | (39,611) | 0 | 0 | 45,423 | 41,452 | 0.98 | 500,000 | 509,978 | 370,839 | 919,936 |
| | TOTAL--> | 70,008,284 | 6,213,830 | 76,222,114 | 37,306,655 | 3,762,570 | 41,069,225 | 21,738,614 | 2,091,861 | 23,830,475 | 2,747,786 | 10,826,012 | 2,703,200 | 6,361,197 | 52,687 | 6,413,884 | 1,590,631 | 6,226,458 | 182,921 | 546,563 | 11,882,284 | 7,836,417 | 65 | 23,749,317 | 76,171,333 | 83,612,254 | 174,840,451 |

* 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

* = Reply awaited.

B&C Appearing in Statement of Premium

D Appearing in Statement of Claims

E Net Commission Expense

F-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.