

The Insurance Association of Pakistan

Key Information including window takaful for the year ended December 31, 2018.

(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. Adm. 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 deposits	Total Assets	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z			
1	Adamiée Insurance	13,413,513	1,101,526	14,515,039	7,317,978	669,092	7,987,070	4,056,022	401,550	4,457,572	492,779	2,066,600	92,586	1,204,100	(311)	1,203,789	72,910	702,577	7,330	78,949	1,965,639	1,239,000	3.54	3,500,000	19,663,358	24,114,124	47,845,094	
2	Alfalah Ins. Co	2,338,699	263,203	2,601,902	1,302,298	194,363	1,496,661	617,966	105,898	723,864	262,400	397,735	16,091	36,932	0	36,932	35,743	24,197	9,957	14,407	95,188	65,767	1.32	500,000	1,066,866	1,607,406	3,186,871	
3	Allianz EFU Health	2,026,447	69,705	2,096,152	1,335,397	51,112	1,386,509	1,069,395	38,765	1,108,160	(55,195)	219,898	66,965	20,931	2,771	23,702	19,141	101,299	2,693	2,541,000	76,947	57,013	1.14	500,000	561,442	740,889	1,814,897	
4	Alpha Insurance	83,474	0	83,474	47,419	0	47,419	42,579	0	42,579	11,045	91,323	4,077	43,777	0	43,777	4,362	(97,528)	0	0	(53,466)	(49,628)	(0.99)	500,000	705,602	808,033	1,216,069	
5	Asia Insurance	521,370	42,583	563,953	480,215	8,432	488,647	136,964	5,661	142,625	90,067	280,286	9,880	10,778	0	10,778	25,658	(19,527)	3,784	8,428	15,456	20,315	0.36	603,373	985,919	498,371	1,464,002	
6	Askari Gen. Inc.	2,885,080	294,719	3,179,799	1,811,751	99,104	1,910,855	1,069,485	108,860	1,178,345	(75,563)	545,252	12,178	81,823	1,947	83,770	21,718	272,577	(3,172)	56,907	420,847	295,767	4.73	625,234	1,686,721	2,131,408	4,854,565	
7	Atlas Insurance	2,849,455	211,554	3,061,009	1,473,915	113,344	1,587,259	488,305	74,932	563,237	(159,963)	461,250	18,203	230,857	3,758	234,615	74,945	684,323	(24,997)	17,107	989,029	665,568	9.49	701,614	3,460,876	5,080,820	6,665,727	
8	Century Insurance	1,185,648	62,398	1,248,046	690,290	26,743	717,033	288,199	13,691	301,890	(11,496)	283,863	10,466	(54,336)	2,325	(52,011)	32,675	129,725	(265)	7,423	105,020	71,327	1.42	502,968	1,720,404	1,851,427	2,829,744	
9	Chubb Ins.	437,343	0	437,343	125,783	0	125,783	26,687	0	26,687	(26,413)	100,691	5,462	33,970	0	33,970	6,659	24,819	0	59,986	41,472	0.83	500,000	110,008	516,600	1,015,399		
10	Cooperative Ins.	16,779	0	16,779	10,530	0	10,530	787	0	787	(1,028)	(11,417)	(8,737)	3,070	0	3,070	277	5,959	0	0	4,417	9,413	0.00	500,032	53,616	57,870	2,367,933	
11	Crescent Star	114,618	0	114,618	112,781	0	112,781	17,453	0	17,453	18,380	73,255	98,289	1,038	0	1,038	44,321	3,693	0	0	(49,237)	(63,097)	(0.60)	1,076,950	927,157	150,020	1,179,593	
12	East West Ins.	3,107,161	17,346	3,124,507	1,459,230	(2,201)	1,457,029	633,992	835	634,827	291,174	263,265	127,933	(9,220)	1,318	(7,902)	13,390	270,799	(5,556)	(920)	146,116	132,392	1.74	762,227	1,123,839	1,173,750	2,958,081	
13	EFU Gen. Ins. Ltd.	18,780,177	2,032,628	20,812,805	7,562,349	1,559,144	9,121,493	3,088,870	772,737	3,861,607	587,650	2,579,025	50,127	1,798,056	0	1,798,056	90,179	1,306,804	154,444	117,452	3,262,364	2,171,273	10.86	2,000,000	19,298,456	13,242,804	42,869,123	
14	Excel Insurance	2,231	0	2,231	502	0	502	(3,424)	0	(3,424)	(287)	28,250	1,641	13,976	0	13,976	321	(24,037)	0	0	(11,381)	(11,938)	(0.24)	500,000	544,226	577,286	616,716	
15	Habib Insurance **	1,327,024	18,412	1,345,436	532,062	533	532,595	312,495	1,492	313,987	(78,369)	251,325	90,963	196,665	0	196,665	8,550	46,611	(1,665)	(2,947)	157,916	105,310	1.70	619,374	1,338,559	1,328,251	3,282,403	
16	IGI General Ins.	4,417,930	190,078	4,608,008	2,236,396	95,548	2,331,944	1,142,715	76,313	1,219,028	66,245	764,933	47,771	173,977	2,030	176,007	75,716	242,000	(17,936)	23,677	467,599	327,386	1.74	1,918,384	2,250,039	2,780,757	6,858,395	
17	Jubilee General Ins.	9,161,366	907,162	10,068,528	4,922,929	474,514	5,397,443	2,691,068	391,308	3,082,376	413,589	1,606,545	70,017	1,187,743	11,396	1,199,139	219,414	211,727	99,125	82,411	1,631,278	1,066,305	5.91	1,804,465	7,908,055	14,055,287	21,313,152	
18	Pakistan Gen. Ins. ***	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
19	Premier Ins	535,976	149,497	685,473	290,308	137,759	428,067	93,910	80,308	174,218	28,786	239,469	30,577	42,937	0	42,937	91,915	(71,857)	(1,436)	(16,454)	15,964	10,613	0.21	505,650	1,175,134	1,391,898	2,989,203	
20	Reliance Insurance	878,686	100,539	979,225	348,241	64,841	413,082	87,174	13,583	100,757	59,995	152,448	45,211	46,673	986	47,659	2,122	48,624	21,726	7,914	60,122	48,997	0.87	561,413	855,925	916,420	1,658,654	
21	SPI Insurance	580,692	259,137	839,829	471,131	38,830	509,961	151,679	43,638	195,317	68,712	238,630	12,541	16,656	2,698	19,354	2,059	12,108	15,584	(5,316)	12,967	18,932	0.38	500,000	542,458	235,612	1,223,832	
22	Security Gen. Inc.	2,495,890	20,280	2,516,170	599,589	804	600,393	83,195	307	83,502	7,469	214,628	21,170	1,015,425	0	1,015,425	7,293	294,297	(145)	(4,010)	1,291,835	853,828	12.54	680,625	13,870,414	14,751,235	18,996,683	
23	Shahreen Ins.	416,938	6,950	423,888	366,913	(1,325)	365,588	84,888	1,172	86,060	99,568	72,411	1,276	33,037	0	33,037	6,123	110,046	(3,683)	(0,23)	147,930	68,641	1.14	600,000	500,000	45,000	1,149,014	
24	Sindh Insurance	426,427	13,073	439,500	358,775	338	359,113	801,910	2,138	804,048	(558,226)	109,110	2,276	258,479	3,949	262,428	13,893	5,981	(3,456)	2,919	282,945	198,429	1.98	1,000,000	1,479,356	3,204,210	3,860,007	
25	Takaful Pakistan	0	375,856	375,856	0	145,076	145,076	0	77,631	77,631	14,955	133,639	5,311	1,708	11,327	13,035	1,040	(3,518)	3,569	0	5,246	1,969	(1.52)	500,000	332,310	499,531	952,754	
26	TPL Insurance Ltd.	1,350,155	1,058,506	2,408,661	1,264,045	982,560	2,246,605	485,918	479,522	965,440	135,022	486,703	245,208	1,252	1,144	2,396	214,241	156,402	20,164	(112,175)	14,511	3,575	0.04	938,663	936,898	1,026,349	2,251,347	
27	UBL Insurer	3,391,311	438,871	3,830,182	1,412,460	116,751	1,529,211	568,260	108,739	676,999	(13,188)	478,684	99,276	60,557	2,676	63,233	13,928	378,703	40,732	11,079	364,991	259,576	2.25	800,000	1,401,075	1,069,634	4,807,107	
28	United Ins.	4,227,348	1,011,258	5,238,606	2,574,381	677,232	3,251,613	1,305,274	355,843	1,661,117	96,183	832,410	11,158	8,365	5,804	14,169	30,015	340,515	57,687	188,531	562,072	389,223	1.72	2,261,754	3,043,496	1,762,342	6,895,465	
29	Universal Ins.	63,549	0	63,549	33,184	0	33,184	2,366	0	2,366	3,667	66,063	4,039	34,584	0	34,584	27,864	(38,912)	0	0	19,497	15,989	0.32	500,000	808,109	443,047	926,927	
	TOTAL-->	77,035,287	8,645,281	85,680,568	39,140,852	5,452,594	44,593,446	19,344,132	3,154,923	22,499,055	1,767,958	13,026,274	1,191,955	6,493,810	53,818	6,547,628	1,156,472	5,118,407	374,484	477,923	12,061,798	8,013,417	25,962,726	87,900,318	96,060,381	198,048,757		

* 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

*** = Reply awaited

New Hampshire have close their operation.

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.