

The Insurance Association of Pakistan

Key information for the period ended December 31, 2020. (Conventional & Takaful)

(PKR '000)

Nos	Name of Company	Gross Conventional/ Takaful Premium/ Contribution Breakup				Net Conv/ Takaful Prem. Contribution	Claims	Expenses		Income		Profit / (Loss)						
		First Year	Renewal	Single	Group Policies			Total Gross	Gross	Investment	Others	Pre-tax	After Tax	E.P.S				
		Premium/ Contri.	Premium/ Contri.	Premium/ Contri.	Premium/ Contribution without										Acq. Costs	Admin. Exp.	(including oci)	(Rupees)
		A													B	C	D	E
1	Adamjee Life	3,169,929	8,014,983	5,330,905	631,844	16,536,920	6,831,557	2,692,072	1,077,390	3,973,716	316,983	310,192	191,014	2.04				
2	Askari Life	121,257	59,911	37,745	230,351	281,371	126,702	195,752	205,650	60,395	9,947	(238,354)	(238,801)	(2.09)				
3	EFU Life	6,254,519	22,511,106	620,023	3,160,100	31,653,339	17,860,692	6,628,177	1,878,788	20,836,629	60,859	2,527,233	1,784,150	17.81				
4	IGI Life	1,466,075	1,752,552	1,187,234	1,754,924	5,949,885	4,295,989	1,682,731	836,853	1,923,575	104,679	(135,987)	(95,725)	(0.56)				
5	Jubilee Life	5,697,917	32,075,107	273,062	8,461,037	45,207,696	28,825,518	7,020,239	3,591,749	11,501,702	219,916	4,070,024	2,884,381	33.05				
6	Pak Qatar Family Tak.	1,661,316	4,342,295	339,220	1,618,644	7,557,834	4,575,931	1,698,815	516,945	3,235,254	11,905	208,122	163,563	1.25				
7	State Life	14,059,221	93,243,062	-	12,112,348	119,034,540	64,688,426	16,596,807	8,381,442	88,588,998	17,009,232	5,926,610	4,206,341	97.78				
8	TPL Life	181,425	13,685	1,550	933,504	951,839	720,840	187,844	360,657	30,029	18,219	(351,341)	(351,857)	(2.94)				
	TOTAL->	32,611,659	162,012,701	7,789,739	28,902,752	227,173,424	127,925,655	36,702,437	16,849,474	130,150,298	0	17,751,740	0	12,316,499	8,543,066			

Nos	Name of Company	Balance Sheet					Ratios in %							
		Paid Up	Net Shareholders	Investments	Total	No. of employees			Net Working Capital	Current Ratio	Net Claims to Total Net Prem.	Gross Admin. Exp to Total Net Prem.	Gross Acq. Cost to Total Net Prem.	
		Capital	Equity		Assets									
		N	O	P	Q	R	S	T						U
1	Adamjee Life	935,494	1,490,615	49,257,773	50,839,416	1,810	8,201,318	3.80	41.31	6.52	16.28			
2	Askari Life	1,501,720	450,869	909,453	1,050,172	85	534,855	2.92	45%	73%	70%			
3	EFU Life	1,000,000	5,175,089	142,432,034	154,479,936	2,660	5,640,906	2.62	56%	6%	21%			
4	IGI Life	1,705,672	2,136,728	19,017,906	21,867,742	236	1,405,765	1.07	0.72	14%	28%			
5	Jubilee Life	872,638	12,872,206	175,769,348	190,422,123	2,326	11,306,413	1.06	64%	8%	16%			
6	Pak Qatar Family Tak.	1,307,124	1,457,665	24,286,883	30,129,788	759	774,941	1.03	60.55%	6.84%	22.48%			
7	State Life	4,600,000	10,308,531	1,101,380,837	1,202,297,706	5,073	69,296,988	3.25	54.34	7.04	13.94			
8	TPL Life	1,325,000	61,556	268,007	1,122,640	110	43,501	104	76	38	19.73%			
	TOTAL->	13,247,648	33,953,259	1,513,322,241	1,652,209,523	0	13,059	0	97,204,687	0	120	0	53	31.99

Key information for the period ended December 31, 2020 (Family Takaful Business)

(PKR '000)

Nos	Name of Company	Gross Family Takaful Contribution Breakup				Net Takaful Contribution	Claims	Expenses		Income		Balance Sheet	Ratio in %						
		First Year	Renewal	Single	Group Policies			Total Gross	Gross	Investment	Others			Total	Gross Acq. Cost to Total Net Contri.				
		Contribution	Contribution	Contribution	Contribution without Cash Values											Acq. Costs	Admin. Exp.	(including oci)	Assets
		A														B	C	D	E
1	Adamjee Life	1,230,385	1,340,356	446,331	37,133	3,005,850	478,446	822,404	179,136	322,204	-	4,826,433	27.36						
2	Askari Life	18,064	-	11,955	10,230	32,229	1,501	14,929	1,505	13	246	28,616	46						
3	EFU Life	2,041,953	2,831,058	235,693	309,509	5,296,981	790,400	1,934,350	267,283	1,111,451	-	900,589	37.00						
4	IGI Life	914,864	687,061	148,407	72,864	1,790,348	587,085	897,306	206,077	158,866	11,633	3,473,148	50.00						
5	Jubilee Life	3,057,632	7,216,260	121,545	943,094	11,172,030	3,226,211	877,723	2,759,635	1,095,912	63,305	24,737,355	8.00						
6	Pak Qatar Family Tak.	1,661,316	4,342,295	339,220	1,618,644	7,557,834	4,575,931	1,698,815	516,945	3,235,254	11,905	30,129,788	22.48						
7	State Life	-	-	-	-	-	-	-	30,549	11,170,000	-	141,530	0.00						
8	TPL Life	4,239	-	-	188,161	172,197	113,377	17,648	4,995	869	-	144,242	10.25						
	TOTAL->	8,928,453	16,417,030	1,303,151	3,179,635	29,027,469	9,772,951	6,263,175	3,966,125	0	17,094,569	0	64,381,701	21.58					

As per relevant notes to the financial statements

S : Current Assets - Current Liabilities
T : Current Assets / Current Liabilities

U : (Net Claims / Total Net Premium) *100
W : (Gross Administrative Expenses/ Total Net Premium) *100

X : (Gross Acq. Cost / Total Net Premium or contribution)*100