The Insurance Association of Pakistan

Key Information including window takaful for the period ended December 31, 2020

(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	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.t operator	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital	Shr.holders Equity	Investment and Cash & Bank deposit	Total Assets
	A	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 Ins.	13,469,232	1,525,564	14,994,796	13,294,626	745,479	14,040,105	7,986,856	721,657	8,708,513	1,833,190	3,098,880	77,377	1,092,506	17,156	1,109,662	355,583	375,700	91,794	163,774	1,910,186	1,875,506	5.36	3,500,000	22,234,859	27,907,797	49,520,149
2	Alfalah Ins. Co	2,810,203	373,370	3,183,573	1,726,381	291,012	2,017,393	742,441	164,375	906,816	487,481	402,055	35,206	219,337	0	219,337	41,903	94,404	32,384	61,467	381,905	273,731	5.47	500,000	1,631,582	2,592,890	4,233,623
3	Allianz EFU Health	2,360,612	140,487	2,501,099	1,464,581	126,719	1,591,300	1,097,409	122,463	1,219,872	(6,093)	301,288	10,416	97,503	7,679	105,182	14,665	71,977	6,903	5,662	179,391	148,125	2.96	500,000	590,886	1,004,575	1,918,627
4	Alpha Insurance	97,043	0	97,043	70,318	0	70,318	18,561	0	18,561	20,448	89,203	5,825	59,882	0	59,882	6,808	(57,894)	0	0	2,971	1,835	0.04	500,000	700,118	801,037	1,082,927
5	Asia Insurance	607,062	73,003	680,065	471,450	23,735	495,185	145,131	23,977	169,108	110,347	239,160	20,400	110,631	0	110,631	10,485	(25,571)	2,204	12,478	87,623	41,301	0.68	603,373	984,886	729,920	1,736,612
6	Askari Gen. Insc.	2,955,255	375,810	3,331,065	1,860,234	106,862	1,967,096	1,116,735	124,068	1,240,803	(124,677)	636,270	27,767	284,162	15,479	299,641	8,800	231,906	12,344	62,898	559,999	395,158	5.50	719,019	2,181,933	3,057,066	5,868,254
7	Atlas Insurance	3,046,399	276,684	3,323,083	1,405,342	112,385	1,517,727	449,595	91,863	541,458	(183,595)	539,822	23,819	239,702	15,333	255,035	47,950	599,520	15,505	44,422	907,775	645,427	7.60	848,953	4,775,227	7,112,193	9,661,745
8	Century Insurance	1,371,196	106,217	1,477,413	846,099	60,064	906,163	360,165	26,814	386,979	(40,467)	332,548	17,343	79,514	5,143	84,657	75,924	193,853	4,418	10,469	342,417	242,602	4.82	502,968	2,049,066	2,183,141	3,402,848
9	Chubb Ins.	870,179	0	870,179	209,284	0	209,284	24,767	0	24,767	(20,404)	129,802	12,175	60,258	0	60,258	4,473	75,119	0	0	127,675	88,815	1.78	500,000	764,864	813,349	1,536,907
10	Cooperative Ins.	23,947	0	23,947	26,714	0	26,714	862	0	862	4,109	(14,719)	(12,312)	2,214	0	2,214	168	36,462	0	0	51,156	3,262	0.07	500,032	1,838,980	88,843	2,396,766
11	Crescent Star	105,071	0	105,071	112,237	0	112,237	7,447	0	7,447	5,317	79,609	4,332	2,097	0	2,097	48,537	19,864	0	0	66,165	54,582	0.51	1,076,950	1,029,298	251,841	1,333,070
12	East West Insc.	3,468,545	206,477	3,675,022	1,852,506	23,613	1,876,119	817,827	32,921	850,748	364,478	339,426	143,080	84,025	28	84,053	12,539	330,775	5,665	13,138	297,399	231,375	1.96	1,183,358	1,648,766	1,488,529	3,961,277
13	EFU Gen. Ins. Ltd.	20,241,229	2,397,736	22,638,965	8,616,759	1,204,749	9,821,508	4,359,123	948,910	5,308,033	775,077	2,743,670	71,561	2,185,430	185,669	2,371,099	414,967	738,889	0	0	3,453,394	2,370,823	11.85	2,000,000	19,578,865	28,582,359	45,812,336
14	Habib Insurance **	1,658,449	146,169	1,804,618	734,755	39,349	774,104	355,903	29,564	385,467	(50,465)	308,110	134,579	94,145	(3,404)	90,741	11,668	121,207	(3,404)	92,441	89,037	61,663	1.00	619,374	1,300,248	1,494,531	4,017,876
15	IGI General Ins.	5,476,591	537,318	6,013,909	2,341,855	351,183	2,693,038	1,096,802	260,944	1,357,746	71,598	873,771	66,039	396,706	2,278	398,984	17,632	299,684	13,717	35,295	685,556	486,460	2.54	1,918,384	2,446,797	3,518,060	10,458,234
16	Jubilee General Ins.	9,109,975	1,201,291	10,311,266	4,959,025	588,262	5,547,287	3,058,182	600,496	3,658,678	340,804	1,536,093	108,855	1,874,090	30,456	1,904,546	196,381	23,946	52,219	128,146	2,113,708	1,532,738	7.72	1,984,912	9,547,009	16,407,882	23,294,970
17	New Hampshire Ins.	0	0	0	0	0	0	315	0	315	0	0	34,851	103,894	0	103,894		(315)			68,728	48,797	#DIV/0!	0	1,141,164	967,712	1,171,700
18	Pakistan Gen. Ins. #	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Pak Qatar Gen. Tak..	0	601,934	601,934	0	186,039	186,039	0	205,068	205,068	(40,274)	6,339	271,993	11,494	48,511	60,005	240,492	14,906	26,400		43,410	19,062	0.37	509,226	462,361	704,810	1,429,401
20	Premier Ins	532,726	74,699	607,425	195,194	59,812	255,006	112,290	52,922	165,212	27,873	237,939	4,739	37,013	2,149	39,162	39,489	(182,908)	(457)	1,109	(110,036)	(117,112)	(2.32)	505,650	831,259	1,575,332	3,249,280
21	Reliance Ins.	569,072	61,921	630,993	319,478	59,836	379,314	76,425	16,695	93,120	62,012	152,031	47,766	83,543	18,070	101,613	718	29,010	17,377	18,070	83,575	68,495	1.22	561,412	997,634	813,516	1,713,973
22	SPI Insurance	718,719	200,030	918,749	534,135	29,329	563,464	149,251	73,838	223,089	76,058	296,303	11,529	17,368	7,618	24,986	19,947	12,523	(34,406)	6,305	44,614	33,306	0.58	575,000	724,276	423,361	1,423,697
23	Security Gen. Insc.	8,798,985	103,629	8,902,614	815,915	(14,879)	801,036	111,478	15,128	126,606	25,664	310,029	138,856	724,489	-	724,489	42,445	368,744	(6,359)	11,189	1,008,011	707,054	10.39	680,625	14,410,562	17,749,311	34,532,197
24	Shaheen Ins.	244,385	10,112	254,497	229,055	(120,342)	108,713	66,079	3,216	69,295	53,192	59,551	98,054	61,500	3,018	64,518	32,560	50,233	(2,550)	(2,459)	49,256	35,608	0.59	600,000	600,000	617,559	1,093,976
25	Sindh Insurance	488,546	16,051	504,597	254,168	7,046	261,214	66,798	4,313	71,111	61,410	71,654	10,082	385,108	4,052	389,160	21,832	54,306	5,212	5,514	455,217	320,395	3.20	1,000,000	2,202,310	3,677,091	4,737,621
26	Salaam Takaful Ltd.	0	1,605,710	1,605,710	0	745,791	1,211,094		690,404	690,404	125,391	353,371	64,703		78,601	78,601	3,157	21,008	55,970	18,396	74,365	5,156	0.08	612,989	357,730	958,045	2,185,431
27	TPL Insurance Ltd.	1,507,469	1,239,458	2,746,927	1,044,876	1,117,680	2,162,556	462,982	507,071	970,053	198,140	878,086	240,849	44,809	45,768	90,577	113,509	116,277	90,266	(170,344)	79,514	39,788	0.42	938,663	798,979	1,834,161	3,501,168
28	UBL Insurer	4,041,492	563,775	4,605,267	1,841,543	163,386	2,004,929	1,127,840	145,459	1,273,299	107,636	552,256	132,126	102,026	26,108	128,134	39,860	53,811	75,855	30,244	89,680	67,130	0.58	1,152,174	1,964,576	1,758,263	7,013,741
29	United Ins.	4,920,602	801,481	5,722,083	1,868,698	206,721	2,075,419	438,671	310,670	749,341	95,532	919,975	13,285	59,907	1,709	61,616	34,387	451,682	(13,751)	1,709	534,400	414,554	1.41	2,950,000	3,754,097	3,020,006	9,860,745
30	Universal Ins.	140,986	0	140,986	67,199	0	67,199	35,774	0	35,774	10,758	83,053	4,432	(55,443)	0	(55,443)	12,782	(62,386)	0	0	(109,479)	(87,845)	(1.76)	500,000	829,701	484,401	985,508
	TOTAL--->	**89,633,970**	**12,638,926**	**102,272,896**	**47,162,427**	**6,113,831**	**53,741,561**	**24,285,709**	**5,172,836**	**29,458,545**	**4,390,540**	**15,555,575**	**1,819,727**	**8,457,910**	**511,421**	**8,969,331**	**1,869,661**	**4,056,732**	**447,306**	**549,923**	**13,567,612**	**10,007,791**		**28,043,062**	**102,378,033**	**132,617,581**	**243,134,659**

* 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.

= Do not transact the business

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.