

# The Insurance Association of Pakistan

## Key information for the period ended December 31, 2022. (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 Premium/ Contri.	Renewal Premium/ Contri.	Single Premium/ Contri.	Group Policies Premium/ Contribution without	Net Written Prem./ Contribution	Net Claims	Total Gross Acq. Costs	Gross Admin. Exp.	Investment (including oci)	Others	Pre-tax	After Tax	E.P.S (Rupees)		
		A	B	C	D	E	F	G	H	I	J	K	L	M		
1	Adamjee Life	3,080,587	9,806,180	7,339,582	743,748	20,315,452	14,226,149	2,841,536	1,201,112	3,010,006	723,055	810,310	497,702	1.99		
2	Askari Life	582,388	253,018	67,953	398,197	1,077,752	148,084	730,005	261,444	115,294	19,918	(274,620)	(275,971)	(1.84)		
3	EFU Life	7,141,837	26,478,246	719,467	5,543,368	38,471,291	25,516,669	7,895,559	2,542,101	14,440,279	94,326	2,842,107	1,692,118	16.92		
4	IGI Life	1,411,055	2,365,399	382,122	1,913,494	5,800,343	5,301,836	1,603,651	836,751	1,295,731	116,591	60,170	42,031	0.25		
5	Jubilee Life	6,833,322	28,028,911	505,365	11,975,779	45,571,152	42,933,793	6,675,062	4,546,664	4,327,940	427,287	3,300,954	2,072,051	23.74		
6	Pak Qatar Family Tak.	1,475,788	4,790,464	1,254,762	2,714,609	9,771,659	6,618,342	1,864,547	689,758	525,202	23,006	184,620	149,091	1.14		
7	State Life	20,169,568	111,794,114		112,186,692	243,210,693	175,320,881	22,668,775	14,759,407	102,300,289	37,758,962	20,664,527	13,728,269	279.36		
8	TPL Life	132,841	6,753	-	197,751	190,745	93,698	48,056	314,364	19,995	4,599	(213,510)	(213,999)	(1.18)		
9	5th Pillar Family Tak. *															
	<b>TOTAL-&gt;</b>	<b>40,827,386</b>	<b>183,523,085</b>	<b>10,269,251</b>	<b>135,673,638</b>	<b>364,409,087</b>	<b>270,159,452</b>	<b>44,327,191</b>	<b>25,151,601</b>	<b>0</b>	<b>126,034,736</b>	<b>0</b>	<b>39,167,744</b>	<b>0</b>	<b>27,374,558</b>	<b>17,691,292</b>

Nos	Name of Company	Balance Sheet						Ratios in %					
		Paid Up Capital	Net Shareholders Equity	Investments	Total Assets	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.	
		N	O	P	Q	R		S	T	U	W	X	
1	Adamjee Life	2,500,000	3,748,290	61,714,223	69,166,054	1,742		1,582,893	1.34	70.03%	5.91%	13.99%	
2	Askari Life	1,501,720	359,324	1,430,774	1,624,060	83		1,057,013	2.98	14%	24%	68%	
3	EFU Life	1,000,000	6,348,550	164,633,179	178,513,568	2,502		20,571,642	5.36	66.30%	6.60%	20.50%	
4	IGI Life	1,705,672	1,740,388	18,502,340	21,444,923	197		853,497	1.55	91%	14%	28%	
5	Jubilee Life	872,638	13,941,457	173,303,162	187,852,632	1,984		74,468,703	2.36	94%	10%	15%	
6	Pak Qatar Family Tak.	1,307,124	1,581,318	26,972,355	33,008,542	894		99,217	1.03	68%	7%	19%	
7	State Life	6,200,000	27,412,465	1,233,301,070	1,601,487,700	4,883		155,003,571	5.22	72.09%	6.07%	9.32%	
8	TPL Life	1,910,000	290,948	328,686	931,718	112		98,004	1.2	49%	165%	25%	
9	5th Pillar Family Tak. *												
	<b>TOTAL-&gt;</b>	<b>16,997,154</b>	<b>55,422,740</b>	<b>1,680,185,789</b>	<b>2,094,029,197</b>	<b>12,397</b>		<b>253,734,540</b>	<b>0</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>0</b>

## Key information for the period ended December 31, 2022 (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 Contribution	Renewal Contribution	Single Contribution	Group Policies Contribution without Cash Values	Net Written Contribution	Net Claims	Total Gross Acq. Costs	Gross Admin. Exp.	Investment (including oci)	Others	Total Assets	Gross Acq. Cost to Total Net Contri.		
		A	B	C	D	E	F	G	H	I	J	K	X		
1	Adamjee Life	1,174,305	2,690,815	168,378	133,245	4,066,929	1,301,329	911,961	222,150	454,043	48,747	9,192,197	22.42%		
2	Askari Life	522,692	87,298	66,550	118,170	710,109	52,168	555,903	153,969	29,923	-	510,521	78%		
3	EFU Life	2,529,909	5,141,985	213,318	608,516	8,194,612	1,805,473	2,280,914	502,561	1,320,433	-	19,759,405	27.83%		
4	IGI Life	801,953	1,248,322	57,105	145,762	2,177,028	997,941	830,480	221,334	192,247	17,427	4,812,525	38%		
5	Jubilee Life	2,700,842	7,732,396	142,135	1,470,745	11,720,194	5,763,347	2,356,689	1,123,643	736,620	39,310	32,655,836	20%		
6	Pak Qatar Family Tak.	1,475,788	4,790,464	1,254,762	2,714,609	9,771,659	6,618,342	1,864,547	689,758	525,202	23,006	33,008,542	19%		
7	State Life	323,319	126,582	-	-	446,318	955	185,470	396,330	26,425	23,683	520,477	41.56%		
8	TPL Life	17,112	-	-	43,453	51,214	15,132	3,293	5,153	544	-	156,617	6%		
9	5th Pillar Family Tak. *														
	<b>TOTAL-&gt;</b>	<b>9,545,920</b>	<b>21,817,862</b>	<b>1,902,248</b>	<b>5,234,500</b>	<b>37,138,063</b>	<b>16,554,687</b>	<b>8,989,257</b>	<b>3,314,898</b>	<b>0</b>	<b>3,285,437</b>	<b>0</b>	<b>152,173</b>	<b>0</b>	<b>100,616,120</b>

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

\* - Reports awaited