

The Insurance Association of Pakistan

Key information for the period ended December 31, 2021. (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	G	H	K	L	M
1	Adamjee Life	3,754,155	8,897,094	7,539,327	542,968	20,128,118	9,094,825	3,138,296	1,255,496	2,736,863	383,968	231,205	173,804	1.03
2	Askari Life	318,352	122,394	47,121	347,053	600,421	154,944	390,152	198,233	58,803	5,567	(242,051)	(242,440)	(1.61)
3	EFU Life	7,802,814	24,995,045	1,066,930	3,542,087	36,350,499	23,020,008	7,905,778	2,289,458	7,380,816	98,075	2,141,668	1,508,197	15.08
4	IGI Life	1,739,467	2,142,497	1,288,224	1,886,484	6,787,448	4,917,339	2,079,649	937,641	1,048,239	62,472	(492,237)	(349,157)	(2.05)
5	Jubilee Life	6,910,367	30,791,720	733,929	10,919,583	47,580,137	39,848,772	6,981,336	4,011,035	3,768,859	271,644	2,540,238	1,793,107	20.55
6	Pak Qatar Family Tak.	2,054,536	4,800,285	959,199	2,172,396	9,555,201	5,794,914	2,016,910	569,665	164,008	11,809	224,674	175,329	1.34
7	State Life	16,440,728	99,171,380	-	46,868,243	161,788,686	98,037,891	19,995,160	10,306,311	88,016,987	21,452,436	9,333,897	6,625,472	143.24
8	TPL Life	188,727	9,530	-	441,990	540,418	657,126	108,976	315,324	8,229	8,059	(186,472)	(191,610)	(1.38)
	TOTAL->	39,209,146	170,929,945	11,634,730	66,720,804	283,330,928	181,525,819	42,616,257	19,883,163	103,182,804	22,294,030	13,550,922	9,492,702	

Nos	Name of Company	Balance Sheet				No. of employees		Ratios in %					
		Paid Up Capital	Net Shareholders Equity	Investments	Total Assets			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	V	W	X	
1	Adamjee Life	2,500,000	3,249,728	50,617,541	61,917,559	1,991	7,374,840	3.53	45.18%	6.24%		15.59%	
2	Askari Life	1,501,720	208,669	1,021,252	1,155,388	87	567,140	2.43	26.00%	33.00%		65.00%	
3	EFU Life	1,000,000	5,178,379	150,902,180	163,179,955	2,694	4,836,309	2.11	63.00%	6.00%		22.00%	
4	IGI Life	1,705,672	1,744,181	19,071,550	22,046,187	216	1,258,466	1.79	72.00%	14.00%		31.00%	
5	Jubilee Life	872,638	13,068,632	178,152,099	190,551,924	2,197	93,471,000	2.83	84.00%	8.00%		15.00%	
6	Pak Qatar Family Tak.	1,307,124	1,469,107	25,103,352	31,841,362	932	902,563	1.03	60.65%	5.96%		21.11%	
7	State Life	4,900,000	15,473,508	1,015,572,064	1,366,112,457	4,897	153,538,380	5.65	60.60%	6.37%		12.36%	
8	TPL Life	1,750,000	414,946	486,840	1,000,708	118	(97,096)	83.00	122.00	58.00		20.00%	
	TOTAL->	15,537,154	40,807,150	1,440,926,878	1,837,805,540	13,132	261,851,602	64.07	7.02	15.04			

Key information for the period ended December 31, 2021 (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	G	H	Q	X
1	Adamjee Life	1,851,492	1,869,715	446,500	71,194	4,159,326	762,603	1,147,194	185,876	281,527	-	7,233,469	27.58
2	Askari Life	210,837	8,762	35,076	22,710	262,592	10,212	191,172	64,447	1,859	1,703	202,639	73.00
3	EFU Life	2,666,200	3,968,355	375,139	434,826	7,226,094	1,357,126	2,353,164	323,548	440,975	-	14,420,991	33.00
4	IGI Life	1,152,908	957,385	581,811	140,737	2,779,809	552,364	1,158,178	263,340	134,989	6,006	4,755,936	42.00
5	Jubilee Life	3,185,453	7,758,454	391,650	1,430,736	12,510,924	5,420,269	1,044,980	2,403,589	368,673	27,172	28,721,763	8.00
6	Pak Qatar Family Tak.	2,054,536	4,800,285	959,199	2,172,396	9,555,201	5,794,914	2,016,910	569,665	164,008	11,809	31,841,362	21.11
7	State Life	190,161	-	-	-	189,759	-	88,162	55,250	4,412	7,138	442,698	46.46
8	TPL Life	17,561	-	-	73,016	84,081	114,206	11,091	5,013	1,198	-	81,802	13.00
	TOTAL->	11,329,148	19,362,956	2,789,375	4,345,615	36,767,786	14,011,694	8,010,851	3,870,728	1,397,641	53,828	87,700,660	21.79

As per relevant notes to the financial statements

S : Current Assets - Current Liabilities

U : (Net Claims / Total Net Premium) *100

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

T : Current Assets / Current Liabilities

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