

# The Insurance Association of Pakistan

**Key Information including window takaful for the period ended December 31, 2021**

(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. Adm. 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 PFF	Profit before tax from w/o 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					
1	Adamjee Insurance	17,036,745	1,464,911	18,501,656	12,552,477	745,479	13,297,956	7,203,883	597,232	7,801,115	1,522,908	3,153,423	108,947	2,469,444	15,720	2,485,164	1,233,334	672,263	66,554	139,267	4,405,361	3,136,494	8.96	3,500,000	25,389,764	33,243,156	61,640,583	
2	Alfalah Insurance	3,499,285	504,771	4,004,056	1,934,765	353,418	2,288,183	988,076	201,055	1,189,131	422,776	406,252	40,327	189,081	4,580	193,661	23,646	117,661	24,638	75,361	370,002	265,840	5.32	500,000	1,833,502	2,480,177	5,025,547	
3	Allians EFU Health	2,578,067	218,488	2,796,555	1,739,488	151,035	1,890,523	1,504,641	139,589	1,644,230	(11,473)	334,047	9,373	79,376	8,345	87,721	24,122	(87,727)	(17,558)	849	7,247	3,894	0.08	500,000	532,361	946,212	1,865,338	
4	Alpha Insurance	174,121	0	174,121	102,878	0	102,878	27,975	0	27,975	25,681	84,939	4,823	55,387	0	55,387	12,916	(35,717)	0	0	27,763	18,256	0.37	500,000	713,041	733,739	1,077,606	
5	Asia Insurance	923,000	77,000	1,000,000	594,000	23,000	617,000	167,000	25,000	192,000	129,000	292,000	19,000	19,000	0	19,000	16,000	6,000	0	15,000	37,000	27,000	0.41	664,000	951,000	780,000	1,871,000	
6	Askari Gen. Insurance	3,606,497	402,676	4,009,173	2,172,781	102,993	2,275,774	1,377,015	122,840	1,499,855	(49,050)	651,074	21,307	252,402	12,875	265,277	24,547	193,742	14,328	54,849	462,259	366,879	5.10	719,019	2,316,327	3,009,404	6,287,100	
7	Atlas Insurance	3,739,638	366,938	4,106,576	1,830,688	139,709	1,970,397	622,186	133,545	755,731	(182,363)	617,880	25,627	330,420	15,545	345,965	49,634	772,885	19,277	54,196	1,181,508	835,376	9.84	848,953	4,176,463	6,836,112	9,317,796	
8	Century Insurance	1,601,000	145,320	1,746,320	897,582	85,812	983,394	449,748	37,656	487,404	(81,025)	321,554	(6,829)	116,009	5,795	121,804	53,047	207,306	8,532	18,614	388,986	277,526	5.52	502,968	2,264,976	2,593,958	3,850,475	
9	Chubb Insurance	927,850	0	927,850	321,259	0	321,259	21,337	0	21,337	(18,721)	158,578	7,869	52,661	0	52,661	0	160,064	0	0	204,857	143,520	2.87	500,000	909,138	903,394	1,717,807	
10	Cooperative Insurance	18,752	0	18,752	17,366	0	17,366	1,129	0	1,129	2,992	(13,137)	(13,675)	1,914	0	1,914	63	26,382	0	0	(20,421)	402	0.01	500,032	2,850,470	12,970	2,408,590	
11	Crescent Star Insurance	91,612	0	91,612	95,588	0	95,588	9,827	0	9,827	4,417	81,153	4,375	5,854	0	5,854	50,214	191	0	0	51,884	46,844	0.43	1,076,950	1,078,602	261,385	1,404,566	
12	East West Insurance	3,889,266	326,547	4,215,813	2,117,507	38,182	2,155,689	887,393	44,396	931,789	477,997	374,890	158,558	91,503	70	91,573	14,267	377,227	15,515	33,073	357,512	312,467	2.30	1,360,862	1,960,942	1,900,113	4,533,805	
13	EFU Gen. Insurance	21,960,072	1,791,429	23,751,501	9,806,853	1,315,913	11,122,766	4,276,597	1,047,116	5,323,713	1,269,422	2,709,138	70,767	1,930,219	109,837	2,040,056	354,975	1,551,696	221,264	186,105	4,173,492	2,801,579	14.01	2,000,000	19,273,812	27,223,606	47,000,332	
14	Habib Insurance ( ** )	2,039,761	255,326	2,295,087	805,992	105,253	911,245	380,257	51,726	431,983	(43,963)	498,442	21,709	141,031	0	141,031	74,216	(28,744)	59,136	(17,137)	147,657	107,024	1.73	619,374	1,255,074	1,481,444	4,193,752	
15	HGI General Insurance	7,388,824	1,121,994	8,510,818	2,714,617	487,105	3,201,722	1,497,392	638,610	2,136,002	58,718	849,858	56,751	175,244	1,943	177,187	89,165	308,649	(95,000)	84,813	603,063	427,910	2.23	1,918,384	2,541,995	3,576,345	11,656,901	
16	Jubilee Gen. Insurance	10,614,596	1,390,651	12,005,247	5,197,050	684,633	5,881,683	2,860,391	705,639	3,566,030	278,942	1,545,956	60,586	1,385,277	146,970	1,532,247	346,573	511,761	20,080	146,970	2,329,995	1,649,327	8.21	1,984,910	10,189,700	17,133,891	26,194,004	
17	Pakistan Gen. Insurance ( # )	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Pak Qatar Gen. Takaful	0	1,032,469	1,032,469	0	297,069	297,069	0	330,895	330,895	(49,405)	6,627	361,987	12,923	50,977	63,900	357,187	8,952	21,875	46,177	68,052	54,410	1.07	509,226	492,572	885,962	1,936,624	
19	Premier Insurance	602,428	168,042	770,470	246,737	57,320	304,057	231,182	72,103	303,285	13,571	213,043	7,031	189,651	403	190,054	30,629	(211,059)	(21,501)	(14,425)	2,190	(27,534)	(0.54)	505,650	826,733	1,566,969	3,479,358	
20	Reliance Insurance	651,199	75,236	726,435	303,130	3,964,156	4,267,286	64,167	6,829	70,996	54,980	152,112	50,048	74,747	5,475	80,222	3,257	31,869	6,252	10,681	65,300	53,010	0.88	603,518	1,048,061	931,651	1,847,695	
21	Security Gen. Insurance	3,923,919	194,302	4,118,221	924,430	(5,036)	919,394	119,900	23,735	143,635	47,652	366,144	179,981	1,831,301	0	1,831,301	41,944	390,734	2,806	20,374	2,104,372	1,499,588	22.05	680,000	16,766,202	20,071,335	26,352,638	
22	Shaheen Insurance	231,254	11,766	243,020	179,988	4,713	184,701	42,706	3,962	46,668	35,162	140,298	7,790	71,223	(720)	70,503	1,370	(38,177)	(1,794)	(720)	25,905	31,013	0.52	600,000	687,227	632,354	1,093,745	
23	Sindh Insurance	714,554	19,280	733,834	85,966	5,944	91,910	(205,518)	5,782	(199,736)	155,233	106,220	13,577	374,010	3,507	377,517	10,639	30,030	2,476	3,507	404,611	288,703	2.89	1,000,000	50,000	3,745,315	4,720,023	
24	Salam Takaful Ltd.	0	2,219,531	2,219,531	0	1,625,618	1,625,618	0	876,810	876,810	117,128	454,179	72,533	0	55,174	55,174	1,810	975,368	67,663	111,770	179,433	107,535	1.24	800,000	752,868	898,782	3,722,206	
25	TPL Insurance Ltd.	1,794,146	1,489,878	3,284,024	1,155,032	1,242,501	2,397,533	428,487	684,180	1,112,667	50,788	476,098	155,972	19,037	31,534	50,571	81,691	199,658	(95,851)	(53,787)	90,627	99,168	0.90	1,171,913	1,526,888	2,436,836	4,786,063	
26	UBL Insurer Ltd.	4,104,343	653,202	4,757,545	1,793,771	164,361	1,958,132	959,119	138,497	1,097,616	191,931	561,759	134,583	97,333	30,263	127,596	29,729	80,962	100,705	28,581	102,022	66,178	0.83	800,000	1,742,879	1,312,983	5,703,286	
27	United Insurance	5,196,471	1,383,948	6,580,419	2,722,938	610,391	3,333,329	533,540	571,374	1,104,914	157,819	1,075,543	19,269	56,429	35,154	91,583	950,140	83,135	35,154	1,057,230	809,067	2,74	2,950,000	4,317,694	2,512,648	10,543,291		
28	Universal Insurance	115,433	0	115,433	75,205	0	75,205	40,660	0	40,660	9,721	85,307	5,435	13,881	0	13,881	10,682	(60,483)	0	0	(41,355)	40,440	0.81	500,000	840,244	537,353	992,848	
<b>TOTAL--&gt;</b>		<b>97,422,833</b>	<b>15,313,705</b>	<b>112,736,538</b>	<b>50,388,088</b>	<b>12,199,569</b>	<b>62,587,657</b>	<b>24,489,090</b>	<b>6,458,571</b>	<b>30,947,661</b>	<b>4,590,838</b>	<b>15,703,477</b>	<b>1,597,721</b>	<b>10,035,357</b>	<b>533,447</b>	<b>10,568,804</b>	<b>2,935,657</b>	<b>7,111,633</b>	<b>502,532</b>	<b>979,272</b>	<b>18,786,552</b>	<b>13,441,916</b>	<b>27,815,759</b>	<b>107,288,535</b>	<b>138,648,094</b>	<b>255,222,979</b>		

\* 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

# = PGI did not underwrite any business during the period.

New Hampshire has stopped offering commercial Ins. in Pakistan.

B&C Appearing in Statement of Premium

D Appearing in Statement of Claims

E Net Commission Expense

F-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 Shares + Bank Deposits.