

The Insurance Association of Pakistan

Key Information including window takaful for the period ended March 31, 2019

(Business underwritten inside Pakistan)

S.No	Name of Companies	Income Statement																Balance Sheet						Total Assets				
		Premium/Contribution						Claims			Expenses			Income/(Loss)				Profit/(Loss)			Balance Sheet			Investment and Cash & Bank deposit	Total Assets			
		Written	Contribution underwritten	Total Premium incl. Takaful Cont	Net Premium Revenue	Net Contribution Revenue	Tot. Net Prem. Inc. Tak. Cont. Rev.	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. Income incl. takaful	Others Income/(Loss)	Underwriting Profit / (Loss)	Surplus/ (deficit) in PTF	Profit Before Tax from w.l operator	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital			Shr.holders Equity		
A	B	C	D	E	F+G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W							
1	Adamjee Insurance	4,119,815	329,529	4,449,344	1,793,190	233,942	2,027,132	934,144	114,225	1,048,369	126,007	566,357	27,796	443,774	1,196	444,970	65,948	166,682	34,093	26,434	676,238	607,378	1.68	3,500,000	20,398,082	25,818,557	50,027,310	
2	Alfalsh Ins. Co	894,303	120,420	1,014,723	381,626	60,516	442,142	152,487	36,601	189,088	103,060	99,297	2,721	21,862	21,862	21,862	9,361	26,782	1,210	6,483	61,767	44,472	0.89	500,000	1,140,023	811,544	3,750,837	
3	Allianz EFU Health	1,265,409	78,375	1,343,784	381,565	33,057	414,622	352,267	25,640	377,907	(10,728)	56,071	17,188	8,660	1,193	9,853	3,213	(16,045)	1,206	562,000	(20,798)	(25,614)	(0.51)	500,000	545,430	1,026,849	2,687,269	
4	Alpha Insurance	17,676	0	17,676	10,905	0	10,905	(5,388)	0	(5,388)	3,046	20,661	1,127	11,098	0	11,098	1,817	(7,414)	0	0	13,647	2,113	0.04	500,000	702,020	720,467	1,182,430	
5	Asia Insurance	96,794	12,057	108,851	110,185	3,666	113,851	23,461	1,877	25,338	22,655	67,432	128	13,283	0	13,283	7,177	(3,364)	2,129	1,888	18,586	18,772	0.31	603,374	1,004,689	501,481	1,453,988	
6	Askari Gen. Insc.	558,246	94,596	652,842	518,769	29,015	547,784	340,586	31,509	372,095	(21,663)	150,545	3,424	55,076	3,178	58,254	354	49,301	1,284	22,832	124,139	90,175	1.44	625,234	1,781,442	2,313,692	4,815,922	
7	Atlas Insurance	740,460	81,253	821,713	371,208	45,236	416,444	108,461	28,128	136,589	(31,608)	129,742	3,465	32,684	2,001	34,685	12,069	164,613	208	8,589	214,490	143,708	2.05	701,614	3,613,826	4,881,800	6,614,990	
8	Century Insurance	250,721	12,407	263,128	196,883	13,177	210,060	83,429	3,925	87,354	(1,215)	78,395	2,254	10,396	179	10,575	13,467	36,274	3,673	2,850	60,733	46,448	0.92	502,968	1,792,982	1,912,488	2,827,121	
9	Chubb Ins.	139,347	0	139,347	25,483	0	25,483	5,588	0	5,588	(1,165)	24,702	1,900	11,724	0	11,724	249	(3,642)	0	0	6,431	4,631	0.09	500,000	115,315	51,291	1,037,025	
10	Cooperative Ins. ***		0				0			0						0					10,231							
11	Crescent Star	23,190	0	23,190	24,761	0	24,761	4,544	0	4,544	2,841	12,500	12,568	2,635	0	2,635	13,882	4,876	0	0	8,825	8,511	0.08	1,076,950	933,364	165,909	1,191,276	
12	East West Insc.	589,649	22,311	611,960	301,479	11,003	312,482	127,123	3,932	131,055	43,385	36,757	32,415	18,910	811	19,721	3,614	94,214	1,141	486	84,809	77,567	1.02	762,227	1,202,449	1,158,675	2,864,874	
13	EFU Gen. Ins. Ltd.	5,546,131	561,722	6,107,853	1,824,561	455,420	2,279,981	778,886	258,256	1,037,142	170,905	666,551	21,893	274,081		274,081	17,578	208,219	19,608	53,145	531,130	371,108	1.86	2,000,000	19,608,486	12,379,605	45,137,030	
14	Excel Insurance (943)	0	0	(943)	(676)	0	(676)	(58)	0	(58)	(102)	5,161	536	2,526	0	2,526	16	(5,677)	0	0	(3,671)	(3,701)	0.07	500,000	559,111	601,612	636,421	
15	Habib Insurance **	293,564	18,581	312,145	168,094	3,508	171,602	92,581	1,347	93,928	(10,933)	73,368	26,068	30,742	0	30,742	4,264	13,078	(25)	2,041	24,057	16,953	0.28	619,374	1,354,916	1,364,349	3,343,692	
16	IGI General Ins.	1,390,996	177,638	1,568,634	615,042	52,496	667,538	285,284	25,321	310,605	5,495	215,848	8,923	81,792	1,400	83,192	2,563	108,415	12,124	11,008	194,855	140,085	0.73	1,918,384	2,390,124	3,575,866	7,515,710	
17	Jubilee General Ins.	3,286,154	311,221	3,597,375	1,305,107	136,499	1,441,606	686,562	123,254	809,816	90,698	449,264	15,335	290,803	5,682	296,485	30,130	78,583	21,205	27,817	411,998	293,626	1.63	1,804,465	8,296,242	14,136,685	23,112,956	
18	Pakistan Gen. Ins.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0	0	0
19	Premier Ins	111,296	27,195	138,491	55,582	34,210	89,792	19,739	16,249	35,988	14,740	61,317	(3,957)	2,146	-	2,146	2,560	(40,214)	5,269	(5,403)	(36,954)	(38,890)	(0.77)	505,650	1,117,999	1,322,757	2,921,279	
20	Reliance Ins.	128,927	17,863	146,790	65,061	8,785	73,846	14,793	1,734	16,527	14,751	33,529	9,991	21,557	1,320	22,877	9	1,988	2,504	1,321	14,884	12,941	0.23	561,413	875,407	846,790	1,670,403	
21	SPI Insurance	133,991	77,242	211,233	119,670	13,726	133,396	34,135	10,341	44,476	14,817	64,711	1,874	4,337	0	4,337	133	6,006	6,598	(5,048)	3,553	2,535	0.05	500,000	569,765	210,086	1,231,949	
22	Security Gen. Insc.	297,930	13,269	311,199	161,588	847	162,435	33,865	681	34,546	5,863	65,197	8,218	236,451	-	236,451	(30)	56,663	(667)	(832)	284,034	204,505	3.00	680,625	14,155,587	14,957,220	19,090,478	
23	Shahbeen Ins.	79,000	0.53	79,001	83,980	(0.23)	83,980	22,840	(1,157)	21,683	18,685	18,124	14,821	12,987	1,263	14,250	0	24,331	(1,392)	1,261	25,021	1,776	0.30	600,000	60,000	767,433	1,151,279	
24	Sindh Insurance	29,038	1,406	30,444	91,631	2,492	94,123	75,611	626	76,237	(10,499)	11,916	102	87,890	960	88,850	2,895	14,603	1,191	1,040	107,286	76,131	0.76	1,000	1,555,487	3,130,417	3,914,717	
25	Takaful Pakistan ***		0				0			0						0					105,410							
26	TPL Insurance Ltd.	346,834	274,322	621,156	289,150	238,754	527,904	98,899	126,969	225,868	35,266	116,702	62,015	11,024	2,355	13,379	53,148	35,283	11,120	(45,151)	(7,710)	(13,023)	(0.14)	938,663	923,914	584,524	2,242,883	
27	UBL Insurer	1,240,343	129,106	1,369,449	370,741	39,203	409,944	155,754	35,138	190,892	16,975	140,257	34,007	16,407	3,626	20,033	5,107	57,755	10,253	4,429	53,317	54,506	0.47	800,000	1,457,187	1,042,073	6,201,782	
28	United Ins.	1,094,470	177,176	1,271,646	674,590	135,818	810,408	248,157	94,990	343,147	16,375	183,367	18,915	28,118	0	28,118	7,481	262,689	7,851	3,823	283,195	218,110	0.84	2,601,017	3,261,729	1,938,393	7,142,187	
29	Universal Ins.	8,023	0	8,023	3,856	0	3,856	785	0	785	729	14,006	921	4,809	0	4,809	677	(11,664)	0	0	(7,099)	(7,309)	(0.15)	500,000	800,925	446,429	908,827	
	TOTAL-->	22,681,364	2,537,690	25,219,054	9,944,031	1,551,370	11,495,401	4,674,535	939,586	5,614,121	618,380	3,361,777	324,648	1,735,772	25,164	1,760,936	257,682	1,322,335	140,583	119,575	3,242,404	2,347,514	23,852,958	90,216,501	96,666,992	204,674,635		

* 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.
 New Hampshire have close their operation.

B&C Appearing in Statement of Premium
 D Appearing in Statement of Claims
 E Net Commission Expense
 F-1 Management expenses
 E2 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.