

The Insurance Association of Pakistan

Key information for the period ended March 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 | G | H | K | L | M |
| 1 | Adamjee Life | 891,380 | 2,614,408 | 2,246,160 | 208,057 | 5,767,003 | 2,864,435 | 829,057 | 274,509 | 933,922 | 155,388 | 96,279 | 67,578 | 0.27 |
| 2 | Askari Life | 125,134 | 51,369 | 8,335 | 80,022 | 204,392 | 26,975 | 160,521 | 54,540 | 18,891 | 3,165 | (53,249) | (53,337) | (0.35) |
| 3 | EFU Life | 1,515,653 | 6,695,389 | 151,958 | 1,281,979 | 9,215,948 | 6,044,116 | 1,915,520 | 549,520 | 2,907,061 | 17,833 | 640,787 | 455,741 | 4.56 |
| 4 | IGI Life | 335,604 | 570,375 | 205,607 | 519,523 | 1,564,040 | 1,409,600 | 385,566 | 183,387 | 288,891 | 16,087 | 5,238 | 3,717 | 0.02 |
| 5 | Jubilee Life | 1,217,151 | 7,208,199 | 102,869 | 3,914,069 | 11,668,817 | 10,594,644 | 1,546,824 | 1,185,164 | 2,003,325 | 77,113 | 674,097 | 477,136 | 5.47 |
| 6 | Pak Qatar Family Tak. | 335,276 | 1,365,980 | 104,250 | 578,612 | 2,266,426 | 1,685,479 | 525,372 | 152,888 | (165,820) | 5,463 | (99,493) | (106,071) | (0.81) |
| 7 | State Life | 2,477,283 | 23,823,108 | - | 36,479,100 | 60,302,208 | 28,937,064 | 3,139,252 | 2,560,844 | 27,051,559 | 4,938,816 | 3,063,303 | 2,172,666 | 44.34 |
| 8 | TPL Life | 34,003 | 2,255 | - | 67,953 | 53,084 | 46,105 | 3,677 | 70,907 | 4,721 | 2,378 | (67,497) | (67,600) | (0.39) |
| | TOTAL-> | 6,931,484 | 42,331,083 | 2,819,179 | 43,129,315 | 91,041,918 | 51,608,418 | 8,505,789 | 5,031,759 | 33,042,550 | 5,216,243 | 4,259,465 | 2,949,830 | |

| Nos | Name of Company | Balance Sheet | | | | No. of employees | Net Working Capital | Ratios in % | | | |
|-----|-----------------------|-------------------|-------------------------|----------------------|----------------------|------------------|---------------------|---------------|-------------------------------|-------------------------------------|------------------------------------|
| | | Paid Up Capital | Net Shareholders Equity | Investments | Total Assets | | | 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 | 3,316,458 | 52,788,515 | 67,125,480 | 2,074 | 8,074,367 | 2.54 | 49.67% | 4.76% | 14.35% |
| 2 | Askari Life | 1,501,720 | 155,775 | 1,052,615 | 1,174,359 | - | 358,645 | 2.00 | 13.00% | 27.00% | 79.00% |
| 3 | EFU Life | 1,000,000 | 4,595,842 | 134,840,635 | 166,435,876 | 2,745 | 23,521,928 | 5.65 | 5.96% | 8.36% | 20.78% |
| 4 | IGI Life | 1,705,672 | 1,738,862 | 18,958,117 | 21,831,026 | 191 | 1,051,128 | 1.71 | 90.00% | 12.00% | 25.00% |
| 5 | Jubilee Life | 872,638 | 13,555,498 | 177,785,512 | 190,659,506 | 2,060 | 93,232,272 | 2.80 | 91.00% | 10.00% | 13.00% |
| 6 | Pak Qatar Family Tak. | 1,307,124 | 1,337,153 | 25,576,718 | 31,540,637 | 932 | 801,978 | 1.03 | 74.00% | 7.00% | 23.00% |
| 7 | State Life | 4,900,000 | 17,646,174 | 1,151,118,187 | 1,428,506,639 | 4,897 | 84,568,916 | 3.68 | 47.99% | 4.25% | 5.21% |
| 8 | TPL Life | 1,750,000 | 347,346 | 334,843 | 937,317 | 116 | (14,706) | 98.00 | 87.00 | 134.00 | 6.93% |
| | TOTAL-> | 15,537,154 | 42,693,108 | 1,562,455,142 | 1,908,210,840 | 13,015 | | | | | |

Key information for the period ended March 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 | G | H | Q | X |
| 1 | Adamjee Life | 463,496 | 669,378 | 103,676 | 38,208 | 1,250,412 | 291,352 | 328,210 | 50,966 | 112,255 | - | 7,929,853 | 26.25 |
| 2 | Askari Life | 112,195 | 10,048 | 6,418 | 14,373 | 133,888 | 5,603 | 80,033 | 28,006 | 1,509 | 1,725 | 209,080 | 60.00 |
| 3 | EFU Life | 625,860 | 1,241,493 | 58,508 | 194,291 | 2,006,002 | 393,786 | 647,918 | 81,177 | 224,107 | - | 16,899,605 | 32.30 |
| 4 | IGI Life | 228,427 | 274,868 | 17,474 | 20,575 | 525,390 | 198,958 | 200,418 | 55,988 | 26,055 | 674 | 5,083,217 | 38.00 |
| 5 | Jubilee Life | 447,810 | 2,030,038 | 36,548 | 614,990 | 2,986,005 | 1,405,035 | 325,101 | 532,668 | 231,399 | 6,260 | 29,719,330 | 11.00 |
| 6 | Pak Qatar Family Tak. | 335,276 | 1,365,980 | 104,250 | 578,612 | 2,266,426 | 1,685,479 | 525,372 | 152,888 | (165,820) | 5,463 | 31,540,637 | 23.00 |
| 7 | State Life | 36,391 | - | - | - | 36,391 | - | 7,795 | 3,306 | 3,102 | 3,609 | 489,024 | 21.42 |
| 8 | TPL Life | 2,165 | - | - | 9,429 | 8,761 | 489 | (2,083) | 7,482 | 111 | 6,233 | 117,722 | -23.77 |
| | TOTAL-> | 2,251,620 | 5,591,805 | 326,874 | 1,470,478 | 9,213,275 | 3,980,702 | 2,112,764 | 912,481 | 432,718 | 23,964 | 91,988,468 | |

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