

The Insurance Association of Pakistan

Key Information including window takaful for the period ended March 31, 2022

(Business underwritten inside Pakistan)

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. Income. 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	
		B	C	B+C	D	E	D+E	F	G	F+G	H	I	J	K	H+K	L	M	N	O	P	Q	R	S	T	U	V		
1	Adamjee Insurance	4,643,265	838,787	5,482,052	3,756,123	236,086	3,992,209	2,172,668	262,439	2,435,107	471,665	882,843	39,023	958,636	5,282	963,918	85,984	228,947	(10,005)	73,523	1,308,067	928,358	2.65	3,500,000	26,291,296	35,289,068	63,921,758	
2	Alfalah Insurance	1,388,000	231,853	1,619,853	534,569	102,539	637,108	294,082	66,248	360,330	114,131	105,688	7,429	54,618	2,270	56,888	11,005	20,668	3,702	27,289	108,421	74,386	1.49	500,000	1,795,959	3,080,127	5,867,979	
3	Allians EFU Health	1,563,392	91,030	1,654,422	443,405	37,298	480,703	375,685	33,082	408,767	(3,492)	93,885	2,794	26,153	2,430	28,583	3,290	(22,673)	(3,110)	1,566	5,542	3,321	0.07	500,000	539,469	1,142,891	2,992,882	
4	Alpha Insurance	35,034	0	35,034	26,667	0	26,667	25,185	0	25,185	6,323	17,717	1,125	7,212	0	7,212	4,153	(22,558)	0	0	(12,318)	(11,628)	(0.23)	500,000	704,539	721,953	1,071,666	
5	Asia Insurance	202,000	20,000	222,000	162,000	6,000	168,000	50,000	3,000	53,000	39,000	77,100	3,000	1,000	1,000	3,000	(4,100)	0	4,000	900	619	0.01	663,711	951,982	727,837	1,880,426		
6	Askari Gen. Insurance	921,737	113,701	1,035,438	578,802	22,402	601,204	367,543	26,262	393,805	(7,401)	180,327	8,490	74,085	3,883	77,968	7,878	38,333	15,808	18,345	115,689	92,373	1.28	719,019	2,400,565	3,410,856	6,436,201	
7	Atlas Insurance	1,460,585	147,889	1,608,474	510,113	36,093	546,206	177,398	43,618	221,016	(59,741)	176,851	5,710	59,313	7,596	66,909	13,435	215,605	4,605	16,569	299,212	212,331	2.50	848,953	4,304,576	6,825,418	10,106,416	
8	Century Insurance	305,411	42,167	347,578	261,933	13,719	275,652	153,416	16,349	169,765	(19,806)	97,908	3,232	22,375	1,738	24,113	21,711	30,415	357	3,616	76,622	56,557	1.12	502,968	2,320,652	2,541,335	4,057,972	
9	Chubb Insurance	163,082	0	163,082	93,492	0	93,492	(450)	0	(450)	(3,016)	40,897	2,366	22,868	0	22,868	80	56,061	0	0	76,643	54,415	1.09	500,000	964,182	1,312,562	1,831,699	
10	Cooperative Insurance *	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Crescent Star Insurance	28,239	0	28,239	23,621	0	23,621	574	0	574	1,096	21,239	413	9	9	14,100	711	0	0	14,407	10,542	0.10	1,076,950	1,091,454	255,920	1,424,708		
12	East West Insurance	939,650	71,012	1,010,662	617,695	17,554	635,249	277,719	15,988	293,707	92,078	85,146	35,978	39,283	25	39,308	7,209	162,752	7,435	6,652	173,290	158,279	1.16	1,360,862	2,119,956	1,850,542	4,992,257	
13	EFU Gen. Insurance	6,115,241	688,579	6,803,820	2,556,933	297,543	2,854,476	1,204,577	327,945	1,532,522	355,342	683,271	21,375	820,045	33,963	854,008	81,596	313,743	8,703	67,375	1,261,384	908,815	4.54	2,000,000	18,648,426	29,763,080	49,683,638	
14	Habib Insurance (**)	490,987	77,984	568,971	269,073	43,553	312,626	141,502	29,069	170,571	(19,403)	139,725	2,966	61,056	0	61,056	1,901	7,249	15,298	(2,407)	64,833	48,566	0.78	619,374	1,304,415	1,561,583	4,153,237	
15	HGI General Insurance	2,287,962	673,813	2,961,775	818,661	255,979	1,074,640	602,135	180,821	782,956	22,239	215,345	9,693	84,422	1,692	86,114	5,809	21,058	19,630	34,318	93,798	66,596	0.35	1,918,384	2,614,010	3,626,777	16,394,937	
16	Jubilee Gen. Insurance	3,563,123	470,796	4,033,919	1,170,771	162,673	1,333,444	960,224	168,740	1,128,964	80,978	450,502	7,373	483,325	48,802	532,127	64,347	(320,933)	9,333	48,802	268,168	191,326	0.96	1,984,912	9,563,188	17,941,464	29,188,353	
17	New Hampshire Ins. **	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Pakistan Gen. Insurance (#)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Pak Qatar Gen. Takaful	0	203,562	203,562	0	74,497	74,497	0	85,873	85,873	(12,701)	197	93,129	2,162	11,955	14,117	110,712	1,128	3,290	29,538	32,828	24,328	0.48	509,226	513,609	898,727	1,977,963	
20	Premier Insurance	57,831	28,962	86,793	70,423	21,440	91,863	78,444	29,199	107,643	5,360	43,538	1,177	8,655	8	8,663	1,949	(56,919)	(8,033)	(7,323)	(47,492)	(55,900)	(1.11)	505,650	750,084	1,560,107	3,432,178	
21	Reliance Insurance	144,385	14,574	158,959	81,433	6,411	87,844	17,297	1,119	18,416	18,308	33,691	11,329	29,739	513	30,252	151	12,137	287	3,040	31,211	23,502	0.39	603,519	1,080,508	952,389	1,796,129	
22	Security Gen. Insurance	397,991	58,466	456,457	221,258	3,494	224,752	46,816	9,368	56,184	11,384	91,014	50,286	311,247	0	311,247	12,969	72,044	4,646	6,458	352,462	250,227	3.68	680,625	16,529,435	19,621,165	24,897,689	
23	Shahbeen Insurance	64,597	4,696	69,293	43,886	1,712	45,598	11,934	1,391	13,325	8,396	31,276	2,019	13,940	712	14,652	4,259	(7,721)	2,411	954	9,171	6,875	0.11	600,000	695,478	4,255,292	1,117,554	
24	Sindh Insurance	27,872	387	28,259	51,532	1,688	53,220	21,878	2,320	24,198	(5,423)	20,173	2,053	94,458	352	94,810	680	14,904	1,032	108,341	77,199	0.77	1,000,000	2,491,490	3,794,297	4,573,098		
25	Salaam Takaful Ltd.	0	414,674	414,674	0	280,962	280,962	0	252,062	252,062	51,005	191,128	13,660	0	9,656	9,656	15	0	11,308	56,679	0	52,272	0.65	800,000	799,277	759,702	3,357,261	
26	TPL Insurance Ltd.	535,845	384,839	920,684	337,323	353,434	690,757	164,343	175,780	340,123	14,840	159,563	44,862	(60,365)	7,871	(52,494)	16,111	(1,514)	(3,252)	9,164	(90,630)	(88,666)	(0.76)	1,171,913	1,472,577	2,407,989	4,826,594	
27	UBL Insurer Ltd.	1,615,142	197,849	1,812,991	424,649	101,995	526,644	169,029	35,245	204,274	33,632	173,040	43,949	45,752	13,463	59,215	467	115,697	34,249	15,579	131,430	79,753	1.00	800,000	2,248,652	2,361,600	8,206,152	
28	United Insurance	1,464,011	907,771	2,371,782	903,579	290,461	1,194,040	151,983	122,532	274,515	60,408	323,325	9,976	22,963	10,346	33,309	0	373,758	170,827	10,346	410,840	308,184	1.04	2,950,000	4,635,625	2,642,072	11,071,489	
29	Universal Insurance	13,503	0	13,503	14,917	0	14,917	40,970	0	40,970	2,139	19,723	1,498	3,465	0	3,465	429	(47,915)	0	0	(45,519)	(19,941)	(0.40)	500,000	820,386	539,279	1,070,895	
	TOTAL-->	28,428,885	5,683,391	34,112,276	13,972,858	2,367,533	16,340,391	7,504,952	1,888,450	9,393,402	1,257,341	4,355,112	424,905	3,186,416	162,557	3,348,973	473,240	1,200,877	286,275	424,715	4,747,300	3,452,689	(1.11)	27,316,066	107,651,790	149,844,032	270,331,131	

* 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.
 * = Report awaited

B&C Appearing in Statement of Premium
 D Appearing in Statement of Claims
 E Net Commission Expense
 E-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 Properties + Bank Deposits.

(PKR in '000)