

The Insurance Association of Pakistan

Key information for the period ended March 31, 2023. (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	Renewal	Single	Group Policies	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)
		Premium/ Contri.	Premium/ Contri.	Premium/ Contri.	Premium/ Contribution without									
		A	B	C	D	E	G	H	K	L	M			
1	Adamjee Life	652,015	2,779,996	2,340,854	217,886	5,784,673	4,178,772	645,304	352,119	1,944,480	210,154	205,444	130,498	0.52
2	Askari Life	123,772	102,208	28,054	163,190	292,181	84,120	164,970	75,689	50,983	4,152	61,613	61,776	(0.35)
3	EFU Life	871,825	6,497,201	129,794	1,377,949	8,502,020	7,256,950	1,722,515	675,708	4,972,495	23,959	750,119	498,242	4.98
4	IGI Life	278,543	657,006	136,534	706,495	1,687,964	1,154,371	448,068	170,983	449,202	13,997	31,495	22,222	0.13
5	Jubilee Life	963,387	6,468,799	100,351	4,577,238	11,223,295	11,875,541	1,438,201	1,578,854	3,668,655	157,149	754,208	504,953	5.79
6	Pak Qatar Family Tak.	174,176	1,057,171	838,575	779,718	2,741,444	2,108,167	393,078	202,194	767,224	7,047	92,715	(98,632)	(0.75)
7	State Life	2,935,380	24,615,806	-	35,198,090	62,556,332	51,688,359	3,501,567	47,899,783	29,346,797	17,647,758	6,461,179	4,326,712	69.79
8	TPL Life	132,841	6,753	-	197,751	190,745	93,698	48,056	314,364	19,995	4,599	(213,510)	(213,999)	(1.18)
9	5th Pillar Family Tak.*													
	TOTAL->	6,131,939	42,184,940	3,574,162	43,218,317	92,978,654	78,439,978	8,361,759	51,269,694	41,219,831	18,068,815	8,143,263	5,231,772	

Nos	Name of Company	Balance Sheet					Ratios in %				
		Paid Up Capital	Net Shareholders Equity	Investments	Total Assets	No. of employees	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		S	T	U	W	X
1	Adamjee Life	2,500,000	3,879,118	63,202,583	71,267,482	1,650	2,767,752	1.69	72.24%	6.09%	11.16%
2	Askari Life	1,501,720	398,336	1,570,955	1,744,218	-	659,673	2.27	29%	26%	56%
3	EFU Life	1,000,000	5,800,678	167,142,792	181,507,623	2,488	6,262,058	2.21	85%	8%	20%
4	IGI Life	1,705,672	1,751,430	18,726,796	21,827,899	195	1,007,298	1.65	68%	10%	27%
5	Jubilee Life	872,638	13,432,717	166,885,021	187,938,643	1,883	73,399,414	2.30	106%	14%	13%
6	Pak Qatar Family Tak.	1,307,124	1,480,960	27,114,261	34,861,159	889	859,348	1.03	77%	7%	14%
7	State Life	6,200,000	31,639,177	1,173,060,711	1,658,020,549	4,883	276,049,502	10.46	82.63%	76.57%	5.60%
8	TPL Life	1,910,000	290,947	328,686	931,718	112	98,004	1.21	49%	165%	25%
9	5th Pillar Family Tak.*										
	TOTAL->	16,997,154	58,673,363	1,618,031,805	2,158,099,291	12,100	361,103,049	22.82			

Key information for the period ended March 31, 2023 (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	Renewal	Single	Group Policies	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.
		Contribution	Contribution	Contribution	Contribution without Cash Values								
		A	B	C	D	E	G	H	Q	X			
1	Adamjee Life	154,973	858,199	25,707	27,787	1,046,887	385,179	164,787	67,917	248,393	18,227	9,973,342	15.74%
2	Askari Life	114,329	57,422	27,194	50,534	211,992	19,919	129,599	43,961	15,876	999	580,193	61%
3	EFU Life	282,355	1,395,014	19,753	128,334	1,759,386	608,730	466,782	126,389	514,364	-	20,585,885	27%
4	IGI Life	130,843	330,799	5,380	24,835	470,214	248,168	183,711	49,670	128,011	1,889	4,926,005	39%
5	Jubilee Life	419,275	1,819,788	42,948	694,476	2,846,946	1,737,061	505,084	411,988	606,232	14,722	33,331,975	0.18
6	Pak Qatar Family Tak.	174,176	1,057,171	838,575	779,718	2,741,444	2,108,167	393,078	202,194	767,224	7,047	34,861,159	14%
7	State Life	29,396	22,118	-	-	51,515	1,035	16,758	10,201	16,697	9,743	511,244	32.53%
8	TPL Life	17,112	-	-	34,103	51,214	15,132	3,293	5,153	544	-	156,617	6%
9	5th Pillar Family Tak.*												
	TOTAL->	1,322,459	5,538,511	959,557	1,739,787	9,179,598	5,123,391	1,863,092	917,473	2,297,341	52,627	104,926,420	

* Reports omitted

As per relevant notes to the financial statements

S : Current Assets - Current Liabilities
T : Current Assets / Current Liabilities

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

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