

# The Insurance Association of Pakistan

## Key Information for the Year 2009 (Business underwritten inside Pakistan)

(Rupees in '000)																
S.No	Name of Companies	Premium		Claims	Expenses		Income		Profit / (Loss)			Paid Up Capital	Shr.holders Equity	Investment	Total Assets	
		* Premium Written	Net Premium Revenue	Net Claims	Net Commission	Management & G&A Expenses	Investment	Others	Underwriting	Pre-tax	After Tax					E.P.S (Rupees)
	A	B	C	D	E	E-1	F	G	H	I	J	K	L	M	N	O
1	Adamjee Insurance	8,802,567	5,801,101	3,890,280	400,493	1,745,147	2,479,419	120,881	451,772	2,365,481	0	0.00	1,124,586	10,781,175	9,658,030	21,612,378
2	Agro Gen. Ins. Co.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Alfalab Ins. Co	651,459	325,022	231,336	68,307	141,863	17,030	4,159	74,021	48,083	30,696	1.33	230,000	292,812	180,613	1,004,982
4	Alpha Insurance	109,245	61,511	53,161	29	51,161	29,215	5,829	(26,270)	(7,737)	(8,558)	(0.42)	303,600	325,229	195,602	584,705
5	Asia Insurance	36,699	29,768	10,952	5,016	16,227	19,549	258	1,461	7,355	4,886	0.30	200,000	228,457	22,456	419,519
6	Askari Gen. Insc.	1,107,662	805,176	522,426	96,827	245,484	(24,781)	22,379	78,757	(14,363)	(27,545)	(1.35)	203,775	268,411	415,107	1,195,751
7	Atlas Insurance	910,738	443,534	192,355	(34,466)	200,534	118,230	33,853	104,467	237,194	189,056	5.63	335,559	747,963	558,250	1,905,093
8	Capital Insurance	71,007	10,681	1,590	12,919	17,578	12,870	62	389	6,956	5,787	0.29	200,156	209,328	141,019	340,974
9	Central Insurance	98,610	13,397	7,695	15,147	22,819	(111,619)	6,136	10,774	(844,897)	(855,118)	(42.12)	203,039	3,293,190	3,249,876	3,448,921
10	Century Insurance	456,200	206,646	(64,708)	12,623	(113,045)	(73,035)	20,238	95,031	(39,947)	(69,959)	(1.53)	457,244	852,000	735,978	1,151,836
11	Cooperative Ins.	12,308	16,109	4,301	1,241	11,144	4,833	2,503	279	6,759	5,768	0.19	300,000	30,000	38,544	972,971
12	Crescent Star	138,162	105,364	34,475	8,818	80,272	(25,009)	(168)	26,139	(43,379)	(30,483)	(2.52)	121,000	79,165	35,220	237,776
13	East West Insc.	631,816	436,968	178,297	82,160	149,375	(561,658)	6,897	89,271	(527,995)	(537,123)	(23.50)	228,526	329,712	232,810	660,482
14	EFU Gen. Ins. Ltd.	9,614,014	5,570,211	3,911,444	461,193	1,559,066	1,147,932	15,003	66,535	801,443	732,299	6.37	1,150,000	10,464,492	14,232,710	21,938,950
15	Excel Insurance	43,167	18,051	(4,551)	(1,243)	(16,284)	2,741	355	2,607	-	(931)	(0.10)	200,000	203,725	59,941	236,897
16	Habib Insurance **	702,869	359,040	175,704	7,307	155,351	184,886	5,732	73,534	211,296	204,743	5.11	400,403	823,544	958,561	1,616,335
17	IGI Insurance	1,151,797	614,586	257,052	65,197	258,935	324,194	6,485	253,103	364,766	263,966	4.41	598,689	10,960,813	11,235,758	12,366,066
18	New Hampshire Ins.	849,949	382,172	169,222	(3,173)	315,858	131,761	177	98,923	32,203	17,142	-	-	-	1,182,942	2,197,984
19	New Jubilee Ins.	4,030,643	2,297,720	1,420,977	227,640	555,584	673,537	4,842	114,121	771,898	656,464	9.96	659,148	2,621,006	3,930,943	6,419,889
20	Pakistan Gen. Ins.	205,677	109,890	29,170	5,406	67,338	8,362	78,298	54,970	105,448	84,659	4.23	200,000	362,066	21,302	544,767
21	PICIC Insurance	493,968	199,656	106,295	2,699	114,989	27,336	8,447	10,942	16,854	16,854	0.48	350,000	225,810	206,128	731,089
22	Premier Ins. **	670,430	335,456	149,398	28,273	136,833	224,285	4,162	20,952	79,653	53,343	2.02	263,323	1,774,340	1,310,830	2,788,719
23	Reliance Insurance	506,336	326,554	227,456	44,482	140,592	53,861	1,578	(51,986)	(30,994)	(32,644)	(1.30)	252,001	322,582	282,689	904,348
24	Saudi Pak Ins.	230,459	124,850	69,939	1,119	74,786	10,793	9,435	(8,221)	1,472	848	0.03	325,000	200,869	132,769	522,699
25	Security Gen. Insc.	328,308	120,201	31,282	17,503	194,909	446,249	6,758	47,155	329,474	314,439		680,625	6,711,036	7,116,566	7,703,130
26	Shaheen Insurance	596,327	481,636	267,997	138,007	124,559	32,511	4,122	49,155	21,002	17,466	0.87	200,000	225,252	177,520	729,670
27	Silver Star Insc.	219,808	147,868	28,462	32,879	65,872	(4,939)	1,700	58,972	38,698	34,073	1.62	210,938	355,280	304,191	584,051
28	TPL Direct Ins.	287,268	223,569	64,630	17,468	137,969	(2,561)	14,812	29,431	10,142	1,864	0.06	310,000	213,518	170,444	461,027
29	UBL Insurer	511,954	264,807	234,206	22,896	189,704	1,920	8,008	(44,409)	(126,278)	(127,579)	(3.79)	500,000	226,845	204,999	842,563
30	United Ins.	715,031	423,731	121,560	36,763	195,753	11,550	169	205,472	72,792	64,421	1.87	345,000	548,344	166,271	1,018,322
31	Universal Ins.	538,704	360,799	181,590	21,278	167,772	16,320	5,454	57,480	11,933	8,850	0.42	210,000	265,093	54,757	1,004,018
	<b>TOTAL--&gt;&gt;</b>	<b>34,723,182</b>	<b>20,616,074</b>	<b>12,503,993</b>	<b>1,794,808</b>	<b>7,008,145</b>	<b>5,175,782</b>	<b>398,564</b>	<b>1,944,827</b>	<b>3,905,312</b>	<b>1,017,684</b>	<b>(31.44)</b>	<b>10,762,612</b>	<b>53,942,057</b>	<b>57,212,826</b>	<b>96,145,912</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

New Hampshire Paid up Capital = Pakistan Branch - Current Account

B&C Appearing in Statement of Premium

D Appearing in Statement of Claims

E Net Commission Expense

E-1 includes Premium Deficiency + U/W Expense & General and Admin. Expense

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.

### Columns Descriptions of IAP - Proposed Format

Columns	Descriptions
B	Appearing in Statement of Premium
C	To be obtained from Insurance Companies
D	Appearing in Statement of Premium
E	Appearing in Statement of Premium
F	Appearing in Statement of Claims
G	Appearing in Statement of Claims
H	Includes Premium Deficiency + U/w Expense & General and Admin. Expense + Net Commission Expense
J	Includes all Income other than Investment Income