

# The Insurance Association of Pakistan

## Key Information of Life Insurance Companies

For the Year 2009

(Rupees in '000)

S.No	Name of Company	Premium		Claims	Expenses			Income		Revenue Account		Profit / (Loss)			Balance Sheet				Ratios in %						
		Total Gross Premium	Total Net Premium	Net Claims	Total Gross Acq. Costs	Gross Admin. Exp.	Commission from Reinsurers	Investment	Others	Surplus before Tax	Balance of Statutory Funds	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital	Net Shr.holders Equity	Investments	Total Assets	No of Employees	Net Working Capital	Current Ratios	Net Claims to Total Net Prem.	Surplus Before Tax to Total Net Prem.	Gross Admin. Exp to Total Net Prem.	Gross Acq. Cost to Total Net Prem.
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
1	ALICO	1,349,482	1,267,953	363,070	457,172	188,244	-14,966	286,238	31,798	104,614	2,318,142	96,141	62,492	1.25	500,000	581,965	2,856,069	3,352,656	110	-6,091	98.60	28.60	8.25	14.85	36.00
2	EFU Life	7,226,876	6,769,079	1,299,861	2,281,921	362,859	9,124	3,016,456	13,346	734,113	14,767,466	647,721	711,659	9.49	750,000	1,628,540	15,053,389	17,847,481	843	1,001,409	169.42	19.20	10.85	5.36	33.71
3	East West Life	235,769	154,488	84,895	72,875	18,059	107,978	14,100	-20,601	-78,808	162,256	-222,596	223,832	-5.40	454,960	149,368	257,329	348,315	135	261,563	85.67	61.43	-51.01	26.82	47.17
4	NJ LIFE	4,363,155	4,054,739	1,388,756	1,381,077	348,121	19,186	1,366,700	4,340	317,520	6,788,311	160,744	129,943	2.07	627,120	546,505	7,279,564	8,323,980	-	1,637,888	2.65	34.00	8.00	9.00	34.00
	<b>Total--&gt;</b>	<b>13,175,282</b>	<b>12,246,259</b>	<b>3,146,582</b>	<b>4,193,045</b>	<b>917,283</b>	<b>121,322</b>	<b>4,683,494</b>	<b>28,883</b>	<b>1,077,439</b>	<b>24,036,175</b>	<b>682,010</b>	<b>1,127,926</b>		<b>2,332,080</b>	<b>2,905,478</b>	<b>25,446,351</b>	<b>29,872,432</b>	<b>1,088</b>	<b>2,894,769</b>					

### Formuals Defination:

A+B: Appearing in Statement of Premium

C: Appearing in Statement of Claims

D+E+F: Appearing in Statement of Expenses

G: Includes Investment income + Rental Income + Return on Bank Deposit

H: Includes all Income other than Investment Income.

I+J: Appearing in Revenue Account

M: Earning per Share

P: Includes Investments + Investment Properties + Bank Deposits

S: (Cash & Bank Deposit+Loan+Other Assets)-(Creditors & Accruals\*100)

T: (Cash & Bank Deposit+Loan+Other Assets)/(Creditors & Accruals\*100)

U: ( Net Claims / Total Net Premium \*100 )

V: ( Surplus Before Tax / Total Net Premium \*100 )

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

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