

# THE INSURANCE ASSOCIATION OF PAKISTAN

Key Information including window takaful for the period ended March 31, 2024

(Business underwritten inside Pakistan)

Provisional  
(PKR in '000)

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. Admin. Exp- financial +Other Exp	Investment Income/(Loss)	Inv. Income from Takaful operat.	Total Inv. incom. incl. takaful	Others Income/(Loss)	Underwriting Profit / (Loss)	Surplus/ (deficit) in P/I	Profit before tax from w.t 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-1	I-2	J	K	H+K	L	M	N	O	P	Q	R	S	T	U	V
1	Adamjee Insurance	6,834,945	1,535,686	8,370,631	5,715,584	438,635	6,154,219	3,563,272	533,881	4,097,153	797,733	1,208,966	79,111	1,202,575	24,157	1,226,732	171,084	145,613	(55,602)	173,690	1,613,851	974,750	2.79	3,500,000	32,670,321	45,172,074	92,718,893
2	Alfalah Insurance	1,732,392	375,527	2,107,919	455,618	143,922	599,540	258,523	87,038	345,561	(17,226)	149,880	12,758	138,956	22,831	161,787	27,551	64,441	24,110	52,313	293,334	179,123	3.58	500,000	2,690,856	3,949,444	7,843,812
3	Alpha Insurance ***			0			0	0		0					0												
4	Asia Insurance	297,019	34,291	331,310	221,392	10,408	231,800	67,870	5,630	73,500	65,180	92,114	6,611	24,858	0	24,858	24,578	(3,722)	0	9,708	48,761	31,780	0.44	730,082	937,100	761,034	2,034,597
5	Askari Gen. Ins.	1,246,113	171,695	1,417,808	853,157	36,317	889,474	588,037	38,883	626,920	5,291	230,659	9,816	148,998	9,437	158,435	15,280	29,170	25,245	24,966	193,069	131,642	1.83	719,019	2,899,390	4,163,287	8,136,827
6	Atlas Insurance	2,152,044	209,147	2,361,191	648,901	63,333	712,234	163,360	50,180	213,540	(31,375)	256,191	12,674	220,172	32,827	252,999	65,008	260,725	50,008	34,894	568,125	350,186	2.34	1,494,157	5,377,447	9,158,567	14,680,000
7	Century Insurance	406,965	67,915	474,880	315,693	11,441	327,134	184,838	15,257	200,095	(18,158)	120,564	4,361	118,518	4,976	123,494	20,533	28,450	7,515	14,439	177,580	117,654	2.13	553,265	2,935,274	3,286,542	5,020,614
8	Chubb Insurance	364,382	0	364,382	253,301	0	253,301	18,522	0	18,522	(6,069)	70,578	6,997	86,888	0	86,888	403	170,270	0	0	250,565	152,844	3.06	500,000	1,696,163	2,094,468	4,229,559
9	Cooperative Ins. ***			0			0	0		0					0												
10	Crescent Star Ins.	22,966	0	22,966	87,761	0	87,761	(320)	0	(320)	7,620	26,756	586	3,582	0	3,582	665	53,704	0	0	57,365	56,341	0.52	1,076,950	1,248,151	446,903	1,609,727
11	East West Insurance	1,660,682	114,515	1,775,197	928,179	46,718	974,897	378,520	38,968	417,538	122,744	141,460	45,467	114,993	21	115,014	5,760	285,405	14,453	25,588	386,279	366,164	1.81	2,022,751	3,730,894	3,500,159	7,557,495
12	EFU Gen. Insurance	8,376,919	773,682	9,150,601	3,553,955	192,739	3,746,694	1,311,057	232,553	1,543,610	625,455	892,999	64,977	1,269,286	0	1,269,286	30,900	724,444	0	175,542	2,135,195	1,301,443	6.51	2,000,000	20,898,623	33,549,986	66,773,467
13	EFU Health Insurance	2,005,625	111,563	2,117,188	754,465	40,663	795,128	693,593	50,958	744,551	7,663	136,702	3,234	96,704	4,474	101,178	7,077	(83,493)	(18,591)	4,533	21,587	11,351	0.23	500,000	704,562	2,107,023	4,414,095
14	Habib Insurance (**)	566,081	93,409	659,490	395,866	72,191	468,057	242,447	59,504	301,951	10,505	176,534	4,017	92,884	12,225	105,109	32,167	(33,620)	(17,602)	22,646	110,060	76,429	1.23	619,374	1,643,765	2,250,865	5,292,045
15	IGI Insurance	3,365,339	933,302	4,298,641	1,293,141	425,373	1,718,514	620,459	308,022	928,481	148,319	292,546	30,808	154,270	17,494	171,764	75,270	231,817	93,061	34,659	465,208	295,210	1.54	1,918,384	3,134,434	4,543,540	19,489,182
16	Jubilee Gen. Ins.	6,131,562	719,482	6,851,044	1,813,421	369,591	2,183,012	942,558	390,047	1,332,605	63,849	601,931	34,561	1,074,781	42,388	1,117,169	79,423	205,083	(13,865)	108,677	1,367,114	834,720	4.21	1,984,912	14,323,484	25,909,066	42,389,337
17	National Ins. Corp. ***			0			0	0		0					0												
18	Pakistan Gen. Ins. (#)	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
19	Pak Qatar Gen. Takf.	0	361,898	361,898	0	97,317	0	116,812	116,812	(23,438)	987	124,998	4,850	25,641	30,491	129,673	2,956	7,806	30,316	38,122	29,331	0.58	509,226	676,428	1,157,333	2,680,266	
20	Premier Insurance	42,572	63,951	106,523	74,642	23,163	97,805	31,275	22,475	53,750	8,057	29,704	20,381	9,236	36	9,272	973	5,606	625	2,681	(4,566)	(6,456)	(0.13)	505,650	954,028	730,511	2,538,991
21	Reliance Insurance	211,435	27,462	238,897	125,144	6,210	131,354	28,721	6,121	34,842	29,904	40,313	15,212	77,487	5,282	82,769	2,591	26,206	2,602	9,676	96,354	99,122	1.49	665,379	1,336,434	1,141,312	2,405,696
22	Security Gen. Ins.	331,385	86,134	417,519	355,953	4,299	360,252	71,448	46,066	117,514	19,534	132,382	153,727	551,710	0	551,710	17,688	132,589	(21,007)	20,942	569,202	347,213	5.10	680,625	19,654,180	25,128,744	31,292,954
23	Shaheen Insurance	290,670	22,081	312,751	153,794	14,801	168,595	56,283	68	56,351	68	56,351	4,002	30,492	2,067	32,559	16,603	15,839	13,010	3,649	62,582	44,433	0.74	600,000	889,309	994,715	1,725,212
24	Sindh Insurance	122,698	7,606	130,304	236,994	5,238	242,233	46,275	3,466	49,741	(18,906)	45,171	10,274	193,654	0	193,654	14,006	164,455	2,527	1,341	361,841	233,996	2.34	1,000,000	3,498,952	4,394,747	5,755,780
25	Salaam Takaful Ltd.	0	802,454	802,454	0	447,243	447,243	(805,561)	(805,561)	(65,071)	(189,189)	(28,070)	0	8,624	17,801	254,260	(349,049)	132,975	300,140	132,975	8.89	1,630,715	1,556,878	1,414,308	6,673,568		
26	TPL Insurance Ltd.	720,135	630,778	1,350,913	557,124	225,843	782,967	155,933	243,857	399,790	79,244	335,302	67,326	73,102	28,006	101,108	13,319	(31,368)	(13,947)	(37,324)	9,045	(7,305)	0.05	1,983,945	2,616,710	4,283,465	7,855,462
27	UBL Insurer Ltd.	1,992,062	328,578	2,320,640	478,551	150,542	629,093	224,269	82,177	306,445	121,500	206,087	48,552	140,891	57,999	198,890	26,952	(4,940)	45,626	41,470	172,350	239,371	1.68	1,152,174	2,885,562	4,404,034	14,079,859
28	United Insurance	1,619,546	493,304	2,112,850	1,096,254	351,992	1,448,246	240,117	310,200	550,317	129,563	281,038	13,164	47,435	8,207	55,642	16,778,632	445,535	51,424	4,265	500,851	379,388	1.09	3,467,500	4,765,755	2,360,610	14,049,651
29	Universal Insurance	3,267	0	3,267	4,485	0	4,485	3,236	0	3,236	502	20,233	1,681	565	0	565	17,215	(19,486)	0	0	(3,387)	(10,999)	(0.22)	500,000	657,063	511,846	853,698
	<b>TOTAL--&gt;</b>	<b>40,496,804</b>	<b>7,964,460</b>	<b>48,461,263</b>	<b>20,373,375</b>	<b>3,177,979</b>	<b>23,454,037</b>	<b>9,890,343</b>	<b>1,836,602</b>	<b>11,726,945</b>	<b>2,062,488</b>	<b>5,356,258</b>	<b>747,226</b>	<b>5,876,887</b>	<b>306,692</b>	<b>6,183,579</b>	<b>17,591,152</b>	<b>3,069,939</b>	<b>(151,650)</b>	<b>891,646</b>	<b>9,790,627</b>	<b>6,360,707</b>	<b>30,814,108</b>	<b>134,381,762</b>	<b>187,414,583</b>	<b>372,100,787</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

# = PGI did not underwrite any business during the period.

\*\*\* = 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.