

THE INSURANCE ASSOCIATION OF PAKISTAN

Key Information including window takaful for the period ended September 30, 2024

(Business underwritten inside Pakistan)

(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 PFF	Profit before tax from w. operator	Pre-tax	After Tax	E.P.S (Ruppes)	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	I+K	L	M	N	O	P	Q	R	S	T	U	V
1	Adamjee Insurance	28,006,223	3,019,828	31,026,051	19,064,824	1,368,585	20,433,409	12,310,087	1,618,330	13,928,417	2,731,771	3,751,656	220,006	3,934,110	149,637	4,083,747	527,835	271,310	(95,776)	420,413	4,933,662	2,983,917	8.53	3,500,000	36,160,975	52,611,890	109,993,716
2	Alfalah Insurance	3,688,071	647,816	4,335,887	1,406,101	427,073	1,833,174	894,095	278,660	1,172,755	(49,180)	491,735	49,686	497,935	77,840	86,600	106,583	69,451	(329,802)	168,112	792,395	478,117	9.56	500,000	2,946,811	4,277,380	8,106,457
3	Alpha Insurance ***			0			0			0						0											
4	Asia Insurance	994,106	106,602	1,100,708	741,326	29,418	770,744	270,762	0	270,762	190,792	266,307	16,657	86,059	0	86,059	58,071	13,465	0	27,206	168,144	127,798	1.75	730,082	996,613	852,203	2,397,670
5	Askari Gen. Ins.	4,361,357	861,715	5,223,072	2,579,551	141,935	2,721,486	1,789,551	162,729	1,952,280	(41,300)	684,703	24,834	468,286	32,093	500,379	64,360	146,597	61,620	88,590	742,999	461,510	6.42	719,019	2,849,489	4,227,768	8,599,014
6	Atlas Insurance	5,695,196	596,269	6,291,465	2,091,917	187,936	2,279,853	560,312	153,451	713,763	(96,607)	844,840	48,072	1,088,530	111,149	1,199,679	209,199	783,372	67,651	100,621	2,133,650	1,291,219	8.64	1,494,157	6,614,009	11,179,794	17,048,687
7	Century Insurance	1,771,749	279,576	2,051,325	964,019	33,151	997,170	537,809	57,409	595,218	(57,152)	352,281	15,763	404,264	30,434	434,698	66,732	131,081	20,169	37,452	654,199	420,665	7.60	553,265	3,032,141	3,442,572	5,581,521
8	Chubb Insurance	1,917,876	0	1,917,876	651,537	0	651,537	71,643	0	71,643	(18,158)	232,359	20,364	284,721	0	284,721	10,133	365,693	0	0	640,183	390,512	7.81	500,000	1,939,411	2,481,166	4,789,421
9	Cooperative Ins.	22,784	0	22,784	18,826	0	18,826	210	0	210	2,315	16,972	12,443	2,340	0	2,340	8,571	(671)	-	(2,202)	(2,203)	(1,796)	0.00	500,032	2,494,125	94,447	2,476,537
10	Crescent Star Ins.	63,092	0	63,092	211,062	0	211,062	686	0	686	18,427	84,642	2,049	28,305	0	28,305	2,305	107,307	0	0	135,867	125,049	1.16	1,076,950	1,294,531	406,228	1,560,410
11	East West Insurance	5,589,965	616,712	6,206,677	3,151,935	215,184	3,367,119	1,416,821	213,322	1,630,143	654,280	604,015	206,757	377,440	102	377,542	26,356	476,820	23,165	70,953	744,812	560,143	2.77	2,022,751	3,926,014	4,540,841	8,493,287
12	EFU Gen. Insurance	29,581,066	2,557,440	32,138,506	10,594,736	525,980	11,120,716	4,100,545	610,489	4,711,034	1,877,034	2,808,595	165,799	2,889,711	159,032	3,048,743	69,579	1,807,873	401,977	333,023	5,093,419	3,095,325	15.48	2,000,000	22,952,358	31,949,031	70,477,039
13	Habib Insurance (**)	2,443,155	456,308	2,899,463	1,093,475	207,283	1,300,758	668,218	127,449	795,667	18,750	542,132	16,275	204,180	38,402	242,582	92,191	(135,625)	(10,811)	48,267	192,738	126,684	2.05	619,374	1,704,494	2,342,455	6,226,430
14	IGI Insurance	10,395,785	2,012,587	12,408,372	3,589,119	1,275,492	4,864,611	1,689,332	885,503	2,574,835	550,917	952,651	140,949	590,546	9,338	599,884	215,295	396,219	44,033	199,933	1,261,044	768,326	4.01	1,918,384	3,057,412	4,318,996	28,636,647
15	Jubilee Gen. Ins.	18,356,837	2,102,411	20,459,248	5,544,724	1,545,582	7,090,306	2,782,893	998,385	3,781,278	269,757	1,692,351	116,492	3,220,046	288,384	3,508,430	17,363	799,723	105,301	340,347	4,260,987	2,580,080	13.00	1,984,912	15,999,702	27,962,133	51,261,130
16	National Ins. Corp.	16,421,972	0	16,421,972	4,854,826	0	4,854,826	584,686	0	584,686	(507,774)	2,309,539	1,009,343	8,850,497	0	8,850,497	181,518	2,468,374	0	0	10,491,047	6,399,538	32.00	2,000,000	60,843,905	77,461,751	92,461,751
17	Pakistan Gen. Ins.(#)	0	-	-	-	-	0	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-
18	Pak Qatar Gen. Takf.	0	882,081	882,081	0	247,747	247,747	0	304,834	304,834	56,266	3,538	366,048	16,241	90,972	107,213	372,340	(4,359)	11,882	97,264	109,146	80,940	1.59	509,226	689,071	1,198,697	2,508,593
19	Premier Insurance	386,968	181,951	568,919	211,947	126,605	338,552	112,878	68,323	181,201	15,976	185,641	4,211	133,868	3,719	137,587	13,539	(102,548)	10,836	(16,879)	44,367	21,047	0.42	505,650	490,523	1,454,655	2,875,010
20	Reliance Insurance	696,617	116,331	812,948	405,384	17,182	422,566	112,965	21,910	134,875	88,550	136,276	48,535	257,056	2,896	259,952	2,591	67,593	435	25,528	281,601	243,596	3.66	665,379	1,439,962	1,158,829	2,544,761
21	Security Gen. Ins.	5,522,959	315,276	5,838,235	1,111,977	9,995	1,121,972	168,311	47,343	215,654	53,106	369,702	354,035	1,826,253	0	1,826,253	78,748	520,858	15,825	54,108	2,125,932	1,296,392	19.05	680,625	22,274,351	28,055,700	38,867,451
22	Shaheen Insurance	962,879	85,208	1,048,087	551,053	36,012	587,065	246,996	13,483	260,479	112,090	158,773	8,057	81,513	11,027	92,540	55,336	33,194	26,277	11,027	173,013	122,839	1.92	640,500	959,049	991,800	2,157,362
23	Sindh Insurance	1,287,920	23,923	1,311,843	354,756	12,258	367,014	145,567	(15,458)	130,109	(45,256)	133,673	23,486	581,392	14,209	595,601	52,545	120,772	4,069	11,083	745,432	447,155	4.47	1,000,000	3,860,095	4,907,251	7,643,917
24	Salaam Takaful Ltd. ***			0			0			0						0											
25	TPL Insurance Ltd.	1,927,348	1,866,302	3,793,650	1,755,157	752,157	2,507,314	477,690	756,507	1,234,197	257,480	1,014,165	263,891	185,483	93,686	279,169	53,332	1,533	11,077	(121,186)	70,142	35,004	0.12	1,983,945	2,611,001	3,725,147	8,025,423
26	UBL Insurer Ltd.	5,672,652	1,405,061	7,077,713	1,647,235	605,659	2,252,894	662,644	307,493	970,137	16,829	697,749	170,956	457,939	206,276	664,215	66,508	270,013	230,974	137,410	829,780	544,652	6.81	800,000	2,723,386	5,648,027	15,677,665
27	United Insurance	6,021,760	1,663,903	7,685,663	2,886,120	872,184	3,758,304	760,215	788,870	1,549,085	13,517	1,057,026	20,271	121,815	22,641	144,456	58,038	1,055,361	143,228	29,143	1,244,086	959,597	2.77	3,467,500	4,338,394	2,724,087	14,403,639
28	Universal Insurance	20,482	0	20,482	14,123	0	14,123	2,302	0	2,302	1,407	58,442	5,067	(23,543)	0	(23,543)	64,840	(48,028)	0	0	(11,798)	(18,968)	(0.38)	500,000	649,234	430,027	847,979
	TOTAL-->	151,808,819	19,797,300	171,606,119	65,495,730	8,637,418	74,133,148	30,367,218	7,399,032	37,766,250	6,113,837	19,449,763	3,314,299	26,564,987	1,341,837	27,417,109	2,473,908	9,615,378	742,130	2,060,213	37,856,845	23,539,341		30,871,751	206,847,056	278,442,875	513,661,517

* 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

*** = Report awaited

= PGI did not underwrite any business during the period.

B&C. Appearing in Statement of Premium

D. Appearing in Statement of Claims

E. Net Commission Expense

F-1. Management expenses

F-2. General administration expenses + financial charges + other expenses

F-3. Includes investment income + Rental income + Return on bank deposits.

G. Includes all income other than investment income.

K. Earning per share of companies having shares of Rs. 5/- shall be doubled.

N. Includes Investments + Investment Properties + Bank Deposits.