

THE INSURANCE ASSOCIATION OF PAKISTAN

Key Information including window takaful for the period ended June 30, 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. Income incl. takaful	Others Income/(Loss)	Underwriting Profit / (Loss)	Surplus/ (deficit) in PTF	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	JK	L	M	N	O	P	Q	R	S	T	U	V	
1	Adamjee Insurance	14,218,985	2,076,166	16,295,151	11,877,203	878,681	12,755,884	7,431,509	1,052,608	8,484,117	1,709,122	2,465,318	145,068	2,412,180	114,139	2,526,319	348,875	271,254	(65,013)	271,856	3,159,097	1,904,801	5.44	3,500,000	35,067,785	50,194,315	98,393,522	
2	Alfalsh Insurance	2,527,150	477,913	3,005,063	911,089	282,685	1,193,774	547,859	165,638	713,497	(31,768)	301,990	27,973	330,100	55,058	385,158	70,453	93,008	54,158	109,613	630,259	345,569	6.91	500,000	2,747,981	3,890,032	7,014,762	
3	Alpha Insurance *			0			0			0					0													
4	Asia Insurance	635,018	67,517	702,535	470,722	42,603	513,325	172,240	0	172,240	125,674	169,597	11,469	59,836	0	59,836	49,621	3,211	0	18,971	120,170	87,791	1.20	730,082	956,606	788,280	2,203,152	
5	Askari Gen. Ins.	3,239,355	449,160	3,688,515	1,697,696	80,870	1,778,566	1,169,071	105,633	1,274,704	(23,942)	463,870	17,769	316,242	21,049	337,291	43,726	88,697	31,908	63,062	493,959	310,954	4.32	719,019	2,852,982	4,159,136	8,421,329	
6	Atlas Insurance	3,170,905	384,089	3,554,994	1,375,970	126,562	1,502,532	355,523	104,147	459,670	(72,251)	557,169	32,366	719,766	70,252	790,018	159,089	535,529	44,696	68,500	1,450,518	878,947	5.88	1,494,157	5,887,112	10,158,689	15,002,322	
7	Century Insurance	1,090,649	171,305	1,261,954	638,970	23,217	662,187	355,590	35,042	390,632	(38,216)	243,182	11,296	295,156	22,608	317,764	39,485	78,414	19,835	25,431	449,798	289,648	5.24	553,265	2,842,449	3,410,773	4,921,440	
8	Chubb Insurance	703,393	0	703,393	482,962	0	482,962	54,334	0	54,334	(11,253)	153,454	14,190	181,846	0	181,846	7,281	286,427	0	0	461,365	280,275	5.61	500,000	1,826,406	2,119,894	4,086,410	
9	Cooperative Ins. *			0			0			0					0													
10	Crescent Star Ins.	43,114	0	43,114	157,500	0	157,500	(43)	0	(43)	14,034	55,067	1,211	31,963	0	31,963	1,994	88,441	0	0	121,187	114,709	1.07	1,076,950	1,277,699	468,170	1,598,517	
11	East West Insurance	3,558,580	393,843	3,952,423	1,900,933	125,539	2,026,472	792,488	122,132	914,620	458,144	291,086	146,541	309,764	44	309,808	18,537	359,215	15,199	51,085	592,060	428,318	2.12	2,022,751	3,793,540	4,114,107	8,109,091	
12	EFU Gen. Insurance	16,152,626	1,308,470	17,461,096	7,146,242	362,423	7,508,665	2,392,988	431,003	2,823,991	1,242,212	1,797,393	127,619	1,776,698	252,213	2,028,911	370,514	1,713,469	247,242	333,399	4,066,641	2,477,325	12.39	2,000,000	22,301,527	30,549,460	66,336,110	
13	Habib Insurance (**)	1,209,564	230,864	1,440,428	750,623	153,316	903,939	433,555	89,772	523,327	14,689	378,414	10,323	146,980	25,056	172,036	67,572	(76,035)	(2,431)	44,973	173,167	118,586	1.91	619,374	1,712,752	2,454,338	5,243,570	
14	IGI Insurance	5,542,301	1,243,426	6,785,727	2,331,060	826,406	3,157,466	1,123,181	569,873	1,693,054	317,393	642,070	92,146	356,639	8,628	365,267	154,583	248,416	24,565	158,484	825,976	568,651	2.96	1,918,384	3,077,737	4,642,615	21,567,564	
15	Jubilee Gen. Ins.	12,144,786	1,340,042	13,484,828	3,696,958	749,768	4,446,726	1,850,995	644,899	2,495,894	150,413	1,190,315	76,108	2,144,050	201,574	2,345,624	32,039	505,235	100,559	219,346	2,806,790	1,714,890	8.64	1,984,912	14,747,690	26,438,648	46,204,460	
16	National Ins. Corp.	9,019,684	0	9,019,684	3,861,845	0	3,861,845	(117,871)	0	(117,871)	(273,214)	1,536,551	675,269	7,288,577	0	7,288,577	117,518	2,716,379	0	0	9,447,204	5,762,795	28.81	2,000,000	60,207,161	73,546,266	88,546,266	
17	Pakistan Gen. Ins.(#)	-	-	0	-	-	0	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-
18	Pak Qatar Gen. Takf.	0	643,515	643,515	0	179,181	179,181	0	219,355	219,355	(42,337)	2,287	263,004	11,985	76,205	88,190	251,914	(124)	11,861	65,115	76,976	58,093	1.14	509,226	650,055	1,184,751	2,551,225	
19	Premier Insurance	99,203	108,082	207,285	148,342	48,372	196,714	73,776	47,731	121,507	16,239	87,965	2,149	33,130	2,770	35,900	(13,553)	(29,638)	4,630	(17,790)	(9,440)	(11,556)	(0.23)	505,650	501,224	1,397,413	2,485,575	
20	Reliance Insurance	440,569	62,742	503,311	271,224	14,086	285,310	66,883	17,696	84,579	60,377	88,651	37,958	211,220	10,514	221,734	2,591	55,313	388	20,118	241,680	207,453	3.12	665,379	1,391,408	1,165,651	2,527,595	
21	Security Gen. Ins.	1,434,480	176,757	1,611,237	716,808	7,617	724,425	74,720	37,935	112,655	39,221	240,917	274,796	1,188,760	0	1,188,760	54,883	361,950	0	32,296	1,363,093	831,060	12.21	680,625	21,926,125	27,493,273	33,022,928	
22	Shaheen Insurance	604,635	46,280	650,915	360,884	25,496	386,380	174,365	4,375	178,740	63,502	106,834	5,671	61,024	6,519	67,543	38,256	16,183	23,483	7,772	116,311	82,501	1.29	640,500	912,394	0	1,942,490	
23	Sindh Insurance *			0			0			0					0													
24	Salaam Takaful Ltd.	-	2,503,665	2,503,665	0	888,894	888,894	0	(1,131,980)	(1,131,980)	(154,759)	(482,847)	(69,086)	0	26,841	26,841	18,101,669	637,606	(208,502)	166,654	18,835,202	110,544	0.23	1,787,553	1,673,715	1,401,092	8,439,957	
25	TPL Insurance Ltd.	1,257,031	1,196,281	2,453,312	687,856	935,612	1,623,468	321,702	483,707	805,409	171,043	650,918	169,303	142,397	66,329	208,726	34,685	(3,902)	3,515	(71,503)	70,206	42,048	0.21	1,983,945	2,642,375	4,202,136	7,824,616	
26	UBL Insurer Ltd.	3,515,005	951,631	4,466,636	1,076,801	172,084	1,248,885	413,239	177,298	590,537	22,051	456,252	93,657	296,130	124,761	420,891	47,676	185,260	129,686	88,798	560,169	427,767	5.35	800,000	2,494,621	5,430,143	14,277,454	
27	United Insurance	3,772,552	1,014,485	4,787,037	1,865,010	541,142	2,406,152	327,568	432,031	759,599	66,353	663,575	16,268	96,335	18,883	115,218	46,367	807,513	149,075	10,363	944,311	663,541	1.91	3,467,500	4,720,550	2,319,442	13,993,902	
28	Universal Insurance	6,339	0	6,339	8,671	0	8,671	1,315	0	1,315	908	38,782	3,797	(25,605)	0	(25,605)	37,003	(32,334)	0	0	(24,733)	(28,512)	(0.57)	500,000	639,620	485,492	836,700	
	TOTAL-->	84,385,924	14,846,233	99,232,157	42,435,369	6,464,554	48,899,923	18,014,987	3,608,895	21,623,882	3,823,635	12,098,810	2,186,865	18,385,173	1,103,443	19,488,616	20,082,778	8,909,487	584,854	1,666,543	46,971,966	17,666,198		31,159,272	196,851,514	262,014,116	465,550,957	

* 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.