

The Insurance Association of Pakistan

Key Information including window takaful for the period ended December 31, 2019

(Business underwritten inside Pakistan)

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. Tak. 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 PTF	Profit Before Tax from w1 operator	Pre-Tax	After Tax	E.P.S. (Rupees)	Paid Up Capital	Shr.holders Equity	Investment and Cash & Bank deposit	Total Assets
A	B	C	D	E	F	G+H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA		
1	Adamjee Insurance	14,915,468	1,212,523	16,127,991	7,096,761	940,979	8,037,740	3,978,684	525,192	4,503,876	355,721	2,140,051	50,067	1,150,393	7,065	1,157,458	89,947	622,305	105,633	107,693	1,819,643	1,812,975	5.18	3,500,000	21,380,492	25,887,672	49,538,262
2	Alfalsh Ins. Co	2,666,478	338,869	3,005,347	1,583,734	263,334	1,847,068	658,573	147,832	806,405	446,852	396,518	32,896	110,855	0	110,855	54,839	81,791	28,088	38,554	214,499	159,344	3.19	500,000	1,312,385	1,541,459	4,023,762
3	Allianz EFU Health	2,382,505	144,940	2,527,445	1,615,665	141,448	1,757,113	1,493,619	122,605	1,616,224	(36,141)	229,450	76,955	64,705	6,104	70,809	22,186	(71,263)	(7,904)	6,832	(55,223)	(79,381)	(1.60)	500,000	446,645	668,057	1,741,162
4	Alpha Insurance	114,854	0	114,854	60,197	0	60,197	9,350	0	9,350	14,613	92,280	6,325	43,277	0	43,277	24,836	(56,046)	0	0	5,742	3,596	0.07	500,000	705,526	654,194	1,111,974
5	Asia Insurance	523,656	60,120	583,776	437,893	17,280	455,173	455,173	131,677	586,850	91,579	282,626	18,624	52,854	0	52,854	26,600	(391,485)	6,441	11,633	(330,655)	6,189	0.10	603,374	975,827	573,991	1,603,979
6	Askari Gen. Ins.	3,029,070	371,450	3,400,520	2,016,249	112,320	2,128,569	1,250,767	122,046	1,372,813	(82,512)	630,155	21,429	224,875	20,244	245,119	21,022	217,839	10,622	67,157	462,551	361,838	5.03	719,019	1,966,379	2,811,101	5,431,398
7	Atlas Insurance	2,911,830	289,752	3,201,582	1,455,416	200,647	1,656,063	468,715	109,333	578,048	(144,684)	534,634	17,981	224,805	5,372	230,177	52,796	596,751	27,454	38,870	861,743	623,256	8.08	771,775	3,706,740	5,539,169	7,034,120
8	Century Insurance	1,314,587	74,725	1,389,312	779,722	50,171	829,893	362,677	19,780	382,457	(12,926)	294,772	15,875	27,995	2,592	30,587	42,878	135,199	9,214	9,457	192,789	145,196	0.89	502,968	1,836,698	2,027,277	3,086,221
9	Chubb Ins.	604,750	0	604,750	168,173	0	168,173	33,010	0	33,010	(6,673)	111,800	8,040	58,251	0	58,251	7,227	30,036	0	0	87,474	61,810	1.24	500,000	673,804	632,310	1,230,869
10	Cooperative Ins. #	33,360	0	33,360	23,243	0	23,243	770	0	770	3,195	(17,509)	(9,975)	2,566	0	2,566	430	36,787	0	0	49,758	3,055	0.06	500,032	1,822,211	64,943	2,379,883
11	Crescent Star	115,988	0	115,988	110,836	0	110,836	13,955	0	13,955	8,095	86,690	4,984	3,410	0	3,410	63,062	2,096	0	0	63,584	49,133	0.46	877,300	974,112	167,161	1,254,771
12	East West Ins.	3,246,178	196,670	3,442,848	1,467,313	66,841	1,534,154	642,479	14,765	657,244	254,775	285,316	153,821	23,254	76	23,330	68,839	284,743	14,997	12,010	223,091	183,848	1.81	1,029,007	1,425,302	1,316,077	3,640,209
13	EFU Gen. Ins. Ltd.	19,774,236	2,289,407	22,063,643	7,459,570	1,917,997	9,377,567	3,548,905	1,101,144	4,650,049	556,305	2,849,245	65,003	2,262,228	0	2,262,228	1,124,995	505,115	82,742	214,143	3,827,335	2,608,580	13.04	2,000,000	19,296,071	26,640,902	45,699,246
14	Excel Insurance	0	0	0	(676)	0	(676)	(58)	0	(58)	(102)	14,095	775	33,217	0	33,217	846	(14,611)	0	0	18,677	13,701	0.27	500,000	567,157	599,601	623,549
15	Habib Insurance **	1,620,052	85,883	1,705,935	753,350	19,150	772,500	417,753	15,180	432,933	(60,118)	294,417	124,374	94,810	2,112	96,922	21,449	101,298	(3,163)	1,932	95,295	70,087	1.14	619,374	1,249,181	1,386,527	3,640,667
16	IGI General Ins.	5,177,105	435,435	5,612,540	2,396,793	172,429	2,569,222	1,203,473	206,154	1,409,627	36,398	923,799	(43,230)	517,773	4,096	521,869	28,413	233,123	(7,537)	66,722	826,635	573,157	2.99	1,918,384	2,462,112	3,697,342	8,938,619
17	Jubilee General Ins.	9,351,481	1,101,336	10,452,817	5,279,188	550,573	5,829,761	2,827,884	598,848	3,426,732	376,049	1,702,929	53,298	1,134,021	24,468	1,158,489	147,181	372,326	(6,949)	124,789	1,624,698	1,224,285	6.78	1,804,465	8,712,061	15,258,697	22,088,924
18	Pakistan Gen. Ins. #	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-
19	Premier Ins	501,364	131,703	633,067	223,329	132,928	356,257	88,086	86,639	174,725	51,925	307,142	15,300	(135,584)	6,030	(129,554)	130,536	(223,824)	3,899	(36,513)	(238,142)	(239,761)	(4.74)	505,650	1,157,023	1,353,104	2,957,104
20	Reliance Ins.	622,401	103,512	725,913	347,798	65,939	413,737	87,205	10,821	98,026	65,400	154,372	50,691	92,725	5,084	97,809	1,622	40,821	26,649	11,927	89,561	71,211	1.27	561,413	933,529	777,312	1,595,486
21	SPI Insurance	739,495	224,553	964,048	579,150	5,235	584,385	136,597	36,911	173,508	87,724	322,177	12,359	17,564	3,066	20,630	14,074	32,652	(30,221)	(9,591)	54,997	56,910	1.14	500,000	734,461	393,949	1,399,233
22	Security Gen. Ins.	3,121,741	105,373	3,227,114	695,996	10,505	706,501	110,472	6,199	116,671	12,927	270,190	37,261	1,085,654	1,679	1,087,333	0	302,407	0	3,163	1,352,479	959,383	14.10	680,625	14,917,643	16,832,645	21,820,326
23	Shahbeen Ins.	350,295	7,180	357,475	295,189	6,603	301,792	99,798	3,706	103,504	60,902	67,216	82,048	85,394	0	85,394	6,417	67,273	0	3,221	77,036	60,000	1.00	600,000	621,111	563,708	1,174,208
24	Sindh Insurance	895,899	14,170	910,069	377,974	10,550	388,524	205,448	4,156	209,604	55,397	65,194	441	360,060	1,199	361,259	43,089	51,935	3,667	3,852	458,495	325,827	3.26	1,000,000	1,818,745	3,296,226	4,640,378
25	Takaful Pakistan	0	1,031,813	1,031,813	0	623,122	623,122	0	316,557	316,557	48,933	261,627	22,856	0	55,649	55,649	20,972	(310,560)	28,262	0	(256,795)	5,446	0.28	500,000	354,459	601,200	1,430,878
26	TPL Insurance Ltd.	1,325,846	1,179,432	2,505,278	1,107,136	1,029,106	2,136,242	397,959	484,972	882,931	113,866	436,850	159,733	26,863	54,067	80,930	101,222	158,461	137,673	(208,457)	180,880	(107,158)	(1.14)	938,663	802,945	1,430,850	2,966,104
27	UBL Insurer	3,988,703	522,418	4,511,121	1,769,967	315,185	2,085,152	646,797	139,845	786,642	158,510	516,562	129,713	79,661	9,055	88,716	36,182	448,098	35,929	14,328	443,283	307,874	2.67	800,000	1,665,952	1,236,360	5,754,807
28	United Ins.	4,310,794	1,054,540	5,365,334	2,541,595	616,492	3,158,087	1,153,501	306,085	1,459,586	118,342	918,179	10,664	93,212	6,098	99,310	49,516	351,573	15,017	125,476	489,735	401,591	1.54	2,601,017	3,437,546	2,681,711	8,183,063
29	Universal Ins.	13,149	0	13,149	68,115	(19,576)	0	(19,576)	0	(19,576)	11,981	68,423	4,144	(9,231)	0	(9,231)	10,509	7,287	0	0	4,421	2,335	0.05	500,000	822,114	446,512	953,842
TOTAL	->	83,651,285	10,975,804	94,627,089	40,709,676	7,268,834	47,978,510	20,272,016	4,510,447	24,782,463	2,586,333	14,239,200	1,122,542	7,725,607	214,056	7,939,663	2,211,685	3,612,127	480,513	607,198	12,643,586	9,663,727	8.00	26,533,066	96,778,231	119,080,057	215,933,044

* 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

*** = Reply awaited.

= Do not transact the business

New Hampshire have close their operation.

B&C Appearing in Statement of Premium

D Appearing in Statement of Claims

E Net Commission Expense

F-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.