

THE INSURANCE ASSOCIATION OF PAKISTAN

Key Information including window takaful for the period ended December 31, 2023

(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. Taka Cont. Rev.	Net Claims	Net Tot 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.1 operator	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital	Shr.holders Equity	Investment and Cash & Bank deposit	Total Assets		
		B	C	B+C	D	E	D+E	F	G	H	I-1	I-2	J	K	J+K	L	M	N	O	P	Q	R	S	T	U	V		
1	Adamjee Insurance	28,484,645	2,865,889	31,350,534	19,319,089	1,632,270	20,951,359	13,606,120	1,766,700	15,372,820	2,530,569	4,547,706	217,823	4,261,019	100,464	4,361,483	726,627	(1,365,306)	(21,560)	507,750	3,912,267	2,262,030	6.46	3,500,000	30,620,069	41,291,634	90,127,752	
2	Alfalsh Insurance	4,166,123	676,408	4,842,531	1,685,318	547,095	2,232,413	1,156,848	336,891	1,493,739	(66,094)	543,586	59,913	479,399	69,395	548,434	191,812	50,978	69,958	201,734	863,650	531,684	10.63	500,000	2,513,325	3,170,221	7,404,919	
3	Alpha Insurance	350,778	24,869	375,647	246,992	0	246,992	148,922	0	148,922	53,867	123,098	4,190	136,870	0	136,870	27,542	(78,895)	0	4,061	85,388	49,571	0.99	500,000	718,139	779,277	1,270,942	
4	Asia Insurance	1,219,521	19,284	1,238,805	827,145	37,113	864,258	278,741	49,200	327,941	194,996	341,606	25,369	53,804	0	53,804	82,025	11,802	0	35,144	157,406	85,699	1.17	730,082	905,319	720,426	2,100,813	
5	Askari Gen. Ins.	4,907,753	642,439	5,550,192	2,851,209	101,814	2,953,023	1,794,055	178,936	1,972,991	(22,405)	906,326	33,729	449,855	35,787	485,642	78,563	173,233	15,209	103,488	703,709	432,518	6.02	719,019	2,748,615	4,204,071	8,283,190	
6	Atlas Insurance	5,862,022	650,224	6,512,246	2,382,207	167,379	2,549,586	702,549	229,672	932,221	(172,446)	930,915	92,003	603,075	90,403	693,478	281,136	921,189	43,277	109,224	1,822,621	1,007,167	6.74	1,494,157	4,770,941	8,351,443	13,280,831	
7	Century Insurance	1,969,053	250,227	2,219,280	1,197,153	45,568	1,242,721	618,518	53,247	671,765	(87,072)	413,796	18,800	449,940	22,100	472,040	86,505	251,913	33,022	60,517	830,075	496,869	8.98	553,265	2,823,068	3,303,310	5,072,199	
8	Chubb Insurance	1,683,654	0	1,683,654	874,270	0	874,270	174,660	0	174,660	(9,643)	243,037	24,900	285,578	0	285,578	11,111	466,216	0	0	738,004	446,122	8.92	500,000	1,542,736	2,055,599	4,119,060	
9	Cooperative Ins.	32,943	0	32,943	25,619	0	25,619	936	0	936	3,603	22,755	16,346	1,901	0	1,901	23,031	(1,675)	0	6,911	6,911	3,426	0.07	500,032	0	190,154	2,355,547	
10	Crescent Star Ins.	359,258	0	359,258	257,288	0	257,288	129,907	0	129,907	18,130	108,600	4,900	21,152	0	21,152	22,839	650	0	39,742	68,103	0.63	1,076,950	1,183,654	434,049	1,588,442		
11	East West Insurance	6,140,193	599,588	6,739,781	3,805,951	131,798	3,937,749	1,824,375	149,480	1,973,855	908,260	683,364	227,180	424,069	55	424,124	11,319	389,952	5,823	78,404	676,565	583,150	3.32	1,758,914	3,325,531	3,495,198	7,430,058	
12	EFU Gen. Insurance	38,450,142	3,070,936	41,521,078	12,389,706	946,759	13,336,465	5,123,388	1,127,642	6,251,030	2,126,330	3,491,120	248,095	2,389,885	0	2,389,885	973,445	1,648,868	210,228	696,368	5,460,471	3,281,611	16.41	2,000,000	20,407,751	32,055,707	67,505,051	
13	EFU Health Insurance	4,252,697	263,620	4,516,317	2,470,572	190,053	2,660,625	2,167,393	154,367	2,321,760	32,829	491,121	12,575	308,262	19,822	328,084	17,806	(220,771)	361	10,528	103,250	71,178	1.42	500,000	694,149	1,693,456	3,195,345	
14	Habib Insurance (**)	3,075,350	581,850	3,657,200	1,505,708	297,824	1,806,374	951,898	212,659	1,164,557	32,532	764,801	22,798	305,198	29,315	334,513	48,117	(240,681)	2,181	69,908	159,744	112,781	1.82	619,374	1,503,453	2,038,242	5,494,060	
15	IGI Insurance	12,388,423	1,947,355	14,335,778	4,485,473	881,777	5,367,250	1,951,936	953,808	2,905,744	907,413	1,166,556	117,379	658,186	9,629	667,815	70,984	459,568	20,245	171,936	1,243,295	673,547	3.51	1,918,384	2,843,289	4,250,844	20,686,674	
16	Jubilee Gen. Ins.	17,171,208	2,288,204	19,459,412	7,068,147	1,038,154	8,106,301	3,867,330	1,184,678	5,052,008	357,410	1,990,329	481,156	3,600,466	89,262	3,689,728	507,806	853,078	(128,689)	416,808	4,569,456	2,995,617	15.09	1,984,912	13,476,546	23,471,617	37,234,539	
17	National Ins. Corp. ***			0			0			0					0													
18	Pakistan Gen. Ins. (#)	-	-	0	-	-	0	-	-	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Pak Qatar Gen. Takf.	0	1,267,547	1,267,547	0	594,669	594,669	0	666,711	666,711	(62,673)	2,599	480,869	52,543	117,202	169,745	506,108	(11,968)	40,575	142,441	183,016	141,783	2.78	509,226	654,904	1,131,872	2,463,580	
20	Premier Insurance	515,683	184,457	700,140	314,859	88,922	403,781	145,465	86,358	231,823	19,599	206,768	(20,771)	45,685	318	46,003	6,794	(56,973)	3,861	11,347	16,277	7,938	0.16	505,650	947,396	1,346,608	2,615,861	
21	Reliance Insurance	980,276	125,505	1,105,781	460,686	14,180	474,866	139,119	26,628	165,747	96,383	176,318	72,645	246,032	18,301	264,333	5,564	48,866	245	29,171	246,118	171,898	2.58	665,379	1,222,421	1,061,151	1,312,517	
22	Security Gen. Ins.	5,582,296	418,305	6,000,601	1,203,464	36,963	1,240,427	297,034	88,990	386,024	32,911	473,305	527,410	2,085,279	0	2,085,279	87,972	400,214	4,942	54,656	2,046,055	1,310,667	19.26	680,625	18,215,091	22,590,899	31,275,852	
23	Shaheen Insurance	826,275	72,946	899,221	443,681	38,048	481,729	149,422	159,680	309,102	82,646	189,316	10,793	113,043	7,931	120,975	29,461	22,296	17,727	9,925	161,939	116,304	1.94	600,000	844,606	935,378	1,620,629	
24	Sindh Insurance	1,784,624	19,163	1,803,787	271,124	12,468	283,592	111,571	5,850	117,421	(24,501)	160,128	14,567	923,031	0	923,031	66,452	23,927	10,785	9,414	998,843	610,004	6.10	1,000,000	3,254,565	4,602,784	6,397,686	
25	Salaam Takaful Ltd.	0	4,098,656	4,098,656	0	1,943,643	1,943,643	0	(1,810,436)	(1,810,436)	(288,705)	(832,133)	(104,755)	0	109,269	109,269	112,425	(260,253)	187,745	98,073	66,196	46,196	0.31	1,630,715	1,753,823	1,402,676	6,680,045	
26	TPL Insurance Ltd.	2,166,658	1,917,932	4,084,590	1,361,990	1,713,684	3,075,674	633,756	872,682	1,506,438	301,363	1,422,757	283,102	341,903	102,692	444,595	1,165,022	(154,885)	12,084	(211,371)	1,171,630	1,127,019	5.62	1,983,945	2,638,261	4,252,981	7,308,749	
27	UBL Insurer Ltd.	7,292,850	1,036,921	8,329,771	1,993,149	590,250	2,583,399	931,579	288,114	1,219,693	121,500	807,368	184,574	379,615	164,539	544,154	120,672	434,838	177,602	96,887	915,090	633,050	3.95	1,152,174	2,833,250	4,404,034	12,723,501	
28	United Insurance	7,895,071	2,171,009	10,066,080	3,629,605	1,302,212	4,931,817	985,315	1,027,654	2,012,969	177,199	1,379,370	28,287	223,338	27,355	250,693	79,418	1,087,720	212,076	8,024	1,370,213	1,005,430	2.90	3,467,500	4,371,812	2,335,367	13,862,729	
29	Universal Insurance	33,066	0	33,066	45,051	0	45,051	24,648	0	24,648	5,068	90,840	7,925	6,089	0	6,089	28,463	(75,505)	0	0	(48,878)	(154,911)	(3.10)	500,000	667,993	465,944	859,309	
	TOTAL-->	157,590,762	25,193,334	182,784,096	71,115,456	12,352,643	83,470,941	37,915,485	7,809,511	45,724,996	7,269,069	20,845,352	3,091,802	18,844,857	1,013,839	19,858,697	5,369,019	4,778,396	917,697	2,721,348	28,499,053	18,116,451		31,550,303	127,480,707	176,038,742	364,269,880	

* 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.