The Insurance Association of Pakistan

Key Information including window takaful for the period ended March 31, 2021

(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 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 deposit	Total Assets
	A	B	C	B+C	D	E	D+E	F	G	F+G	H	I-1	I-2	J	K	J+K	L	M	N	O	P	Q	R	S	T	U	V
1	Adamjee Ins.	3,256,720	399,113	3,655,833	1,772,963	163,220	1,936,183	906,591	175,468	1,082,059	119,124	531,430	12,693	963,186	2,745	965,931	38,976	215,818	(15,465)	33,750	1,239,037	909,105	2.60	3,500,000	22,923,242	28,925,331	49,647,787
2	Alfalah Ins. Co	1,211,901	196,325	1,408,226	433,372	79,250	512,622	198,640	47,671	246,311	103,474	96,471	7,647	67,778	0	67,778	7,168	34,787	5,949	13,765	115,851	83,453	1.67	500,000	1,683,931	3,208,389	4,725,569
3	Allianz EFU Health	1,223,893	45,471	1,269,364	422,005	19,031	441,036	375,415	16,400	391,815	(2,058)	86,267	3,319	16,274	1,513	17,787	7,957	(37,619)	(1,904)	874	(15,833)	(24,773)	(0.50)	500,000	505,933	1,315,235	2,672,765
4	Alpha Insurance	30,269	0	30,269	20,141	0	20,141	4,661	0	4,661	5,044	18,970	1,668	7,672	0	7,672	906	(8,534)	0	0	(1,624)	(503)	(0.01)	500,000	691,016	770,222	1,056,606
5	Asia Insurance	219,302	13,079	232,381	117,462	6,093	123,555	43,714	2,788	46,502	30,933	61,013	200	16,992	218	17,210	3,198	(16,052)	3,516	3,434	4,156	2,415	0.04	603,373	987,302	798,946	1,856,018
6	Askari Gen. Insc.	644,029	92,462	736,491	557,487	27,792	585,279	367,042	36,167	403,209	(3,185)	153,837	5,924	63,789	2,829	66,618	1,202	39,793	(1,181)	13,093	98,861	79,437	1.10	719,019	2,249,458	3,140,001	5,834,198
7	Atlas Insurance	1,069,954	99,932	1,169,886	424,495	34,349	458,844	130,094	34,870	164,964	(37,862)	156,946	6,259	53,770	2,573	56,343	10,701	175,317	(527)	12,603	246,133	172,293	2.03	848,953	4,745,712	6,871,500	9,570,858
8	Century Insurance	265,261	27,389	292,650	220,940	20,440	241,380	100,131	9,471	109,602	(14,673)	82,347	4,325	37,358	338	37,696	9,559	53,135	1,125	4,293	100,019	70,950	1.41	502,968	2,113,648	2,275,660	3,339,892
9	Chubb Ins.	199,410	0	199,410	56,471	0	56,471	3,867	0	3,867	(6,678)	31,897	1,844	12,993	0	12,993	0	27,385	0	0	38,534	27,359	0.55	500,000	793,248	790,329	1,569,052
10	Cooperative Ins.	4,715	0	4,715	4,730	0	4,730	(327)	0	(327)	816	3,418	3,582	0	0	0	29	928	0	0	(2,625)	74	0.00	500,032	1,849,279	14,677	2,408,488
11	Crescent Star	27,314	0	27,314	24,747	0	24,747	1,269	0	1,269	634	15,341	553	1,084	0	1,084	10,981	7,503	0	0	19,014	13,652	0.13	1,076,950	1,044,626	252,858	1,360,553
12	East West Insc.	814,200	64,986	879,186	509,420	19,836	529,256	211,850	15,911	227,761	69,278	72,875	31,452	18,139	1	18,140	317	155,418	7,468	3,643	146,065	136,054	1.15	1,183,358	1,784,488	1,599,333	3,853,737
13	EFU Gen. Ins. Ltd.	5,309,807	712,402	6,022,209	2,382,062	306,389	2,688,451	948,073	287,477	1,235,550	296,502	644,278	26,989	920,363	0	920,363	(13,028)	493,209	0	32,434	1,405,989	998,678	4.99	2,000,000	18,987,244	27,818,503	46,261,790
14	Habib Insurance **	342,687	42,773	385,460	180,668	21,328	201,996	75,385	6,732	82,117	(24,769)	88,691	35,413	68,766	(5,423)	63,343	6,653	41,361	(5,423)	81,367	75,944	52,683	0.85	619,374	1,261,179	1,340,217	3,686,106
15	IGI General Ins.	2,382,783	490,561	2,873,344	636,030	165,418	801,448	314,029	125,507	439,536	(5,431)	212,366	17,247	45,651	92	45,743	4,904	115,066	1,870	21,840	170,214	121,743	0.63	1,918,384	2,573,074	4,403,075	12,631,612
16	Jubilee General Ins.	3,065,224	423,592	3,488,816	1,345,618	253,996	1,599,614	744,961	161,795	906,756	84,741	409,782	18,828	567,677	3,217	570,894	56,975	106,134	4,121	26,504	738,462	523,957	2.64	1,984,912	9,817,120	16,524,999	24,004,182
17	New Hampshire ##	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Pakistan Gen. Ins. #	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Pak Qatar Gen. Tak..	0	200,572	200,572	0	68,454	68,454	0	62,886	62,886	5,472	54,601	1,144	1,546	7,851	9,397	64,916	15,094	16,640	2,024	18,664	18,664	0.04	509,226	465,894	787,307	1,662,269
20	Premier Ins	96,270	28,940	125,210	54,024	8,762	62,786	43,769	10,743	54,512	3,585	51,003	1,645	10,876	1	10,877	1,572	(44,333)	(2,357)	(9,083)	(42,612)	(44,340)	(0.88)	505,650	810,344	1,626,481	3,220,489
21	Reliance Ins.	125,661	12,538	138,199	60,292	4,592	64,884	7,395	1,225	8,620	13,504	34,191	10,121	24,583	1,143	25,726	7	5,202	457	1,613	21,284	18,061	0.32	561,413	1,013,014	819,918	1,710,933
22	SPI Insurance	155,383	38,193	193,576	113,149	10,142	123,291	27,539	2,557	30,096	6,335	75,107	2,336	4,022	645	4,667	636	4,168	1,601	277	6,767	4,026	0.07	575,000	730,001	423,743	1,378,836
23	Security Gen. Insc.	916,462	42,357	958,819	205,146	(3,988)	201,158	42,358	4,205	46,563	5,196	83,256	48,780	894,689	0	894,689	5,480	74,336	(1,743)	4,923	930,648	660,760	9.71	680,625	14,591,053	16,474,272	33,352,380
24	Shaheen Ins.	54,782	3,096	57,878	48,227	806	49,033	19,742	1,059	20,801	10,205	14,388	12,371	12,442	466	12,908	208	3,892	(896)	224	4,637	5,796	0.10	600,000	663,226	614,226	1,069,458
25	Sindh Insurance	22,029	1,502	23,531	28,179	1,305	29,484	11,668	(264)	11,404	(4,106)	14,820	3,510	154,904	471	155,375	3,000	5,797	1,936	330	160,662	113,943	1.14	1,000,000	2,239,521	3,581,238	4,639,196
26	Salaam Takaful Ltd.	0	509,418	509,418	0	331,477	331,477	0	201,931	201,931	25,811	99,383	11,798	0	16,225	16,225	12	4,059	9,510	4,851	14,361	12,525	0.20	612,989	360,075	1,003,823	2,449,749
27	TPL Insurance Ltd.	398,266	323,410	721,676	268,808	280,387	549,195	108,258	135,366	243,624	49,655	225,228	60,821	7,619	8,692	16,311	17,545	30,688	(5,013)	(20,498)	3,722	(4,180)	0.01	938,663	814,689	1,601,433	3,422,417
28	UBL Insurer	1,275,276	151,395	1,426,671	592,492	44,217	636,709	245,610	40,451	286,061	(10,306)	140,722	32,408	35,568	6,421	41,989	9,502	220,231	20,154	9,277	239,314	210,676	2.63	800,000	2,082,423	1,884,684	7,343,531
29	United Ins.	1,024,637	634,681	1,659,318	714,448	242,785	957,233	157,821	73,356	231,177	22,372	243,399	8,317	13,650	8,625	22,275	7,921	290,856	159,310	26,693	330,803	248,665	0.84	2,950,000	4,011,937	2,987,642	10,150,093
30	Universal Ins.	12,325	0	12,325	19,463	0	19,463	5,875	0	5,875	3,176	21,334	1,354	26,127	0	26,127	489	(10,922)	0	0	14,340	14,172	0.28	500,000	843,958	503,610	978,355
	TOTAL--->	**24,148,560**	**4,554,187**	**28,702,747**	**11,212,839**	**2,106,081**	**13,318,920**	**5,095,430**	**1,453,772**	**6,549,202**	**746,789**	**3,723,361**	**372,548**	**4,047,518**	**58,643**	**4,106,161**	**257,786**	**2,002,717**	**199,148**	**268,231**	**6,080,787**	**4,425,345**		**27,690,889**	**102,636,635**	**132,357,652**	**245,856,919**

* 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

*** = Accounts closure extension taken from SECP

\# = Do not transact the business

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.