

THE INSURANCE ASSOCIATION OF PAKISTAN

Key Information including window takaful for the period ended December 31, 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 (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	I+K	L	M	N	O	P	Q	R	S	T	U	V	
1	Adamjee Insurance	31,225,590	3,897,836	35,123,426	26,982,765	1,886,385	28,869,150	17,677,066	2,114,200	19,791,266	3,990,680	5,163,047	282,022	5,583,438	192,612	5,776,050	680,241	151,972	(23,361)	574,914	6,708,543	4,050,202	11.57	3,500,000	40,625,238	62,104,952	109,124,371	
2	Alfalah Insurance	4,458,154	770,379	5,228,533	1,896,689	579,063	2,475,752	1,228,487	371,433	1,599,920	(61,719)	701,975	77,804	807,083	121,538	928,621	143,360	27,946	80,799	209,026	1,231,149	680,814	13.62	500,000	3,295,390	4,313,153	7,622,491	
3	Alpha Insurance	527,274	53,273	580,547	369,971	4,121	374,092	236,043	19,622	255,665	94,236	167,571	11,853	159,373	1,568	160,941	28,697	(127,879)	0	6,741	55,079	38,597	0.00	500,000	826,856	994,017	1,665,729	
4	Asia Insurance	1,234,774	145,568	1,380,342	990,880	39,113	1,029,993	365,787	0	365,787	246,879	362,262	21,615	151,570	0	151,570	61,765	15,952	0	35,412	243,084	168,387	2.31	730,082	1,037,202	833,295	2,386,571	
5	Askari Gen. Ins.	5,429,445	1,082,147	6,511,592	3,403,927	235,687	3,639,614	2,334,715	279,874	2,614,589	(50,207)	921,888	33,259	660,067	43,516	703,583	192,236	197,530	65,681	135,837	1,060,090	655,900	9.12	719,019	3,172,190	4,205,505	8,429,010	
6	Atlas Insurance	6,545,434	767,210	7,312,644	2,884,308	259,679	3,143,987	777,217	209,164	986,381	(108,119)	1,178,158	235,980	1,892,122	145,816	2,037,938	284,067	1,034,705	94,548	136,292	3,111,206	1,888,762	12.64	1,494,157	8,167,386	13,505,974	18,090,049	
7	Century Insurance	2,362,181	371,330	2,733,511	1,359,453	43,418	1,402,871	760,639	77,265	837,904	(82,365)	470,139	21,164	572,377	32,401	604,778	89,455	211,130	24,565	57,709	941,907	584,672	0.00	553,265	3,262,725	3,665,464	5,848,320	
8	Chubb Insurance	2,017,683	0	2,017,683	857,738	0	857,738	88,510	0	88,510	(20,372)	325,965	28,638	380,210	0	380,210	10,182	463,636	0	0	825,390	486,428	9.73	500,000	2,031,710	2,777,457	6,655,971	
9	Cooperative Ins.	30,581	0	30,581	24,629	0	24,629	719	0	719	3,325	23,208	17,710	3,315	0	3,315	19,859	(2,623)	0	2,841	2,841	3,347	0.07	500,032	698,188	236,285	2,604,415	
10	Crescent Star Ins.	79,725	0	79,725	239,921	0	239,921	(3,021)	0	(3,021)	21,422	154,041	7,039	29,974	0	29,974	4,378	67,479	0	0	94,793	87,159	0.00	1,076,950	1,269,163	432,392	1,522,524	
11	East West Insurance	7,676,073	804,915	8,480,988	4,304,030	281,860	4,585,890	1,944,769	294,494	2,239,263	821,574	953,670	283,501	75,561	60	752,621	35,687	584,017	13,303	108,043	1,088,824	972,853	3.99	2,558,780	4,671,255	5,601,458	9,807,152	
12	EFU Gen. Insurance	37,910,712	3,358,201	41,268,913	14,522,144	713,420	15,235,564	5,817,434	798,475	6,615,909	2,569,332	3,747,366	228,133	3,151,674	654,501	3,806,175	86,023	2,418,012	0	0	6,082,077	3,711,128	18.56	2,000,000	24,169,828	37,053,059	72,398,872	
13	Habib Insurance (**)	3,369,526	634,297	4,003,823	1,487,933	278,425	1,766,358	934,289	177,710	1,111,999	5,648	774,663	20,918	459,050	48,153	507,203	122,211	(226,667)	6,038	41,873	375,549	236,852	3.82	619,374	2,055,420	2,785,922	6,484,713	
14	IGI Insurance	13,530,259	2,523,210	16,053,469	4,865,841	1,098,445	5,964,286	2,234,580	1,269,806	3,504,386	714,020	1,394,461	177,953	1,059,877	15,537	1,075,414	91,112	522,780	(39,656)	328,887	1,840,240	1,116,568	5.82	1,918,384	3,231,759	5,117,141	25,419,970	
15	Jubilee Gen. Ins.	20,386,905	2,669,910	23,056,815	7,340,623	1,160,477	8,501,100	3,727,159	1,329,306	5,056,465	395,202	2,397,635	276,389	4,805,654	95,356	4,901,010	8,270	820,627	22,731	460,101	5,818,263	3,521,818	17.74	1,984,912	18,808,149	31,773,607	50,368,247	
16	NICL (unaudited)	21,497,170	0	21,497,170	8,049,771	0	8,049,771	827,891	0	827,891	(730,083)	3,520,258	117,923	11,399,908	0	11,399,908	1,605,363	4,431,705	0	0	17,319,053	11,251,922	56.26	2,000,000	68,687,323	84,579,995	179,432,911	
17	Pakistan Gen. Ins. (#)	-	-	0	-	-	0	-	-	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Pak Qatar Gen. Takf.	0	1,174,491	1,174,491	0	353,640	353,640	0	401,229	401,229	(77,823)	6,405	508,751	23,488	160,896	184,384	511,789	23,829	47,317	163,934	211,251	161,104	3.16	509,226	729,405	1,269,526	2,388,295	
19	Premier Insurance	497,674	233,620	731,294	269,732	104,065	373,797	(154,777)	(115,073)	(269,850)	16,069	(234,973)	5,787	212,301	1,681	213,982	18,316	(136,087)	(4,197)	(26,092)	100,317	43,030	1.37	505,650	693,401	995,201	3,005,670	
20	Reliance Insurance	1,060,074	157,074	1,217,148	546,496	34,264	580,760	152,815	36,381	189,196	111,170	198,462	91,335	408,883	19,071	427,954	4,501	84,049	2,189	30,072	425,169	301,853	4.54	665,379	1,572,431	1,415,893	2,945,020	
21	Security Gen. Ins.	5,571,821	600,353	6,172,174	1,598,080	15,820	1,613,900	214,203	70,768	284,971	73,075	549,785	405,417	2,586,945	0	2,586,945	107,416	761,017	20,312	57,535	3,107,496	1,891,099	27.78	680,625	24,409,639	30,903,605	37,014,307	
22	Shaheen Insurance	1,463,486	114,989	1,578,475	921,356	51,320	972,676	444,013	30,485	474,498	156,728	254,268	14,041	96,581	2,031	98,612	76,844	66,347	24,963	13,074	225,731	165,269	2.56	645,000	1,007,697	1,040,394	2,034,011	
23	Sindh Insurance	1,628,524	34,106	1,662,630	425,353	23,354	448,707	192,711	15,490	208,201	(78,611)	220,094	39,271	769,287	0	769,287	70,903	91,159	12,556	13,308	892,078	512,326	5.12	100,000	3,913,940	4,706,205	6,426,538	
24	Salaam Takaful Ltd. ***	-	-	0	-	-	0	-	-	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
25	TPL Insurance Ltd.	2,495,651	2,524,794	5,020,445	1,401,828	2,020,142	3,421,969	636,841	1,019,472	1,656,313	350,688	1,378,192	359,984	237,401	151,427	388,828	78,944	36,912	72,049	162,264	144,699	71,628	0.11	1,983,945	2,742,829	4,553,864	7,939,001	
26	UBL Insurer Ltd.	7,119,515	1,886,716	9,006,231	2,187,466	510,582	2,698,048	873,795	503,521	1,377,316	50,665	943,770	244,687	602,882	261,701	864,583	87,661	319,236	347,667	190,764	1,026,793	680,892	8.51	800,000	2,863,473	5,692,537	15,532,249	
27	United Insurance	10,615,306	2,410,863	13,026,169	5,135,304	1,414,019	6,549,323	1,330,686	1,271,654	2,602,340	128,315	1,542,349	27,187	527,542	41,891	569,433	84,595	2,133,953	(16,655)	73,603	2,792,506	2,026,945	6.07	3,467,500	5,436,031	2,872,281	16,053,484	
28	Universal Insurance	22,977	0	22,977	20,018	0	20,018	4,451	0	4,451	4,339	75,960	5,958	(22,084)	0	22,084	72,754	(64,732)	0	0	(20,020)	(4,845)	(0.10)	500,000	668,893	432,456	851,441	
	TOTAL-->	188,756,514	26,215,282	214,971,796	92,086,256	11,107,299	103,193,554	42,647,022	10,175,276	52,822,248	8,544,068	27,190,619	3,544,319	36,634,479	1,989,756	39,345,403	4,576,629	13,906,005	750,849	2,776,138	55,704,108	35,304,710		31,012,280	230,047,521	313,861,638	602,051,332	

* 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 not finalized.

= 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

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 investment income.

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

N. Includes Investments + Investment Properties + Bank Deposits.