

# THE INSURANCE ASSOCIATION OF PAKISTAN

## Key Information including window takaful for the period ended March 31, 2025

(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. Inc. 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	J+K	L	M	N	O	P	Q	R	S	T	U	V	
1	Adamjee Insurance	6,753,820	1,412,416	8,166,236	8,289,046	429,048	8,718,094	5,289,906	411,143	5,701,049	1,299,505	1,511,195	82,006	1,953,538	5,845	1,959,383	408,605	188,440	48,925	100,542	2,569,119	1,581,501	4.52	3,500,000	42,138,839	67,331,758	113,443,161	
2	Alfalah Insurance	1,838,269	418,160	2,256,429	503,066	155,951	659,017	325,851	97,372	423,223	(26,914)	182,782	16,593	179,914	4,253	184,167	20,000	21,347	14,879	26,023	230,691	148,740	2.97	500,000	3,413,014	5,273,965	8,555,430	
3	Alpha Insurance ***			0			0			0																		
4	Asia Insurance	286,968	48,564	335,532	240,946	12,681	253,627	66,286	0	66,286	53,829	103,962	4,350	21,329	0	21,329	2,864	16,869	0	7,289	44,001	36,190	0.50	730,082	1,073,392	804,488	2,465,705	
5	Askari Gen. Ins.	1,253,293	191,652	1,444,945	868,985	89,415	958,400	616,046	174,401	790,447	(18,136)	237,753	7,811	219,270	6,401	225,671	34,599	33,322	(60,321)	26,724	285,782	186,619	2.60	719,019	3,255,192	4,243,937	8,568,953	
6	Atlas Insurance	1,859,994	218,982	2,078,976	824,788	67,141	891,929	238,666	64,017	302,683	(15,843)	314,950	26,305	220,797	18,092	238,889	25,084	287,015	30,713	30,476	537,067	328,860	2.20	1,494,157	8,674,376	14,005,723	20,760,584	
7	Century Insurance	398,408	73,263	471,671	398,408	11,543	409,951	205,168	20,572	225,740	(18,890)	145,010	6,514	96,229	1,527	97,756	6,667	67,120	5,159	11,456	176,485	108,913	1.97	553,265	3,377,695	3,799,728	5,692,365	
8	Chubb Insurance	304,870	0	304,870	206,871	0	206,871	32,820	0	32,820	(2,555)	82,135	6,483	68,545	0	68,545	359	94,871	0	0	156,892	95,704	1.91	500,000	2,128,441	2,363,252	5,907,060	
9	Cooperative Ins. ##			0			0			0																		
10	Crescent Star Ins.	17,350	0	17,350	33,494	0	33,494	414	0	414	2,914	28,440	1,362	(1,846)	0	(1,846)	19,696	1,726	0	0	18,215	12,893	0.12	1,076,950	1,289,889	438,007	1,549,145	
11	EastWest Insurance	2,014,482	187,210	2,201,692	1,356,403	68,228	1,424,631	538,489	58,545	597,034	242,034	196,253	77,109	156,419	30	156,449	2,875	378,969	17,753	26,188	487,342	457,116	1.79	2,558,780	5,127,216	5,825,337	10,270,036	
12	EFU Gen. Insurance	8,495,452	677,755	9,173,207	3,757,150	186,117	3,943,267	1,258,240	281,825	1,540,065	658,300	919,206	60,762	492,826	159,165	651,991	40,962	921,404	0	0	1,553,595	943,662	4.72	2,000,000	23,717,183	36,868,380	76,352,697	
13	Habib Insurance (**)	542,428	119,057	661,485	422,457	69,392	491,849	216,753	43,263	260,016	10,571	189,606	4,252	151,073	4,336	155,409	3,147	5,527	(12,103)	(23,891)	131,604	93,473	1.51	619,374	2,094,750	2,855,089	6,162,334	
14	IGI Insurance	4,184,679	596,298	4,780,977	1,385,541	367,454	1,752,995	671,943	75,497	747,440	98,293	360,093	33,348	171,086	15,309	186,395	18,714	255,212	39,938	52,488	479,461	284,061	1.48	1,918,384	3,515,820	5,888,278	27,462,484	
15	Jubilee Gen. Ins.	6,005,361	1,320,583	7,325,944	2,168,205	438,475	2,606,680	925,175	416,054	1,341,229	176,738	674,465	85,093	1,791,060	69,281	1,860,341	1,787	391,827	100,346	148,445	2,248,026	1,367,842	6.89	1,984,912	19,290,710	31,934,807	52,270,368	
16	NICL ##			0			0			0																		
17	Pakistan Gen. Ins.(#)																											
18	Pak Qatar Gen. Takf.	0	349,534	349,534	0	95,026	95,026	0	96,643	96,643	(22,839)	1,593	128,402	5,895	20,685	26,580	133,609	19,629	25,524	25,892	51,416	43,908	0.86	509,226	747,788	1,241,392	2,432,202	
19	Premier Insurance	61,917	99,674	161,591	64,112	31,531	95,643	(34,732)	(41,564)	(76,296)	8,380	(32,235)	22,176	38,630	13	38,643	745	5,525	(9,610)	(23,023)	22,724	22,202	0.44	505,651	655,995	1,662,958	2,894,307	
20	Reliance Insurance	226,964	41,235	268,199	136,147	7,168	143,315	19,399	6,569	25,968	27,671	52,241	16,061	60,306	2,648	62,954	4,409	36,836	5,234	6,629	92,119	92,997	1.40	665,379	1,667,736	1,397,364	2,957,745	
21	Security Gen. Ins.	516,088	138,548	654,636	454,738	9,535	464,273	40,840	13,424	54,264	27,425	142,930	26,933	573,728	0	573,728	7,408	243,543	9,087	23,557	821,303	500,995	7.36	680,625	24,916,866	31,874,175	36,855,770	
22	Shaheen Insurance	498,678	22,040	520,718	357,068	16,597	373,665	194,115	2,861	196,976	78,033	64,403	4,569	11,682	332	12,013	8,933	20,518	14,388	3,668	40,232	28,564,402	0.44	64,500	1,043,846	1,057,705	2,180,584	
23	Sindh Insurance	68,401	8,238	76,639	85,830	6,453	92,283	41,506	2,129	43,635	(24,059)	47,810	13,161	170,630	0	170,630	11,089	20,573	4,898	1,660	189,131	110,101	1.10	1,000,000	4,015,523	4,745,707	6,135,567	
24	Salaam Takaful Ltd. ***			0			0			0																		
25	TPL Insurance Ltd.	579,538	785,585	1,365,123	372,291	593,384	965,675	159,149	280,919	440,068	81,608	386,907	85,947	22,271	15,109	37,380	12,277	57,091	38,942	(44,969)	20,801	(17,519)	(0.09)	1,983,945	2,697,813	4,610,732	8,451,424	
26	UBL Insurer Ltd.	1,961,654	522,422	2,484,076	571,770	133,094	704,864	137,003	149,551	286,554	15,775	290,390	59,885	139,341	50,920	190,261	12,804	112,145	(134,037)	39,711	255,325	197,946	2.47	800,000	3,049,513	6,181,320	16,379,467	
27	United Insurance	1,768,866	536,713	2,305,579	1,159,585	325,596	1,485,181	150,755	307,655	458,410	56,082	373,357	17,635	41,507	17,330	58,837	15,874	579,390	0	69,118	688,254	523,073	1.51	3,467,500	5,968,430	2,387,934	18,687,964	
28	Universal Insurance	20,482	0	20,482	14,123	0	14,123	2,302	0	2,302	1,407	57,335	5,067	23,543	0	23,543	64,840	(48,028)	0	0	(11,798)	(18,968)	(0.38)	500,000	649,234	430,027	847,979	
	<b>TOTAL--&gt;</b>	<b>39,657,962</b>	<b>7,767,929</b>	<b>47,425,891</b>	<b>23,671,024</b>	<b>3,113,829</b>	<b>26,784,853</b>	<b>11,096,094</b>	<b>2,460,876</b>	<b>13,556,970</b>	<b>2,709,329</b>	<b>6,330,581</b>	<b>791,824</b>	<b>6,607,773</b>	<b>391,276</b>	<b>6,999,048</b>	<b>857,347</b>	<b>3,710,871</b>	<b>139,715</b>	<b>507,983</b>	<b>11,087,787</b>	<b>35,664,711</b>		<b>28,331,749</b>	<b>164,509,261</b>	<b>237,222,063</b>	<b>497,283,331</b>	

\* 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.

## = Reply 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.