THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Motor - (Conventional)

For the period ended March 31, 2025

PKR in '000'

		PREMIUM							CLAIMS				OTHERS			
S.No	Name of Company	Gross Premium	Net Premium	Net Earned Premium	Net Unearned Premium	Net prem. to Gross prem.	Net Earned Premium to Gr. Prem.	Net Unearned prem. to Net Ear. Prem.	Gross Claim Paid	Net Claim Incurred	Net Claim to Gross Claim	Net Claim to Net Ear. Prem.	Net Underwriting Expense	Underwriting Result	Net u/w Exp to Net Earn. Prem.	u/w result to Net Earn. Prem.
1	Adamjee Insurance	990,350	966,691	805,038	1,696,887	97.61	81.29	210.78	349,255	407,553	116.69	50.63	318,149	17,528	40%	2%
2	Alfalah Insurance	270,930	45,060	214,330	454,239	16.63	79.11	211.93	75,471	99,653	132.04	46.50	31,403	83,274	14.65	38.85
3	Alpha Insurance **					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
4	Asia Insurance	24,246	22,278	34,458	55,544	91.88	142.12	161.19	17,213	10,291	59.79	29.87	30,738	5,857	89.20	17.00
5	Askari Gen. Insurance	310,132	295,652	290,204	586,625	95.33	93.57	202.14	143,085	148,328	103.66	51.11	183,264	(41,389)	63.15	(14.26)
6	Atlas Insurance	287,054	259,209	246,501	489,887	90.30	85.87	198.74	121,343	113,797	93.78	46.16	51,144	78,177	20.75	31.71
7	Century Insurance	163,524	156,812	130,723	266,839	95.90	79.94	204.13	75,828	67,862	89.49	51.91	60,361	2,500	46.17	1.91
8	Cooperative Insurance *					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
9	Chubb Insurance.	0	0	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
10	Crescent Star Insurance	6,553	1,528	3,258	3,258	23.32	49.72	100.00	464	404	87.20	12.41	(11,104)	(9,981)	(340.82)	(306.33)
11	East West Insurance	337,369	257,517	232,799	277,989	76.33	69.00	119.41	103,366	108,966	105.42	46.81	66,942	56,892	28.76	24.44
12	EFU Gen. Insurance	972,522	964,487	934,606	1,796,157	99.17	96.10	192.18	447,909	439,703	98.17	47.05	312,033	182,870	33.39	19.57
13	Habib Insurance	271,448	252,046	258,286	563,047	92.85	95.15	217.99	195,852	144,764	73.91	56.05	123,047	(9,525)	47.64	(3.69)
14	IGI General Insurance	699,487	609,932	548,312	972,204	87.20	78.39	177.31	297,917	271,552	91.15	49.53	144,358	140,401	26.33	25.61
15	Jubilee Gen. Insurance	786,083	774,168	510,578	1,043,254	98.48	64.95	204.33	209,375	201,646	96.31	39.49	252,399	56,533	49.43	11.07
16	NICL (unaudited) *					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
17	Pak. Qatar. Gen. Tak.	0	0	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
18	Premier Insurance	16,545	15,244	16,880	37,772	92.14	102.02	223.77	5,403	5,655	104.66	33.50	18,662	5,857	110.56	34.70
19	Reliance Insurance	38,493	40,384	42,752	(1,891)	104.91	111.06	-4.42	14,760	14,760	100.00	34.52	15,496	5,785	36.25	13.53
20	Security Gen. Insurance	227,223	70,461	89,472	217,940	31%	39%	96%	59,295	32,602	55%	36%	68,515	20,957	77%	23%
21	Shaheen Insurance	102,995	90,805	73,065	150,093	0.88	0.71	2.05	35,055	42,049	1.20	0.58	27,732	3,284	0.38	0.04
22	Sindh Insurance	44,905	17,038	22,808	27,359	37.94	50.79	119.95	30,165	22,086	73.22	96.84	25,411	10,775	111.41	47.24
23	Salaam Takaful Ltd. **					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
24	TPL Insurance	257,405	183,929	229,592	434,952	71.46	89.19	189.45	178,079	63,787	35.82	27.78	154,351	11,454	67.23	4.99
25	UBL Insurer	513,606	375,734	319,762	671,040	73.16	62.26	209.86	272,335	93,190	34.22	29.14	105,945	120,626	33.13	37.72
26	United Insurance	424,464	324,668	333,925	(44,001)	76.49	78.67	(13.18)	153,885	25,708	16.71	7.70	98,812	209,406	29.59	62.71
27	Universal Insurance	12,579	10,052	10,237	7,935	79.91	81.38	77.51	1,364	1,364	100.00	13.32	37,826	29,138	369.50	284.63
	Total----------->	**6,757,912**	**5,733,694**	**5,347,586**	**9,707,127**	**84.84**	**79.13**	**181.52**	**2,787,419**	**2,315,720**	**83.08**	**43.30**	**2,115,483**	**980,420**	**39.56**	**18.33**

Note:-

2. PGI did not underwrite any business during the period.

* = Report awaited

** = Accounts not finalized

Gross Premium = Premium Written

Net Premium = Gross Premium – Premium Reinsurance Ceded

Net Earned Premium = Net Premium Revenue

Net Unearned Premium = Unearned Premium Reserved (closing) – Prepaid reinurance premium ceded (closing)

IAP /Aftab

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Motor - (Takaful / Window Takaful Operations)

For the period ended March 31, 2025

PKR in '000'

		PREMIUM							CLAIMS				OTHERS			
S.No	Name of Company	Gross Contribution	Net Contribution	Net Earned Contribution	Net Unearned Contribution	Net Contr. to Gross Contr.	Net Earned Contribution to Gr. Contr.	Net Unearned Contri. to Net Earr. Contr.	Gross Claim Paid	Net Claim Incurred	Net Claim to Gr. Claim	Net Claim to Net Earn. Contr.	Net Underwriting Expense	Underwriting Result	Net u/w Exp to Net Earn. Con.	u/w result to Net Earn. Contr.
1	Adamjee Insurance	354,531	347,433	182,638	634,887	98%	52%	348%	142,546	154,513	108%	85%	9,642	18,483	5%	10%
2	Alfalah Insurance	129,283	125,297	96,698	200,808	96.92	74.80	207.67	39,605	53,016	133.86	54.83	13,340	30,341	13.80	31.38
3	Alpha Insurance					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
4	Asia Insurance	6,624	6,101	2,695	6,165	92.10	40.69	228.76	9,077	9,148	100.78	339.44	11,121	(8,426)	412.65	(312.65)
5	Askari Gen. Insurance	100,919	93,220	32,126	90,874	92.37	31.83	282.87	31,935	25,225	78.99	78.52	(635)	7,536	(1.98)	23.46
6	Atlas Insurance	124,113	109,990	65,572	199,459	88.62	52.83	304.18	43,615	54,184	124.23	82.63	1,064	11,747	1.62	17.91
7	Century Insurance	27,510	26,582	37,112	51,769	96.63	134.90	139.49	15,041	17,948	119.33	48.36	90,273	10,137	243.25	27.31
8	Cooperative Insurance					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
9	Chubb Insurance.	0	0	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
10	Crescent Star Insurance					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
11	East West Insurance	48,938	41,126	22,607	60,000	84.04	46.19	265.41	22,159	19,033	85.90	84.19	11,973	5,093	52.96	22.53
12	EFU Gen. Insurance	344,247	337,929	270,305	533,480	98.16	78.52	197.36	207,719	263,739	126.97	97.57	142,665	270,305	52.78	100.00
13	Habib Insurance	61,947	47,206	54,596	127,209	76.20	88.13	233.00	56,710	41,372	72.95	75.78	0	(11,614)	0.00	(21.27)
14	IGI General Insurance	293,181	275,123	235,219	437,241	93.84	80.23	185.89	168,811	168,749	99.96	71.74	64,622	40,045	27.47	17.02
15	Jubilee Gen. Insurance	268,881	263,557	118,566	240,108	98.02	44.10	202.51	66,876	91,376	136.63	77.07	66	27,124	0.06	22.88
16	NICL					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
17	Pak. Qatar. Gen. Tak.	136,541	127,061	52,043	123,745	93.06	38.12	237.77	19,714	59,673	302.69	114.66	241	(7,871)	0.46	(15.12)
18	Premier Insurance	21,659	20,406	21,996	46,823	94.22	101.56	212.87	15,555	17,438	112.11	79.28	11,528	(3,033)	52.41	(13.79)
19	Reliance Insurance	20,516	8,046	14,057	6,459	39.22	68.52	45.95	5,690	5,690	100.00	40.48	621	1,729	4.42	12.30
20	Security Gen. Insurance	96,950	65,992	20,826	110,886	68%	21%	114%	23,280	10,852	47%	52%	6,553	14,273	31%	69%
21	Shaheen Insurance	8,590	7,507	10,223	25,731	0.87	1.19	2.52	2,102	2,130	1.01	0.21	4,684	3,409	0.46	0.33
22	Sindh Insurance	1,101	252	842	1,608	22.89	76.51	190.89	614	258	42.06	30.64	124	217	14.69	25.71
23	Salaam Takaful Ltd **					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
24	TPL Insurance	658,818	632,433	526,965	1,148,871	96.00	79.99	218.02	318,172	214,221	67.33	40.65	270,539	42,206	51.34	8.01
25	UBL Insurer	310,811	298,199	174,564	247,046	95.94	56.16	141.52	140,231	100,537	71.69	57.59	69,636	4,391	39.89	2.52
26	United Insurance	304,086	299,510	160,892	466,996	98.49	52.91	290.25	111,052	99,984	90.03	62.14	37,998	55,978	23.62	34.79
27	Universal Insurance					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
	Total----------->	**3,319,245**	**3,132,970**	**2,100,543**	**4,760,164**	**94.39**	**63.28**	**226.62**	**1,440,503**	**1,409,086**	**97.82**	**67.08**	**746,055**	**512,071**	**35.52**	**24.38**

Note:-

2. PGI did not underwrite any business during the period.

* = Report awaited

** = Accounts not finalized

Gross Contribution = Contribution Written

Net Contribution = Gross Contribution – Contribution Reinsurance Ceded

Net Earned Contribution = Net Contribution Revenue

Net Unearned Contribution = Unearned Contribution Reserved (closing) – Prepaid reinurance contribution ceded (closing)

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Motor - Combined (Conventional + Takaful)

For the period ended March 31, 2025

PKR in '000'

		PREMIUM							CLAIMS				OTHERS			
S.No	Name of Company	Gross Premium	Net Premium	Net Earned Premium	Net Unearned Premium	Net prem. to Gross prem.	Net Earned Premium to Gr. Prem.	Net Unearned prem. to Net Earned Prem.	Gross Claim Paid	Net Claim Incurred	Net Claim to Gross Claim	Net Claim to Net Earned Prem.	Net Underwriting Expense	Underwriting Result	Net u/w Exp to Net Ear. Prem.	u/w result to Net Earn. Prem.
1	Adamjee Insurance	1,344,881	1,314,124	987,676	2,331,774	97.71	73.44	236.09	491,801	562,066	114.29	56.91	327,791	36,011	33.19	3.65
2	Alfalah Insurance	400,213	170,357	311,028	655,047	42.57	77.72	210.61	115,076	152,669	132.67	49.09	44,743	113,615	14.39	36.53
3	Alpha Insurance	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
4	Asia Insurance	30,870	28,379	37,153	61,709	91.93	120.35	166.09	26,290	19,439	73.94	52.32	41,859	(2,569)	112.67	(6.91)
5	Askari Gen. Insurance	411,051	388,872	322,330	677,499	94.60	78.42	210.19	175,020	173,553	99.16	53.84	182,629	(33,853)	56.66	(10.50)
6	Atlas Insurance	411,167	369,199	312,073	689,346	89.79	75.90	220.89	164,958	167,981	101.83	53.83	52,208	89,924	16.73	28.82
7	Century Insurance	191,034	183,394	167,834	318,608	96.00	87.86	189.83	90,869	85,810	94.43	51.13	150,634	12,636	89.75	7.53
8	Cooperative Insurance	0	0	0	0	0.00	0.00	0.00	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
9	Chubb Insurance.	0	0	0	0	#DIV/0!	#DIV/0!	73.97	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
10	Crescent Star Insurance	6,553	1,528	3,258	3,258	23.32	49.72	100.00	464	404	87.20	12.41	(11,104)	(9,981)	(340.82)	(306.33)
11	East West Insurance	386,307	298,643	255,406	337,989	77.31	66.11	132.33	125,525	127,999	101.97	50.12	78,915	61,985	30.90	24.27
12	EFU Gen. Insurance	1,316,769	1,302,416	1,204,911	2,329,637	197	175	390	655,628	703,442	225	145	454,698	453,175	86	120
13	Habib Insurance	333,395	299,252	312,882	690,256	89.76	93.85	220.61	252,562	186,136	73.70	59.49	123,047	(21,139)	39.33	(6.76)
14	IGI General Insurance	992,668	885,055	783,531	1,409,445	89.16	78.93	179.88	466,728	440,301	94.34	56.19	208,980	180,446	26.67	23.03
15	Jubilee Gen. Insurance	1,054,964	1,037,725	629,144	1,283,362	98.37	59.64	203.99	276,251	293,022	106.07	46.57	252,465	83,657	40.13	13.30
16	NICL	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
17	Pak. Qatar. Gen. Tak.	136,541	127,061	52,043	123,745	93.06	38.12	237.77	19,714	59,673	302.69	114.66	241	(7,871)	0.46	(15.12)
18	Premier Insurance	38,204	35,650	38,876	84,594	93.32	101.76	217.60	20,958	23,093	110.19	59.40	30,190	2,824	77.66	7.26
19	Reliance Insurance	59,009	48,430	56,809	4,568	82.07	96.27	8.04	20,450	20,450	100.00	36.00	16,117	7,514	28.37	13.23
20	Security Gen. Insurance	324,173	136,453	110,298	328,826	42.09	34.02	298.13	82,575	43,454	52.62	39.40	75,068	35,230	68.06	31.94
21	Shaheen Insurance	111,584	98,312	83,288	175,823	88.11	74.64	211.10	37,157	44,179	118.90	53.04	32,415	6,694	38.92	8.04
22	Sindh Insurance	46,006	17,290	23,650	28,967	37.58	51.41	122.48	30,779	22,344	72.59	94.48	25,534	10,992	107.97	46.48
23	Salaam Takaful Ltd	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
24	TPL Insurance	916,223	816,362	756,558	1,583,823	89.10	82.57	209.35	496,251	278,008	56.02	36.75	424,890	53,660	56.16	7.09
25	UBL Insurer	824,417	673,933	494,326	918,086	81.75	59.96	185.72	412,565	193,727	46.96	39.19	175,581	125,017	35.52	25.29
26	United Insurance	728,551	624,178	494,817	422,994	85.67	67.92	85.48	264,937	125,691	47.44	25.40	136,810	265,384	27.65	53.63
27	Universal Insurance	12,579	10,052	10,237	7,935	79.91	81.38	77.51	1,364	1,364	100.00	13.32	37,826	29,138	369.50	284.63
	Total----------->	**10,077,158**	**8,866,664**	**7,448,128**	**14,467,291**	**87.99**	**73.91**	**194.24**	**4,227,922**	**3,724,806**	**88.10**	**50.01**	**2,861,538**	**1,492,490**	**38.42**	**20.04**

Gross Premium = Premium Written

Net Premium = Gross Premium – Premium Reinsurance Ceded

Net Earned Premium = Net Premium Revenue

Net Unearned Premium = Unearned Premium Reserved (closing) – Prepaid reinurance premium ceded (closing)