

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Property - (Conventional + Takaful)

For the period ended March 31, 2025

PKR in '000'

S.No	Name of Company	CONVENTIONAL						TAKAFUL/ WINDOW TAKAFUL						COMBINED					
		Gross Premium Earned	Gross Claim Expens	Loss Ratio %	Net Premium Revenue	Net Claim Expense	Loss Ratio %	Gross Premium Earned	Gross Claim Expens	Loss Ratio %	Net Premium Revenue	Net Claim Expense	Loss Ratio %	Gross Premium Earned	Gross Claim Expens	Loss Ratio %	Net Premium Revenue	Net Claim Expense	Loss Ratio %
1	Adamjee Insurance	4,781,957	1,246,681	26%	493,495	185,191	37.52	107,557	67,620	63%	(23,178)	(5,803)	25.04	4,889,514	1,314,301	26.88	470,317	179,388	38.14
2	Alfalalah Insurance	364,187	58,367	16.03	18,407	12,765	69.35	18,993	(1,148)	-6.04	661	(192)	-29.05	383,180	57,219	14.93	19,068	12,573	65.94
3	Alpha Insurance **			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
4	Asia Insurance	146,903	28,328	19.28	113,321	9,949	8.78	11,736	(1,325)	(11.29)	7,254	(1,325)	(18.27)	158,639	27,003	17.02	120,575	8,624	7.15
5	Askari Gen. Insurance	250,869	62,238	24.81	23,955	7,642	31.90	26,563	9,699	36.51	(11,982)	786	(6.56)	277,432	71,937	25.93	11,973	8,428	70.39
6	Atlas Insurance	687,158	286,494	41.69	168,945	9,599	5.68	50,048	10,242	20.46	8,503	906	10.66	737,206	296,736	40.25	177,448	10,505	5.92
7	Century Insurance	46,874	69,900	149.12	20,783	974	4.69	27,439	(3)	-0.01	1,056	(1)	-0.06	74,313	69,897	94.06	21,839	973	4.46
8	Cooperative Insurance *			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!	-	-	#VALUE!	-	-	#DIV/0!
9	Chubb Insurance.	389,864	93,395	23.96	165,243	31,009	18.77	-	-	-	-	-	-	389,864	93,395	23.96	165,243	31,009	18.77
10	Crescent Star Insurance	29	0	-	109	0	-	-	-	-	-	-	-	29	0	-	109	0	-
11	East West Insurance	674,345	235,758	34.96	460,618	144,693	31.41	41,549	41,126	98.98	22,815	18,973	83.16	715,894	276,884	38.68	483,433	163,666	33.85
12	EFU Gen. Insurance	6,296,118	1,889,086	30.00	1,868,402	580,504	31.07	244,898	33,075	13.51	(78,219)	10,415	(13.32)	6,541,016	1,922,161	29.39	1,790,183	590,919	33.01
13	Habib Insurance	341,424	106,164	31.09	61,925	13,911	22.46	56,921	3,391	5.96	4,649	567	12.20	398,345	109,555	27.50	66,574	14,478	21.75
14	IGI General Insurance	1,741,947	166,101	9.54	202,146	43,106	21.32	103,627	95,950	92.59	90,144	1,371	1.52	1,845,574	262,051	14.20	292,290	44,477	15.22
15	Jubilee Gen. Insurance	2,103,081	152,494	7.25	365,920	94,302	25.77	83,018	(10,680)	(12.86)	13,700	(10,135)	(73.98)	2,186,099	141,814	6.49	379,620	84,167	22.17
16	National Ins. Co. Ltd. (NICL) *			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
17	Pak. Qatar. Gen. Tak.	-	-	-	-	-	-	60,748	46,639	76.77	(4,836)	5,465	(113.01)	60,748	46,639	76.77	(4,836)	5,465	(113.01)
18	Premier Insurance	38,729	13,602	35.12	6,725	4,915	73.09	6,045	86	1.42	1,411	17	1.20	44,774	13,688	30.57	8,136	4,932	60.62
19	Reliance Insurance	139,774	18,013	12.89	72,762	3,083	4.24	25,027	1,563	6.25	1,232	267	21.67	164,801	19,576	11.88	73,994	3,350	4.53
20	Security Gen. Insurance	1,187,017	92,036	8%	311,898	1,866	0.59	16,840	(438)	-3%	(7,578)	802	(10.58)	1,203,857	91,598	7.61	304,320	2,668	0.88
21	Shaheen Insurance	85,414	22,781	26.67	71,493	15,879	22.21	8,819	1,364	15.47	7,452	1,311	17.59	94,233	24,145	25.62	78,945	17,190	21.77
22	Sindh Insurance	6,383	143	2.24	6,383	23	0.36	134	0	-	33	0	-	6,517	143	2.19	6,417	23	0.36
23	Salaam Takaful Ltd. **			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
24	TPL Insurance	163,683	115,843	70.77	22,778	5,671	24.90	35,638	26,166	73.42	4,581	894	19.51	199,321	142,009	71.25	27,359	6,564	23.99
25	UBL Insurer	892,040	365,094	40.93	120,577	21,658	17.96	92,516	17,678	19.11	(18,300)	404	(2.21)	984,556	382,772	38.88	102,277	22,062	21.57
26	United Insurance	267,101	88,889	33.28	147,235	21,769	14.79	45,941	4,114	8.95	32,000	(8,002)	(25.01)	313,042	93,003	29.71	179,234	13,767	7.68
27	Universal Insurance	481	428	88.98	266	428	160.90	-	-	-	-	-	-	481	428	88.98	266	428	160.90
	Total----->	20,605,378	5,111,834	24.81	4,723,385	1,208,937	25.59	1,064,057	345,119	32.43	51,398	16,720	32.53	21,669,435	5,456,953	25.18	4,774,784	1,225,657	25.67

Note:-

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

* = Report awaited

** = Accounts not finalized.

IAP /Aftab/