

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Motor - (Conventional)

For the period ended June 30, 2025

PKR in '000'

S.No	Name of Company	PREMIUM							CLAIMS				OTHERS			
		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	1,843,682	1,797,438	1,644,108	1,688,564	97.49	89.18	102.70	762,339	798,566	104.75	48.57	658,790	61,622	40.07	3.75
2	Alfalah Insurance	555,166	514,868	443,444	504,318	92.74	79.88	113.73	91,257	219,922	240.99	49.59	78,965	144,557	17.81	32.60
3	Alpha Insurance	47,354	40,681	39,415	27,440	85.91	83.23	69.62	22,895	12,117	52.92	30.74	22,665	4,633	57.50	11.75
4	Asia Insurance	67,155	63,218	65,754	65,190	94.14	97.91	99.14	34,685	29,186	84.15	44.39	66,053	1,837	100.45	2.79
5	Askari Gen. Insurance	686,637	655,415	605,885	630,707	95.45	88.24	104.10	308,787	321,172	104.01	53.01	368,320	(83,607)	60.79	(13.80)
6	Atlas Insurance	492,834	401,958	490,382	388,755	81.56	99.50	79.28	241,612	240,416	99.50	49.03	108,184	130,366	22.06	26.58
7	Century Insurance	324,377	313,105	262,970	290,885	96.52	81.07	110.62	142,943	141,592	99.05	53.84	91,979	29,399	34.98	11.18
8	Cooperative Insurance	3,543	2,680	2,930	3,255	0.76	0.83	1.11	354	193	0.55	0.07	3,291	(804)	1.12	(0.27)
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	9,542	4,459	6,392	6,392	46.73	66.98	100.00	925	818	88.40	12.80	(16,549)	(12,908)	(258.92)	(201.95)
11	East West Insurance	815,088	632,797	556,945	329,124	77.64	68.33	59.09	250,262	274,777	109.80	49.34	173,022	109,146	31.07	19.60
12	EFU Gen. Insurance	1,725,012	1,710,494	1,860,043	1,616,727	99.16	107.83	86.92	851,764	895,641	105.15	48.15	1,556,684	303,359	83.69	16.31
13	Habib Insurance	540,050	478,526	514,194		88.61	95.21	0.00	475,792	330,585	69.48	64.29	202,327	(18,718)	39.35	(3.64)
14	IGI General Insurance	1,174,483	1,019,935	1,045,815	884,705	86.84	89.04	84.59	612,341	535,385	87.43	51.19	165,096	249,870	15.79	23.89
15	Jubilee Gen. Insurance	1,207,958	1,153,656	1,001,907	953,261	95.50	82.94	95.14	497,829	405,587	81.47	40.48	515,014	81,306	51.40	8.12
16	NICL *					#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	35,785	33,445	35,575	37,277	93.46	99.41	104.78	15,139	18,491	122.14	51.98	31,294	1,920	87.97	5.40
19	Reliance Insurance	92,858	89,171	93,887	1,029	96.03	101.11	1.10	32,401	32,401	100.00	34.51	32,789	14,749	34.92	15.71
20	Security Gen. Insurance	552,997	336,705	268,299	217,332	60.89	48.52	81.00	165,608	95,327	57.56	35.53	225,790	42,509	84.16	15.84
21	Shaheen Insurance	187,345	168,723	162,919	138,156	90.06	86.96	84.80	102,823	92,982	90.43	57.07	145,869	22,854	89.53	14.03
22	Sindh Insurance	144,138	44,921	104,963	114,761	31.17	72.82	109.33	59,806	20,676	34.57	19.70	25,035	(2,274)	23.85	(2.17)
23	Salaam Takaful Ltd. *					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
24	TPL Insurance	528,187	414,155	453,665	441,105	78.41	85.89	97.23	332,953	190,145	57.11	41.91	(214,541)	48,979	(47.29)	10.80
25	UBL Insurer	965,402	681,692	644,813	651,946	70.61	66.79	101.11	573,183	259,087	45.20	40.18	231,550	154,177	35.91	23.91
26	United Insurance	736,633	292,989	244,150	14,094	39.77	33.14	5.77	277,234	30,231	10.90	12.38	64,066	149,854	26.24	61.38
27	Universal Insurance	5,327	9,844	10,175	446	184.79	191.01	4.38	133	133	100.00	1.31	29,029	(16,207)	285.30	(159.28)
	Total----->	12,741,552	10,860,874	10,558,630	9,005,469	85.24	82.87	85.29	5,853,065	4,945,429	84.49	46.84	4,564,722	1,416,618	43.23	13.42

Note:-

* Report awaited

** Accounts not finalized

IAP /Aftab

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 reinsurance premium ceded (closing)

THE INSURANCE ASSOCIATION OF PAKISTAN

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

For the period ended June 30, 2025

PKR in '000'

S.No	Name of Company	PREMIUM							CLAIMS				OTHERS			
		Gross Contribution	Net Contribution	Net Earned Contribution	Net Unearned Contribution	Net Contr. to Gross Contr.	Net Earned Contribution to Gr. Contr.	Net Unearned Contr. 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	745,076	730,747	387,955	710,683	98.08	52.07	183.19	327,105	334,791	102.35	86.30	18,368	34,464	4.73	8.88
2	Alfalsh Insurance	260,841	254,576	201,752	225,033	97.60	77.35	111.54	88,873	100,429	113.00	49.78	33,197	68,126	16.45	33.77
3	Alpha Insurance	5,753	8,975	5,753	8,829	156.01	100.00	153.47	2,602	4,669	179.44	81.16	192	892	3.34	15.50
4	Asia Insurance	17,851	16,805	5,773	9,300	94.14	32.34	161.09	11,839	13,856	117.04	240.01	14,985	(9,212)	259.57	(159.57)
5	Askari Gen. Insurance	237,883	219,962	77,208	112,362	92.47	32.46	145.53	52,899	68,628	129.73	88.89	1,571	7,009	2.03	9.08
6	Atlas Insurance	316,816	292,874	142,148	273,230	92.44	44.87	192.22	107,707	140,839	130.76	99.08	1,888	1,953	1.33	1.37
7	Century Insurance	66,873	64,595	68,775	58,118	96.59	102.84	84.50	29,019	29,595	101.98	43.03	17,029	22,221	24.76	32.31
8	Cooperative Insurance	0	0	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
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	0	0	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
11	East West Insurance	108,898	90,945	48,299	70,650	83.51	44.35	146.28	46,299	37,440	80.87	77.52	21,134	13,476	43.76	27.90
12	EFU Gen. Insurance	697,561	684,925	536,201	478,836	98.19	76.87	89.30	467,571	515,006	110.14	96.05	535,562	639	99.88	0.12
13	Habib Insurance	117,950	87,370	113,977	107,994	74.07	96.63	94.75	102,074	84,625	82.91	74.25	0	(3,455)	0.00	(3.03)
14	IGI General Insurance	510,829	489,379	313,013	411,158	95.80	61.28	131.35	365,132	358,097	98.07	114.40	149,909	(57,720)	47.89	(18.44)
15	Jubilee Gen. Insurance	444,903	419,964	366,380	372,245	94.39	82.35	101.60	162,454	166,826	102.69	45.53	102,553	97,000	27.99	26.48
16	NICL					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
17	Pak. Qatar. Gen. Tak.	275,298	256,217	105,459	126,341	93.07	38.31	119.80	84,205	106,753	126.78	101.23	1,123	(2,417)	1.06	(2.29)
18	Premier Insurance	46,806	44,204	44,307	48,310	94.44	94.66	109.03	24,902	28,484	114.38	64.29	19,912	704	44.94	1.59
19	Reliance Insurance	45,697	18,115	20,989	24,708	39.64	45.93	117.72	12,998	12,998	100.00	61.93	1,968	3,085	9.38	14.70
20	Security Gen. Insurance	181,800	124,804	45,035	118,924	68.65	24.77	264.07	76,502	36,652	47.91	81.39	26,982	18,053	59.91	40.09
21	Shaheen Insurance	22,952	20,582	29,205	19,972	89.67	127.24	68.39	8,759	6,556	74.85	22.45	12,220	16,985	41.84	58.16
22	Sindh Insurance	10,732	5,558	7,930	4,907	51.79	73.89	61.88	1,066	1,236	115.95	15.59	76	1,595	0.96	20.12
23	Salaam Takaful Ltd **					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
24	TPL Insurance	1,310,329	1,281,710	1,092,111	1,233,002	97.82	83.35	112.90	665,624	469,292	70.50	42.97	(565,090)	57,728	(51.74)	5.29
25	UBL Insurer	431,518	409,085	349,187	207,262	94.80	80.92	59.36	270,794	202,737	74.87	58.06	136,383	10,068	39.06	2.88
26	United Insurance	588,820	558,028	284,763	492,465	94.77	48.36	172.94	230,683	242,940	105.31	85.31	68,713	34,666	24.13	12.17
27	Universal Insurance	0	0	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	Total----->	6,445,186	6,079,420	4,246,220	5,114,330	94.32	65.88	120.44	3,139,108	2,962,450	94.37	69.77	598,675	315,860	14.10	7.44

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 reinsurance contribution ceded (closing)

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Motor - Combined (Conventional + Takaful)

For the period ended June 30, 2025

PKR in '000'

S.No	Name of Company	PREMIUM							CLAIMS				OTHERS			
		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	2,588,758	2,528,185	2,032,063	2,399,247	97.66	78.50	118.07	1,089,444	1,133,357	104.03	55.77	677,158	96,086	33.32	4.73
2	Alfalsh Insurance	816,007	769,444	645,196	729,351	94.29	79.07	113.04	180,130	320,351	177.84	49.65	112,162	212,683	17.38	32.96
3	Alpha Insurance	53,107	49,656	45,168	36,269	93.50	85.05	80.30	25,497	16,786	65.84	37.16	22,857	5,525	50.60	12.23
4	Asia Insurance	85,006	80,023	71,527	74,490	94.14	84.14	104.14	46,524	43,042	92.52	60.18	81,038	(7,375)	113.30	(10.31)
5	Askari Gen. Insurance	924,520	875,377	683,093	743,069	94.68	73.89	108.78	361,686	389,800	107.77	57.06	369,891	(76,598)	54.15	(11.21)
6	Atlas Insurance	809,650	694,832	632,530	661,985	85.82	78.12	104.66	349,319	381,255	109.14	60.27	110,072	132,319	17.40	20.92
7	Century Insurance	391,250	377,700	331,745	349,003	96.54	84.79	105.20	171,962	171,187	99.55	51.60	109,008	51,620	32.86	15.56
8	Cooperative Insurance	3,543	2,680	2,930	3,255	0.00	0.00	0.00	354	193	54.52	6.59	3,291	(804)	112.32	(27.44)
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	9,542	4,459	6,392	6,392	46.73	66.98	100.00	925	818	88.40	12.80	(16,549)	(12,908)	(258.92)	(201.95)
11	East West Insurance	923,986	723,742	605,244	399,774	78.33	65.50	66.05	296,561	312,217	105.28	51.59	194,156	122,622	32.08	20.26
12	EFU Gen. Insurance	2,422,573	2,395,419	2,396,244	2,095,563	197	185	176	1,319,335	1,410,647	215	144	2,092,246	303,998	184	16
13	Habib Insurance	658,000	565,896	628,171	107,994	86.00	95.47	17.19	577,866	415,210	71.85	66.10	202,327	(22,173)	32.21	(3.53)
14	IGI General Insurance	1,685,312	1,509,314	1,358,828	1,295,863	89.56	80.63	95.37	977,473	893,482	91.41	65.75	315,005	192,150	23.18	14.14
15	Jubilee Gen. Insurance	1,652,861	1,573,620	1,368,287	1,325,506	95.21	82.78	96.87	660,282	572,414	86.69	41.83	617,567	178,306	45.13	13.03
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.	275,298	256,217	105,459	126,341	93.07	38.31	119.80	84,205	106,753	126.78	101.23	1,123	(2,417)	1.06	(2.29)
18	Premier Insurance	82,591	77,649	79,882	85,587	94.02	96.72	107.14	40,041	46,975	117.32	58.81	51,206	2,624	64.10	3.28
19	Reliance Insurance	138,555	107,286	114,876	25,737	77.43	82.91	22.40	45,399	45,399	100.00	39.52	34,757	17,834	30.26	15.52
20	Security Gen. Insurance	734,797	461,509	313,334	336,256	62.81	42.64	107.32	242,110	131,979	54.51	42.12	252,772	60,562	80.67	19.33
21	Shaheen Insurance	210,297	189,305	192,124	158,128	90.02	91.36	82.31	111,582	99,538	89.21	51.81	158,089	39,839	82.28	20.74
22	Sindh Insurance	154,870	50,479	112,893	119,668	32.59	72.90	106.00	60,872	21,912	36.00	19.41	25,111	(679)	22.24	(0.60)
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	1,838,516	1,695,865	1,545,776	1,674,107	92.24	84.08	108.30	998,577	659,437	66.04	42.66	(779,631)	106,707	(50.44)	6.90
25	UBL Insurer	1,396,919	1,090,777	994,001	859,208	78.08	71.16	86.44	843,977	461,824	54.72	46.46	367,933	164,244	37.02	16.52
26	United Insurance	1,325,453	851,016	528,913	506,560	64.21	39.90	95.77	507,918	273,170	53.78	51.65	132,779	184,520	25.10	34.89
27	Universal Insurance	5,327	9,844	10,175	446	184.79	191.01	4.38	133	133	100.00	1.31	29,029	(16,207)	285.30	(159.28)
	Total----->	19,186,738	16,940,294	14,804,850	14,119,798	88.29	77.16	95.37	8,992,173	7,907,879	87.94	53.41	5,163,397	1,732,478	34.88	11.70

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 reinsurance premium ceded (closing)