

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Property - (Conventional + Takaful)

For the period ended June 30, 2025

PKR in '000'

S.No	Name of Company	CONVENTIONAL						TAKAFUL/ WINDOW TAKAFUL						COMBINED					
		Gross Premium Earned	Gross Claim Exps	Loss Ratio %	Net Premium Revenue	Net Claim Expense	Loss Ratio %	Gross Premium Earned	Gross Claim Exps	Loss Ratio %	Net Premium Revenue	Net Claim Expense	Loss Ratio %	Gross Premium Earned	Gross Claim Exps	Loss Ratio %	Net Premium Revenue	Net Claim Expense	Loss Ratio %
1	Adamjee Insurance	9,210,608	1,402,156	15.22	956,071	528,039	55.23	217,618	86,268	39.64	(42,755)	2,405	(5.63)	9,428,226	1,488,424	15.79	913,316	530,444	58.08
2	Alfalah Insurance	723,492	404,712	55.94	32,791	36,397	111.00	40,532	(1,963)	(4.84)	1,025	154	15.02	764,024	402,749	52.71	33,816	36,551	108.09
3	Alpha Insurance	97,610	88,282	90.44	58,581	29,728	50.75	10,107	41,225	407.89	2,749	11,025	401.05	107,717	129,507	120.23	61,330	40,753	66.45
4	Asia Insurance	273,686	115,965	42.37	220,479	28,026	12.71	25,050	16,029	63.99	15,722	16,029	101.95	298,736	131,994	44.18	236,201	44,055	18.65
5	Askari Gen. Insurance	508,090	183,756	36.17	50,032	32,005	63.97	61,761	20,288	32.85	(35,059)	3,513	(10.02)	569,851	204,044	35.81	14,973	35,518	237.21
6	Atlas Insurance	1,312,899	449,015	34.20	295,865	16,684	5.64	101,658	12,853	12.64	15,933	1,167	7.32	1,414,557	461,868	32.65	311,798	17,851	5.73
7	Century Insurance	266,521	107,894	40.48	30,718	2,294	7.47	50,444	18,262	36.20	1,887	311	16.49	316,964	126,157	39.80	32,605	2,605	7.99
8	Cooperative Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Chubb Insurance.	793,730	1,128,458	142.17	345,049	55,673	16.13	793,730	1,128,458	142.17	345,049	55,673	16.13	1,587,460	2,256,916	142.17	690,098	111,346	16.13
10	Crescent Star Insurance	233	0	-	208	0	-			#DIV/0!			#DIV/0!	233	0	-	208	0	-
11	East West Insurance	1,855,339	529,471	28.54	1,320,568	608,025	46.04	107,297	126,319	117.73	60,979	52,116	85.47	1,962,636	655,790	33.41	1,381,547	660,141	47.78
12	EFU Gen. Insurance	14,080,894	2,393,100	17.00	3,692,632	1,122,343	30.39	368,488	34,700	9.42	(135,690)	15,420	(11.36)	14,449,382	2,427,800	16.80	3,556,942	1,137,763	31.99
13	Habib Insurance	674,711	286,621	42.48	119,679	48,905	40.86	114,927	23,175	20.16	9,830	4,530	46.08	789,638	309,796	39.23	129,509	53,435	41.26
14	IGI General Insurance	2,452,380	472,915	19.28	339,902	57,408	16.89	184,672	150,818	81.67	4,134	7,034	170.15	2,637,052	623,733	23.65	344,036	64,442	18.73
15	Jubilee Gen. Insurance	4,339,468	558,124	12.86	656,773	364,829	55.55	253,303	(47,433)	(18.73)	85,774	(40,501)	(47.22)	0	510,691	#DIV/0!	742,547	324,328	43.68
16	National Ins. Co. Ltd. (NICL) *			-			-			-			-	0	0	#DIV/0!	0	0	-
17	Pak. Qatar. Gen. Tak.	-	-	-	-	-	-	121,952	73,207	60.03	(12,335)	7,132	(57.82)	121,952	73,207	60.03	(12,335)	7,132	(57.82)
18	Premier Insurance	80,230	26,626	33.19	14,606	11,150	76.34	12,662	19	0.15	3,218	474	14.73	92,892	26,645	28.68	17,824	11,624	65.22
19	Reliance Insurance	284,736	140,397	49.31	149,495	19,782	13.23	31,516	8,007	25.41	1,097	2,729	248.77	316,252	148,404	46.93	150,592	22,511	14.95
20	Security Gen. Insurance	1,972,713	236,579	11.99	508,187	18,268	3.59	36,357	14,214	39.10	(16,727)	1,458	(8.72)	2,009,070	250,793	12.48	491,460	19,726	4.01
21	Shaheen Insurance	168,268	56,105	33.34	138,180	42,110	30.47	19,103	1,637	8.57	15,508	1,581	10.19	187,371	57,742	30.82	153,688	43,691	28.43
22	Sindh Insurance	91,111	3,042	3.34	11,049	2,503	22.65	1,154	150	13.00	134	15	11.16	92,265	3,192	3.46	11,183	2,517	22.51
23	Salaam Takaful Ltd. *			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
24	TPL Insurance	309,762	280,397	90.52	38,594	35,960	93.18	68,908	36,673	53.22	8,628	4,665	54.07	378,670	317,070	83.73	47,222	40,625	86.03
25	UBL Insurer	1,751,876	1,710,227	97.62	240,297	127,607	53.10	182,609	100,862	55.23	(36,291)	4,632	(12.76)	1,934,485	1,811,090	93.62	204,006	132,239	64.82
26	United Insurance	453,553	129,724	28.60	28,804	39,879	138.45	84,783	10,848	12.79	54,879	79,827	145.46	538,336	140,572	26.11	83,682	119,706	143.05
27	Universal Insurance	317	(22,475)	(7,089.91)	181	(21,085)	(11,649.17)			#DIV/0!			#DIV/0!	317	(22,475)	(7,089.91)	181	(21,085)	(11,649.17)
	Total----->	41,702,228	10,681,092	25.61	9,248,740	3,206,529	34.67	2,888,630	1,854,616	64.20	347,689	231,390	66.55	39,998,087	12,535,708	31.34	9,596,429	3,437,919	35.82

Note:-

* Report still awaited

** Accounts not finalized.

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