

THE INSURANCE ASSOCIATION OF PAKISTAN

Key Information including window takaful for the period ended June 30, 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. Incom. incl. takaful	Others Income/(Loss)	Underwriting Profit/(Loss)	Surplus/(deficit) in PTF	Profit before tax from w.t 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	13,375,405	2,097,884	15,473,289	17,373,437	931,213	18,304,650	11,361,227	925,114	12,286,341	2,617,260	3,126,049	166,363	3,519,697	33,928	3,553,625	526,167	268,901	78,297	188,449	4,336,851	2,610,474	7.46	3,500,000	44,039,209	72,239,666	120,887,817
2	Alfalah Insurance	3,067,905	599,645	3,667,550	1,038,349	204,295	1,242,644	710,704	195,474	906,178	(58,495)	386,179	38,527	465,502	9,153	474,655	46,771	(39)	43,219	64,438	547,298	330,920	6.62	500,000	3,412,500	5,349,371	10,248,592
3	Alpha Insurance	229,432	0	229,432	187,005	0	187,005	86,005	0	86,005	45,949	88,196	22,571	118,900	0	118,900	13,394	(33,145)	(2,734,090)	9,445	76,578	60,986	1.22	500,000	839,850	913,353	1,762,669
4	Asia Insurance	753,369	97,910	851,279	489,189	50,151	539,340	163,606	0	163,606	103,719	198,207	8,881	57,014	0	57,014	3,963	23,657	0	15,536	91,289	69,709	0.95	730,082	1,106,911	845,494	2,635,860
5	Askari Gen. Ins.	3,789,519	518,395	4,307,914	1,770,181	196,219	1,966,400	1,239,329	325,429	1,564,758	(45,869)	478,771	25,064	388,363	13,669	402,032	75,661	97,950	(66,577)	51,458	550,579	337,384	4.69	719,019	3,185,689	4,110,630	9,895,241
6	Atlas Insurance	3,039,519	520,206	3,559,725	1,655,748	153,303	1,809,051	463,504	156,780	620,284	(61,536)	635,098	59,328	645,333	40,619	685,952	60,474	618,682	24,890	61,056	1,326,217	802,144	5.37	1,494,157	8,604,149	13,981,493	20,282,941
7	Century Insurance	1,184,363	182,415	1,366,778	765,641	92,288	857,929	417,971	36,807	454,778	(43,883)	279,147	16,559	247,573	22,669	270,241	15,904	112,405	27,181	21,051	403,042	249,966	4.52	553,265	3,158,996	4,300,988	6,463,656
8	Chubb Insurance	822,653	0	822,653	430,282	0	430,282	60,130	0	60,130	(8,102)	173,063	11,168	128,010	0	128,010	2,460	205,191	0	0	324,493	196,263	3.93	500,000	2,231,290	1,574,872	6,295,086
9	Cooperative Ins.	22,348	0	22,348	12,757	0	12,757	(422)	0	(422)	1,730	18,140	9,957	4,679	0	4,679	5,779	(6,691)	0	0	(6,190)	(7,156)	0.14	500,032	2,515,273	108,337	2,507,558
10	Crescent Star Ins.	34,716	0	34,716	52,949	0	52,949	958	0	958	4,563	57,411	1,885	13,262	0	13,262	21,814	(9,982)	0	23,210	23,210	17,499	0.16	1,076,950	1,285,589	412,644	1,526,744
11	East West Insurance	4,698,586	458,673	5,157,259	3,246,171	146,750	3,392,921	1,537,719	122,613	1,660,332	797,722	389,008	171,406	338,898	48	338,946	19,978	521,722	39,690	53,083	762,275	547,415	2.14	2,558,780	5,214,746	7,546,023	11,862,353
12	EFU Gen. Insurance	19,149,232	1,297,205	20,446,437	7,327,113	391,323	7,718,436	2,397,960	565,896	2,963,856	1,295,502	1,884,633	131,423	1,199,902	0	1,199,902	90,601	1,749,018	(63,586)	320,101	3,228,199	1,970,379	9.85	2,000,000	24,709,398	33,172,902	81,986,948
13	Habib Insurance (**)	1,307,092	269,534	1,576,626	865,174	147,840	1,013,014	481,435	96,655	578,090	23,417	346,175	26,666	262,492	18,840	281,332	6,820	14,147	(3,771)	(38,969)	217,824	148,984	2.41	619,374	2,083,384	3,139,334	6,324,610
14	IGI Insurance	6,801,186	1,376,929	8,178,115	2,663,095	635,239	3,298,334	1,291,655	770,443	2,062,098	296,925	785,526	124,898	359,612	34,462	394,074	64,052	288,989	(64,936)	203,552	622,217	543,480	2.83	1,918,384	3,343,104	4,782,825	28,034,306
15	Jubilee Gen. Ins.	12,338,405	2,059,722	14,398,127	4,156,245	1,417,475	5,573,720	2,120,537	846,303	2,966,840	334,458	1,370,248	195,117	3,519,866	255,814	3,772,680	9,552	331,002	201,267	295,164	3,960,467	2,394,505	12.06	1,984,912	18,975,677	33,665,272	59,744,884
16	NICL #			0			0			0																	
17	Pakistan Gen. Ins. #			0			0			-																	
18	Pak Qatar Gen. Takf.	0	610,795	610,795	0	158,754	158,754	0	163,256	163,256	(41,950)	3,394	260,095	6,605	57,102	63,707	249,489	34,054	40,659	46,496	87,155	73,672	1.45	509,226	699,323	1,313,798	2,382,002
19	Premier Insurance	137,543	163,321	300,864	132,315	67,750	200,065	81,232	(89,259)	(8,027)	(16,268)	84,420	(1,693)	75,768	1,130	76,898	5,226	(17,069)	(19,760)	(38,095)	27,523	26,407	0.52	505,650	610,032	999,303	3,144,906
20	Reliance Insurance	490,652	89,436	580,088	289,772	18,365	308,137	57,252	16,553	73,805	62,762	106,552	49,717	175,427	5,663	181,090	5,099	63,206	7,376	12,439	199,678	148,693	1.48	1,004,723	1,723,392	1,454,938	3,249,472
21	Security Gen. Ins.	1,389,512	281,874	1,671,386	886,494	20,128	906,622	136,624	44,014	180,638	67,109	268,653	53,890	1,304,366	0	1,304,366	60,289	414,108	14,461	32,535	1,757,408	1,061,362	15.59	680,625	26,124,022	33,978,531	39,890,397
22	Shaheen Insurance	812,710	60,665	873,375	721,801	40,455	762,256	441,614	12,039	453,653	124,278	125,281	19,931	56,960	733	57,693	15,105	30,628	30	9,400	83,495	65,442	8.20	79,807	1,063	1,048,777	2,380
23	Sindh Insurance	350,201	12,883	363,084	160,047	7,218	167,265	82,154	3,463	85,617	(69,175)	117,870	20,966	355,284	7,816	363,100	13,291	29,197	4,524	8,083	384,621	237,549	2.38	1,000,000	4,149,418	4,736,127	6,194,082
24	Salaam Takaful Ltd. #			0			0			0																	
25	TPL Insurance Ltd.	1,112,281	1,538,119	2,650,400	748,950	1,238,350	1,987,300	411,794	595,231	1,007,025	159,028	782,639	165,220	62,017	42,985	105,003	35,230	38,608	20,667	(44,794)	13,621	(11,670)	(0.06)	1,983,944	2,660,671	4,677,696	8,460,583
26	UBL Insurer Ltd.	3,350,715	1,270,526	4,621,241	1,140,484	355,431	1,495,915	466,787	492,230	959,017	81,336	457,694	87,340	285,438	104,758	390,196	34,495	134,667	47,311	62,174	472,018	260,324	3.25	800,000	2,892,577	5,476,967	16,161,699
27	United Insurance	3,428,509	1,140,414	4,568,923	2,125,380	598,290	2,723,670	167,269	580,827	748,096	97,550	732,573	26,488	(274,359)	26,987	(247,372)	31,376	1,127,988	49,663	76,792	935,311	628,646	1.73	4,161,000	6,080,842	2,861,690	16,477,122
28	Universal Insurance	7,606	0	7,606	12,414	0	12,414	(22,131)	0	(22,131)	1,260	36,388	2,447	20,636	0	20,636	12,502	(3,103)	0	0	27,588	25,910	0.52	500,000	695,234	559,667	856,465
TOTAL-->		81,693,459	14,646,551	96,340,010	48,250,993	6,870,837	55,121,830	24,154,913	5,859,868	30,014,781	5,769,290	12,931,315	1,694,214	13,337,245	676,376	14,010,621	1,425,492	6,034,091	(2,353,485)	1,432,604	20,452,767	12,789,287		30,379,930	170,342,339	243,250,698	467,278,373

* 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

We have not received the figures so far.

*** Accounts not finalized.

B&C Appearing in Statement of Premium

D Appearing in Statement of Claims

E Net Commission Expense

F-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.