The Insurance Association of Pakistan

Key information for the period ended June 30, 2025. (Conventional & Takaful)

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(PKR '000')

Nos	Name of Company	Gross Conventional/ Takaful Premium/ Contribution Breakup: First Year Premium/ Contri.	Renewal Premium/ Contri.	Single Premium/ Contri.	Group Policies Premium/ Contribution without	Net Conv./ Takaful Prem. Contribution: Net Written Prem./ Contribution	Claims: Net Claims	Expenses: Total Gross Acq. Costs	Gross Admin. Exp.	Income: Investment (including oci)	Others	Profit / (Loss): Pre-tax	After Tax	E.P.S (Rupees)
		A				B	C	D	E	G	H	K	L	M
1	Adamjee Life	1,738,858	4,730,626	9,159,736	590,847	15,740,946	15,335,859	1,691,138	719,553	8,499,025	244,618	950,730	580,001	2.21
2	Askari Life	346,101	397,118	383,235	223,190	1,182,113	222,848	505,724	226,421	144,769	6,284	25,106	24,398	0.16
3	EFU Life	2,798,115	12,247,891	1,143,261	10,278,680	24,011,221	23,464,998	5,198,523	2,147,866	16,785,711	60,969	1,962,174	1,216,814	11.59
4	IGI Life	694,701	1,370,065	3,190,355	1,885,656	6,897,740	5,143,763	919,902	574,059	2,059,330	68,267	244,722	168,859	0.99
5	Jubilee Life	3,684,069	10,656,500	3,021,921	10,521,621	26,587,592	29,609,208	3,579,671	3,835,127	14,526,241	200,401	2,126,886	1,273,179	12.69
6	Pak Qatar Family Tak.	-	-	-	-	-	-	-	-	-	-	-	-	-
7	State Life	9,953,420	48,025,092	825,313	55,901,925	114,684,836	100,333,030	10,377,451	9,080,078	93,659,009	29,191,617	11,305,385	6,889,861	86.12
8	TPL Life	228,358	1,610	-	54,807	229,870	50,329	79,929	136,874	22,046	7,363	(90,805)	(96,820)	(0.43)
9	5th Pillar Family Tak.	499,605	40,869	251,239	107,756	834,253	76,887	196,812	253,001	122,830	7,389	(118,570)	(106,698)	(0.53)
	TOTAL->	**19,943,227**	**77,469,771**	**17,975,060**	**79,564,482**	**190,168,571**	**174,236,922**	**22,549,150**	**16,972,979**	**135,818,961**	**29,786,908**	**16,405,628**	**9,949,594**	

Nos	Name of Company	Balance Sheet: Paid Up Capital	Net Shareholders Equity	Investments	Total Assets	No. of employees	Net Working Capital	Ratios in %: Current Ratio	Net Claims to Total Net Prem.	Gross Admin. Exp to Total Net Prem.	Gross Acq. Cost to Toal Net Prem.
		N	O	P	Q	O	S	T	U	W	X
1	Adamjee Life	2,500,000	5,749,668	110,750,048	122,080,573	1,904	7,096,003	6.23	97%	5%	11%
2	Askari Life	1,501,720	534,247	2,821,391	3,278,873		1,726,542	3.80	19%	19%	43%
3	EFU Life	1,050,000	9,138,561	249,319,006	269,199,517	2,358	6,944,672	1.74	98%	9%	22%
4	IGI Life	1,705,672	2,440,904	36,823,952	41,059,013	163	1,466,295	1.69	75%	8%	13%
5	Jubilee Life	1,003,534	17,336,541	222,720,392	241,766,426	1,593	127,964,139	2.72	111'%	14'%	13'%
6	Pak Qatar Family Tak.	-	-	-	-	-	-	-	-	-	-
7	State Life	8,000,000	60,272,853	1,789,172,439	2,514,265,213	5,294	203,051,869	1.63	87.49%	7.92%	9.05%
8	TPL Life	2,245,000	273,963	367,809	1,381,373	101	254,532	1.36	22%	60%	35%
9	5th Pillar Family Tak.	2,000,000	1,638,215	2,432,215	2,997,908	122	1,313,630	1.97	0.09	0.30%	0.24
	TOTAL->	**20,005,926**	**97,384,952**	**2,414,407,252**	**3,196,028,896**	**11,535**	**349,817,682**	**21.14**			

Key information for the period ended June 30, 2025 (Family Takaful Business)

(PKR '000)

Nos	Name of Company	Gross Family Takaful Contribution Breakup: First Year Contribution	Renewal Contribution	Single Contribution	Group Policies Contribution without Cash Values	Net Takaful Contribution: Net Written Contribution	Claims: Net Claims	Expenses: Total Gross Acq. Costs	Gross Admin. Exp.	Income: Investment (including oci)	Others	Balance Sheet: Total Assets	Ratio in %: Gross Acq. Cost to Total Net Contri.
		A				B	C	D	E	G	H	Q	X
1	Adamjee Life	727,905	1,192,907	485,778	232,729	2,452,362	1,486,637	411,372	174,508	1,113,513	122,304	18,736,090	17%
2	Askari Life	324,281	326,005	320,030	64,669	977,412	148,094	416,390	164,177	73,162	2,600	1,690,765	43%
3	EFU Life	1,152,851	3,106,538	315,478	1,312,034	5,358,282	2,927,383	1,273,188	474,518	1,541,770	36	43,201,001	24%
4	IGI Life	406,595	676,960	286,330	298,266	1,618,265	929,457	391,866	114,379	450,680	16,782	10,537,779	24%
5	Jubilee Life	1,819,150	3,365,721	955,059	1,812,552	7,764,804	5,108,178	1,322,692	920,463	2,760,297	31,624	55,632,324	17%
6	Pak Qatar Family Tak.	165,891	1,369,125	10,233,421	1,367,626	12,962,524	13,101,439	653,955	529,318	2,534,223	29,537	63,338,035	5%
7	State Life	402,379	303,674	-	11,182	715,670	38,026	255,427	70,173	267,077	63,133	6,177,236	35.69%
8	TPL Life	60,546	2	-	19,586	75,474	14,600	14,329	15,186	2,264	161	373,341	18.99%
9	5th Pillar Family Tak.	-	-	-	-	-	-	-	- -	- -	- -	-	0
	TOTAL->	**5,059,598**	**10,340,932**	**12,596,096**	**5,118,644**	**31,924,793**	**23,753,814**	**4,739,219**	**2,462,722**	**8,742,986**	**266,177**	**199,686,571**	

As per relevant notes to the financial statements -->

S : Current Assets – Current Liabilites
T : Current Assets / Current Liabilites

U : (Net Claims / Total Net Premium) *100
W : (Gross Administrative Expenses/ Total Net Premium)*100

X : (Gross Acq. Cost / Total Net Premium or contribution)*100