

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Motor - (Conventional)

For the period ended September 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	3,022,643	2,936,140	2,529,983	1,941,391	97.14	83.70	76.74	1,216,130	1,238,421	101.83	48.95	931,213	170,978	36.81	6.76
2	Alfalah Insurance	1,230,339	1,175,595	700,859	907,630	95.55	56.96	129.50	226,830	334,810	147.60	47.77	171,627	194,422	24.49	27.74
3	Alpha Insurance	65,326	54,734	54,216	26,692	83.79	82.99	49.23	30,746	24,585	79.96	45.35	35,775	(6,144)	65.99	-11.33
4	Asia Insurance	100,411	95,906	94,505	66,325	95.51	94.12	70.18	46,797	41,894	89.52	44.33	92,595	5,447	97.98	5.76
5	Askari Gen. Insurance	1,061,526	1,017,199	930,944	667,432	95.82	87.70	71.69	456,578	434,765	95.22	46.70	571,752	(75,573)	61.42	(8.12)
6	Atlas Insurance	1,037,883	899,016	743,060	633,135	86.62	71.59	85.21	362,657	359,562	99.15	48.39	174,637	191,021	23.50	25.71
7	Century Insurance	476,112	458,294	404,674	294,370	96.26	85.00	72.74	210,220	237,894	113.16	58.79	120,611	46,169	29.80	11.41
8	Cooperative Insurance *					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
9	Chubb Insurance.	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
10	Crescent Star Insurance	10,620	7,494	9,427	9,427	70.56	88.76	100.00	998	244	24.42	2.59	17,062	(9,812)	181.00	(104.09)
11	East West Insurance	1,366,613	1,073,097	897,145	429,223	78.52	65.65	47.84	422,687	436,257	103.21	48.63	293,013	167,875	32.66	18.71
12	EFU Gen. Insurance	3,150,725	3,120,412	2,793,376	2,093,312	99.04	88.66	74.94	1,212,367	1,406,678	116.03	50.36	996,467	390,231	35.67	13.97
13	Habib Insurance	963,415	864,188	794,572	638,901	89.70	82.47	80.41	772,720	506,653	65.57	63.76	292,350	(4,431)	36.79	(0.56)
14	IGI General Insurance	2,044,472	1,793,921	1,585,543	1,118,963	87.74	77.55	70.57	817,642	951,940	116.43	60.04	394,349	357,575	24.87	22.55
15	Jubilee Gen. Insurance	1,758,577	1,677,093	1,526,499	952,107	95.37	86.80	62.37	716,358	569,168	79.45	37.29	745,374	211,957	48.83	13.89
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	78,707	75,328	57,747	56,989	95.71	73.37	98.69	21,020	29,119	138.53	50.43	32,600	(449)	56.45	(0.78)
19	Reliance Insurance	149,889	135,177	141,722	8,167	90.18	94.55	5.76	53,135	53,135	100.00	37.49	51,166	16,932	36.10	11.95
20	Security Gen. Insurance	898,809	536,321	424,547	260,700	59.67	47.23	61.41	338,873	181,989	53.70	42.87	152,810	89,748	35.99	21.14
21	Shaheen Insurance	287,643	237,599	231,985	137,966	82.60	80.65	59.47	121,236	133,239	109.90	57.43	222,283	(145,221)	95.82	(62.60)
22	Sindh Insurance	166,613	77,004	145,234	96,965	46.22	87.17	66.76	78,830	23,886	30.30	16.45	48,413	36,664	33.33	25.24
23	Salaam Takaful Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	TPL Insurance	834,472	675,898	688,920	467,593	81.00	82.56	67.87	497,930	303,430	60.94	44.04	(306,833)	150,614	(44.54)	21.86
25	UBL Insurer	1,532,924	961,001	1,036,309	690,376	62.69	67.60	66.62	912,591	464,003	50.84	44.77	343,102	153,896	33.11	14.85
26	United Insurance	994,808	532,061	337,843	159,474	53.48	33.96	47.20	544,933	184,064	33.78	54.48	95,536	58,243	28.28	17.24
27	Universal Insurance	31,483	18,591	18,814	17,963	59.05	59.76	95.48	534	1,248	233.71	6.63	47,331	(27,261)	251.57	(144.90)
	Total----->	20,976,656	18,184,708	15,916,171	11,537,272	86.69	75.88	72.49	8,940,696	7,783,879	87.06	48.91	5,301,173	2,117,956	33.31	13.31

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 September 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	1,176,393	1,152,128	624,577	774,823	97.94	53.09	124.06	481,386	535,688	111.28	85.77	26,357	62,254	4.22	9.97
2	Alfalsh Insurance	433,504	407,278	302,556	276,931	93.95	69.79	91.53	133,408	156,537	117.34	51.74	57,437	90,564	18.98	29.93
3	Alpha Insurance	15,202	10,159	8,705	5,537	66.83	57.26	63.61	4,357	7,518	172.55	86.36	100	1,087	1.15	12.49
4	Asia Insurance	24,949	9,676	23,379	9,133	38.78	93.71	39.06	13,367	15,924	119.13	68.11	15,925	(6,248)	68.12	(26.72)
5	Askari Gen. Insurance	353,762	326,796	126,622	116,520	92.38	35.79	92.02	93,557	105,648	112.92	83.44	2,637	18,337	2.08	14.48
6	Atlas Insurance	542,553	502,857	230,727	355,306	92.68	42.53	153.99	179,983	225,687	125.39	97.82	2,743	6,103	1.19	2.65
7	Century Insurance	105,534	101,602	98,035	65,865	96.27	92.89	67.19	44,696	42,072	94.13	42.92	23,573	32,390	24.05	33.04
8	Cooperative Insurance					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
9	Chubb Insurance.	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
10	Crescent Star Insurance	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
11	East West Insurance	178,123	147,044	75,594	75,791	82.55	42.44	100.26	77,424	63,439	81.94	83.92	39,037	15,421	51.64	20.40
12	EFU Gen. Insurance	1,435,627	1,403,560	807,118	650,876	97.77	56.22	80.64	665,970	828,066	124.34	102.60	493,484	807,118	61.14	100.00
13	Habib Insurance	239,224	184,009	167,825	150,784	76.92	70.15	89.85	234,052	160,933	68.76	95.89	0	(64,692)	0.00	(38.55)
14	IGI General Insurance	950,858	923,521	504,712	530,132	97.13	53.08	105.04	536,748	530,446	98.83	105.10	295,965	(42,856)	58.64	(8.49)
15	Jubilee Gen. Insurance	712,533	356,793	356,531	270,691	50.07	50.04	75.92	239,446	238,515	99.61	66.90	(263)	118,278	(0.07)	33.17
16	NICL					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
17	Pak. Qatar. Gen. Tak.	488,540	457,033	198,801	150,384	93.55	40.69	75.65	187,684	196,044	104.45	98.61	1,496	1,261	0.75	0.63
18	Premier Insurance	85,782	80,652	68,757	60,307	94.02	80.15	87.71	42,183	36,555	86.66	53.17	37,675	5,464	54.79	7.95
19	Reliance Insurance	64,110	24,425	46,669	17,441	38.10	72.80	37.37	15,824	15,824	100.00	33.91	3,769	4,683	8.08	10.03
20	Security Gen. Insurance	317,222	217,085	76,180	148,896	68.43	24.01	195.45	145,934	76,063	52.12	99.85	(15,416)	15,533	(20.24)	20.39
21	Shaheen Insurance	50,067	46,561	44,050	30,957	93.00	87.98	70.28	10,083	10,686	105.98	24.26	20,992	25,058	47.66	56.89
22	Sindh Insurance	14,093	7,833	11,304	4,894	55.58	80.21	43.29	1,675	4,806	286.93	42.52	4,806	889	42.52	7.86
23	Salaam Takaful Ltd	709,442	1,062,316	537,413	537,413	149.74	75.75	100.00	1,020,785	(947,240)	(92.80)	(176.26)	(27,578)	(427,762)	(5.13)	(79.60)
24	TPL Insurance	2,041,168	2,008,321	1,696,773	1,354,951	98.39	83.13	79.85	1,349,733	796,746	59.03	46.96	(780,165)	47,631	(45.98)	2.81
25	UBL Insurer	619,101	519,177	567,430	194,977	83.86	91.65	34.36	463,807	322,518	69.54	56.84	202,575	(5,916)	35.70	(1.04)
26	United Insurance	759,352	723,983	407,086	426,351	95.34	53.61	104.73	329,809	408,563	123.88	100.36	100,564	(11,594)	24.70	(2.85)
27	Universal Insurance	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
	Total----->	11,267,120	10,626,294	6,936,838	6,178,034	94.31	61.57	89.06	6,261,838	3,820,363	61.01	55.07	484,743	667,971	6.99	9.63

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 September 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	4,199,036	4,088,268	3,154,560	2,716,214	97.36	75.13	86.10	1,697,516	1,774,109	104.51	56.24	957,570	233,232	30.36	7.39
2	Alfalsh Insurance	1,663,843	1,582,873	1,003,415	1,184,561	95.13	60.31	118.05	360,238	491,347	136.40	48.97	229,064	284,986	22.83	28.40
3	Alpha Insurance	80,528	64,893	62,921	32,229	80.58	78.14	51.22	35,103	32,103	91.45	51.02	35,875	(5,057)	57.02	(8.04)
4	Asia Insurance	125,360	105,582	117,884	75,458	84.22	94.04	64.01	60,164	57,818	96.10	49.05	108,520	(801)	92.06	(0.68)
5	Askari Gen. Insurance	1,415,288	1,343,995	1,057,566	783,952	94.96	74.72	74.13	550,135	540,413	98.23	51.10	574,389	(57,236)	54.31	(5.41)
6	Atlas Insurance	1,580,436	1,401,873	973,787	988,441	88.70	61.62	101.50	542,640	585,249	107.85	60.10	177,380	197,124	18.22	20.24
7	Century Insurance	581,646	559,896	502,709	360,235	96.26	86.43	71.66	254,916	279,966	109.83	55.69	144,184	78,559	28.68	15.63
8	Cooperative Insurance	0	0	0	0	0.00	0.00	0.00	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
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	10,620	7,494	9,427	9,427	70.56	88.76	100.00	998	244	24.42	2.59	17,062	(9,812)	181.00	(104.09)
11	East West Insurance	1,544,736	1,220,141	972,739	505,014	78.99	62.97	51.92	500,111	499,696	99.92	51.37	332,050	183,296	34.14	18.84
12	EFU Gen. Insurance	4,586,352	4,523,972	3,600,494	2,744,188	197	145	156	1,878,337	2,234,744	240	153	1,489,951	1,197,349	97	114
13	Habib Insurance	1,202,639	1,048,197	962,397	789,685	87.16	80.02	82.05	1,006,772	667,586	66.31	69.37	292,350	(69,123)	30.38	(7.18)
14	IGI General Insurance	2,995,330	2,717,442	2,090,255	1,649,095	90.72	69.78	78.89	1,354,390	1,482,386	109.45	70.92	690,314	314,719	33.03	15.06
15	Jubilee Gen. Insurance	2,471,110	2,033,886	1,883,029	1,222,798	82.31	76.20	64.94	955,804	807,683	84.50	42.89	745,112	330,235	39.57	17.54
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.	488,540	457,033	198,801	150,384	93.55	40.69	75.65	187,684	196,044	104.45	98.61	1,496	1,261	0.75	0.63
18	Premier Insurance	164,489	155,980	126,504	117,296	94.83	76.91	92.72	63,202	65,674	103.91	51.91	70,275	5,015	55.55	3.96
19	Reliance Insurance	213,999	159,602	188,391	25,608	74.58	88.03	13.59	68,959	68,959	100.00	36.60	54,935	21,615	29.16	11.47
20	Security Gen. Insurance	1,216,031	753,406	500,727	409,596	61.96	41.18	81.80	484,807	258,052	53.23	51.54	137,394	105,281	27.44	21.03
21	Shaheen Insurance	338	284	276	169	84.14	81.74	61.20	131	144	109.60	52.14	243	(120)	88.13	(43.53)
22	Sindh Insurance	180,706	84,837	156,538	101,859	46.95	86.63	65.07	80,505	28,692	35.64	18.33	53,219	37,553	34.00	23.99
23	Salaam Takaful Ltd	709,442	1,062,316	537,413	537,413	149.74	75.75	100.00	1,020,785	(947,240)	(92.80)	(176.26)	(27,578)	(427,762)	(5.13)	(79.60)
24	TPL Insurance	2,875,640	2,684,219	2,385,693	1,822,544	93.34	82.96	76.39	1,847,663	1,100,176	59.54	46.12	(1,086,998)	198,245	(45.56)	8.31
25	UBL Insurer	2,152,025	1,480,178	1,603,739	885,353	68.78	74.52	55.21	1,376,398	786,521	57.14	49.04	545,677	147,980	34.03	9.23
26	United Insurance	1,754,160	1,256,044	744,929	585,825	71.60	42.47	78.64	874,742	592,627	67.75	79.55	196,100	46,649	26.32	6.26
27	Universal Insurance	31,483	18,591	18,814	17,963	59.05	59.76	95.48	534	1,248	233.71	6.63	47,331	(27,261)	251.57	(144.90)
	Total----->	32,243,776	28,811,002	22,853,008	17,715,307	89.35	70.88	77.52	15,202,534	11,604,241	76.33	50.78	5,785,916	2,785,927	25.32	12.19

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)