

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Property - (Conventional + Takaful)

For the period ended September 30, 2025

PKR in '000'

S.No	Name of Company	CONVENTIONAL						TAKAFUL/ WINDOW TAKAFUL						COMBINED					
		Gross Premium Earned	Gross Claim Expens	Loss Ratio %	Net Premium Revenue	Net Claim Expense	Loss Ratio %	Gross Premium Earned	Gross Claim Expens	Loss Ratio %	Net Premium Revenue	Net Claim Expense	Loss Ratio %	Gross Premium Earned	Gross Claim Expens	Loss Ratio %	Net Premium Revenue	Net Claim Expense	Loss Ratio %
1	Adamjee Insurance	13,073,203	2,798,252	21.40	1,621,795	874,508	53.92	333,354	180,129	54.04	(207,367)	17,242	(8.31)	13,406,557	2,978,381	22.22	1,414,428	891,750	63.05
2	Alfalsh Insurance	1,030,371	713,979	69.29	55,245	113,040	204.62	67,747	25,915	38.25	2,924	2,348	80.30	1,098,118	739,894	67.38	58,169	115,388	198.37
3	Alpha Insurance	141,407	130,600	92.36	80,346	62,508	77.80	15,300	56,450	368.95	2,764	11,074	400.65	156,707	187,050	119.36	83,110	73,582	88.54
4	Asia Insurance	500,048	216,536	43.30	332,479	56,254	16.92	93,359	27,100	29.03	25,922	27,100	104.54	593,407	243,636	41.06	358,401	83,354	23.26
5	Askari Gen. Insurance	781,650	300,319	38.42	60,654	52,735	86.94	94,646	127,385	134.59	(39,874)	20,393	(51.14)	876,296	427,704	48.81	20,780	73,128	351.92
6	Atlas Insurance	1,970,379	454,409	23.06	445,200	31,387	7.05	165,302	59,707	36.12	27,154	5,221	19.23	2,135,681	514,116	24.07	472,354	36,608	7.75
7	Century Insurance	405,121	140,403	34.66	49,703	4,610	9.28	74,525	36,649	49.18	3,344	218	6.52	479,646	177,052	36.91	53,047	4,828	9.10
8	Cooperative Insurance *			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!	-	-	-	-	-	-
9	Chubb Insurance.	1,601,278	1,453,787	90.79	396,232	58,019	14.64	0	0	#DIV/0!	0	0	#DIV/0!	1,601,278	1,453,787	90.79	396,232	58,019	14.64
10	Crescent Star Insurance	289	0	-	248	(275)	(110.77)	0	0	#DIV/0!	0	0	#DIV/0!	289	0	-	248	(275)	(110.77)
11	East West Insurance	2,754,328	851,995	30.93	1,895,944	798,028	42.09	163,372	192,445	117.80	94,055	79,116	84.12	2,917,700	1,044,440	35.80	1,989,999	877,144	44.08
12	EFU Gen. Insurance	25,557,679	2,946,276	11.53	5,385,202	1,655,676	30.74	1,321,363	485,612	36.75	215,319	35,933	16.69	26,879,042	3,431,888	12.77	5,600,521	1,691,609	30.20
13	Habib Insurance	974,603	387,806	39.79	170,714	77,987	45.68	169,791	32,608	19.20	12,068	6,880	57.01	1,144,394	420,414	36.74	182,782	84,867	46.43
14	IGI General Insurance	4,441,627	826,511	18.61	543,685	1,059,500	194.87	465,298	206,204	44.32	9,454	13,578	143.62	4,906,925	1,032,715	21.05	553,139	1,073,078	194.00
15	Jubilee Gen. Insurance	6,441,710	4,180,438	64.90	888,517	891,918	100.38	253,420	551,749	217.72	(93,353)	48,209	(51.64)	6,695,130	4,732,187	70.68	795,164	940,127	118.23
16	National Ins. Co. Ltd. (NICL) *			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!	0	0	#DIV/0!	0	0	-
17	Pak. Qatar. Gen. Tak.	-	-	-	-	-	-	206,234	99,225	48.11	(10,575)	10,972	(103.75)	206,234	99,225	48.11	(10,575)	10,972	(103.75)
18	Premier Insurance	123,172	55,094	44.73	21,673	18,087	83.46	21,114	149	0.70	5,374	(449)	(8.35)	144,286	55,243	38.29	27,046	17,638	65.22
19	Reliance Insurance	442,361	200,969	45.43	233,352	31,042	13.30	63,930	10,199	15.95	3,312	3,296	99.52	506,291	211,168	41.71	236,664	34,338	14.51
20	Security Gen. Insurance	2,413,184	296,871	12.30	600,327	19,306	3.22	58,079	(13,551)	(23.33)	(26,657)	(727)	2.73	2,471,263	283,320	11.46	573,670	18,579	3.24
21	Shaheen Insurance	220	93	42.23	175	77	44.11	28,561	2,497	8.74	22,517	2,432	10.80	248	95	38.38	197	80	40.31
22	Sindh Insurance	139,195	71,396	51.29	49,037	5,115	10.43	1,771	(150)	(8.47)	610	(15)	(2.46)	140,966	71,246	50.54	49,647	5,100	10.27
23	Salaam Takaful Ltd.	0	0	-	0	0	-	742,170	174,157	23.47	(77,980)	(219,209)	281.11	742,170	174,157	23.47	(77,980)	(219,209)	281.11
24	TPL Insurance	353,450	213,101	60.29	51,452	25,675	49.90	98,319	21,299	21.66	13,797	4,732	34.30	451,769	234,400	51.88	65,249	30,407	46.60
25	UBL Insurer	2,581,263	2,202,775	85.34	333,072	254,775	76.49	270,565	126,809	46.87	(55,828)	5,420	(9.71)	2,851,828	2,329,583	81.69	277,244	260,195	93.85
26	United Insurance	551,200	176,234	31.97	71,804	108,857	151.60	97,521	22,764	23.34	58,863	136,640	232.13	648,721	198,998	30.68	130,667	245,497	187.88
27	Universal Insurance	520	(22,900)	(4,403.85)	373	(21,196)	(5,682.57)	-	-	#DIV/0!	-	-	#DIV/0!	520	(22,900)	(4,403.85)	373	(21,196)	(5,682.57)
	Total----->	66,278,256	18,594,943	28.06	13,287,228	6,177,633	46.49	4,777,209	2,422,856	50.72	(36,652)	207,975	(567.42)	71,055,465	21,017,799	29.58	13,250,576	6,385,608	48.19

Note:-

* Report still awaited.

** Accounts not finalized.

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