

The Insurance Association of Pakistan

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

(PKR '000)

		Gross Conventional/ Takaful Premium/ Contribution Breakup				Net Conv/ Takaful Prem. Contribution	Claims	Expenses		Income			Profit / (Loss)		
Nos	Name of Company	First Year Premium/ Contri.	Renewal Premium/ Contri.	Single Premium/ Contri.	Group Policies Premium/ Contribution without	Net Written Prem./ Contribution	Net Claims	Total Gross Acq. Costs	Gross Admin. Exp.	Investment (including oci)	Others		Pre-tax	After Tax	E.P.S (Rupees)
		A				B	C	D	E	G	H		K	L	M
1	Adamjee Life	2,774,482	7,200,551	14,346,971	1,242,432	24,622,975	23,829,479	2,694,242	1,118,698	16,602,454		359,460	1,601,046	978,394	3.73
2	Askari Life	562,951	623,426	607,881	402,118	1,888,102	326,772	806,274	345,953	233,814		8,537	39,584	38,264	0.25
3	EFU Life	4,282,905	18,241,054	2,121,953	15,550,572	36,552,831	35,293,392	7,875,655	3,255,144	40,458,833		82,952	2,954,091	1,815,592	17.29
4	IGI Life	1,058,577	2,170,077	4,734,103	3,364,252	10,943,133	8,220,019	1,374,943	929,520	4,011,416		93,567	348,417	239,140	1.40
5	Jubilee Life	5,826,103	15,607,237	4,095,269	17,731,940	41,304,879	40,603,892	5,458,478	5,729,204	32,168,879		276,036	3,050,949	1,855,675	18.49
6	Pak Qatar Family Tak.	-	-	-	-	-	-	-	-	-		-	-	-	-
7	State Life	16,537,819	72,845,701	1,650,478	81,257,590	172,215,450	156,356,155	16,429,146	13,788,070	141,492,749		133,560,330	14,922,695	9,027,641	112.85
8	TPL Life	328,114	2,566	-	68,689	321,203	75,589	128,924	220,391	33,720		10,381	(150,705)	(159,120)	(0.71)
9	5th Pillar Family Tak.	715,991	70,402	363,191	156,208	1,214,817	132,163	289,041	412,121	228,406		8,840	(222,235)	(203,987)	(1.02)
	TOTAL->	32,086,942	116,761,014	27,919,846	119,773,801	289,063,390	264,837,461	35,056,703	25,799,101	235,230,271		134,400,103	22,543,842	13,591,599	

		Balance Sheet							Ratios in %				
Nos	Name of Company	Paid Up Capital	Net Shareholders Equity	Investments	Total Assets	No. of employees		Net Working Capital		Current Ratio	Net Claims to Total Net Prem.	Gross Admin. Exp to Total Net Prem.	Gross Acq. Cost to Total Net Prem.
		N	O	P	Q	O		S		T	U	W	X
1	Adamjee Life	2,625,000	5,888,065	120,046,080	130,647,192		1,956		4,751,371	2.59	97%	5%	11%
2	Askari Life	1,501,720	553,217	2,984,865	3,606,463		-		1,860,044	3.43	17%	18%	43%
3	EFU Life	1,050,000	9,637,856	268,303,623	288,499,775		2		11,188,450	2.32	97%	9%	22%
4	IGI Life	1,705,672	2,546,287	37,717,403	43,181,975		170		2,648,122	2.23	75%	8%	13%
5	Jubilee Life	1,003,534	17,943,720	244,955,049	260,694,217		1,595		135,495,629	2.65	98%	14%	13%
6	Pak Qatar Family Tak.	-	-	-	-		-		-	-	-	-	-
7	State Life	8,000,000	62,410,633	1,901,798,656	2,644,779,554		5,294		232,011,081	1.74	90.79%	8.01%	9.54%
8	TPL Life	2,245,000	241,663	380,935	1,548,769		103		149,118	1.18	24%	69%	40%
9	5th Pillar Family Tak.	2,000,000	1,572,851	2,448,343	3,133,673		122		1,254,948	1.80	0.11	0.34%	0.24
TOTAL->		20,130,926	100,794,292	2,578,634,954	3,376,091,618		9,242		389,358,763	17.94			

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

(PKR '000)

		Gross Family Takaful Contribution Breakup				Net Takaful Contribution	Claims	Expenses		Income			Balance Sheet	Ratio in %
Nos	Name of Company	First Year Contribution	Renewal Contribution	Single Contribution	Group Policies Contribution without Cash Values	Net Written Contribution	Net Claims	Total Gross Acq. Costs	Gross Admin. Exp.	Investment (including oci)	Others		Total Assets	Gross Acq. Cost to Total Net Contri.
		A				B	C	D	E	G	H		Q	X
1	Adamjee Life	1,158,060	1,805,305	944,201	282,532	3,964,537	2,232,216	670,011	262,469	2,093,662		214,852	20,202,003	17%
2	Askari Life	505,672	512,709	536,786	100,811	1,565,538	213,211	653,374	247,117	128,087		3,715	758,212	42%
3	EFU Life	1,793,623	4,724,254	556,829	2,192,214	8,457,428	4,626,683	1,965,376	729,862	4,505,448		36	46,572,352	23%
4	IGI Life	598,923	1,130,053	449,356	383,144	2,482,303	1,592,727	565,523	180,752	1,161,565		19,612	11,173,394	23%
5	Jubilee Life	2,932,200	5,126,483	1,365,973	2,957,402	12,098,422	7,122,937	2,096,981	1,361,557	5,682,099		48,148	59,916,035	17%
6	Pak Qatar Family Tak.	237,350	1,963,798	15,431,991	2,133,900	19,511,652	19,406,266	997,667	884,134	5,939,487		35,546	66,793,506	5%
7	State Life	739,776	529,726	-	23,990	1,293,492	52,376	407,356	118,604	516,351		82,915	8,045,335	31.49%
8	TPL Life	104,575	3	-	37,906	135,232	20,193	23,044	24,341	4,080		236	428,899	17.04%
9	5th Pillar Family Tak.	-	-	-	-	-	-	-	-	-		-	-	
	TOTAL->	8,070,179	15,792,331	19,285,136	8,111,899	49,508,604	35,266,609	7,379,332	3,808,836	20,030,779		405,060	213,889,736	

As per relevant notes to the financial statements -->

S : Current Assets - Current Liabilities
T : Current Assets / Current Liabilities

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

* = Figures not received so far.