

THE INSURANCE ASSOCIATION OF PAKISTAN

Key Information including window takaful for the period ended September 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	22,294,408	3,345,629	25,640,037	28,025,714	1,395,760	29,421,474	18,356,330	1,507,672	19,864,002	4,327,749	4,767,182	251,011	5,392,620	50,685	5,443,305	656,561	574,543	16,232	336,885	6,709,508	4,157,401	11.88	3,500,000	46,899,895	80,112,135	131,634,860
2	Alfalah Insurance	4,843,324	881,127	5,724,451	1,904,262	497,025	2,401,287	1,490,577	311,491	1,802,068	(76,493)	618,042	62,096	915,908	13,254	929,162	73,816	(127,864)	47,200	102,395	902,159	555,531	11.11	500,000	3,569,778	5,009,226	11,530,668
3	Alpha Insurance	350,764	0	350,764	261,720	0	261,720	146,093	0	146,093	59,995	139,951	22,167	142,216	0	142,216	13,807	(84,319)	0	8,380	49,537	40,950	0.82	500,000	851,026	992,459	1,937,658
4	Asia Insurance	1,202,010	168,877	1,370,887	776,865	46,925	823,790	294,750	0	294,750	160,878	292,559	16,331	151,648	0	151,648	6,534	28,678	0	36,882	207,411	150,480	2.06	730,082	1,187,682	994,628	3,000,045
5	Askari Gen. Ins.	5,138,240	899,215	6,037,455	2,745,892	316,819	3,062,711	1,956,938	513,506	2,470,444	(65,242)	726,909	38,732	570,783	37,893	608,676	56,415	127,286	(103,302)	100,143	753,645	507,983	7.06	719,019	3,251,433	4,215,470	9,568,879
6	Atlas Insurance	6,052,400	954,252	7,006,652	2,539,692	245,706	2,785,398	775,486	256,524	1,032,010	(80,819)	966,407	90,090	1,182,609	16,088	1,198,697	95,140	878,618	63,432	91,342	2,157,619	1,301,406	8.71	1,494,157	10,638,532	17,159,703	25,119,757
7	Century Insurance	1,979,018	309,027	2,288,045	1,170,987	35,517	1,206,504	662,028	52,268	714,297	(54,180)	406,815	22,443	444,094	23,486	467,580	25,001	190,567	34,499	54,764	660,705	417,936	7.55	553,265	3,332,616	3,990,240	6,917,461
8	Chubb Insurance	1,960,242	0	1,960,242	500,600	0	500,600	67,502	0	67,502	(7,422)	255,117	16,028	196,247	0	196,247	22,638	185,403	0	0	388,260	236,839	4.74	500,000	2,273,580	3,189,769	7,838,830
9	Cooperative Ins. #			0			0			0																	
10	Crescent Star Ins.	58,512	0	58,512	74,127	0	74,127	292	0	292	5,471	88,222	3,572	15,420	0	15,420	23,967	(19,858)	0	0	15,957	10,325	0.10	1,076,950	1,319,158	498,339	1,569,743
11	East West Insurance	7,731,302	744,900	8,476,202	4,936,185	241,766	5,177,951	2,261,665	198,239	2,459,904	992,014	911,628	241,939	659,084	51	659,135	95,281	770,878	63,072	75,693	1,358,996	1,079,120	4.22	2,558,780	5,719,630	10,301,288	14,657,029
12	EFU Gen. Insurance	34,531,722	3,201,897	37,733,619	10,798,987	568,029	11,367,016	4,086,575	928,665	5,015,240	1,921,896	2,815,746	204,994	3,697,763	134,202	3,831,965	104,820	1,974,770	25,949	292,616	5,999,177	3,654,176	18.27	2,000,000	26,776,119	39,398,088	95,156,258
13	Habib Insurance (**)	2,454,232	543,368	2,997,600	1,304,313	216,044	1,520,357	797,555	192,401	989,956	50,569	503,659	34,376	315,786	27,278	343,064	9,207	(47,470)	(87,576)	(12,833)	230,314	158,343	2.56	619,374	2,467,972	3,634,719	7,398,577
14	IGI Insurance	11,066,721	2,330,798	13,397,519	4,131,901	1,006,538	5,138,439	2,174,210	1,188,316	3,362,526	455,661	1,129,159	169,917	634,517	52,468	686,985	99,968	372,871	9,136	369,752	1,359,659	796,279	4.15	1,918,384	3,368,835	5,703,239	31,117,438
15	Jubilee Gen. Ins.	18,502,840	3,201,133	21,703,973	6,138,051	1,308,519	7,446,570	3,731,248	1,388,776	5,120,024	494,764	1,965,704	297,480	5,083,229	344,791	5,428,020	7,711	(53,665)	115,342	480,566	5,220,362	3,242,481	16.34	1,984,912	21,317,496	38,983,695	68,688,480
16	NICL #			0			0			0																	
17	Pakistan Gen. Ins. #			0			0			-																	
18	Pak Qatar Gen. Takf.	0	1,086,620	1,086,620	0	327,525	327,525	0	369,349	369,349	(60,467)	4,327	380,428	10,630	90,045	100,675	389,380	14,316	24,946	98,997	123,943	95,729	1.30	711,071	848,151	1,477,587	2,698,551
19	Premier Insurance	404,867	253,744	658,611	204,659	104,560	309,219	125,896	(115,954)	9,942	(14,116)	151,161	6,147	194,317	1,614	195,931	5,422	(58,282)	(9,311)	(29,930)	136,924	87,941	1.74	505,651	755,198	1,124,436	3,559,759
20	Reliance Insurance	848,262	169,028	1,017,290	445,074	29,681	474,755	94,606	22,838	117,444	98,305	168,466	62,833	451,266	8,464	459,730	20,130	83,697	11,237	15,134	500,724	349,505	3.48	1,004,723	1,972,742	1,741,577	3,677,326
21	Security Gen. Ins.	3,350,437	528,791	3,879,228	1,189,931	35,921	1,225,852	253,723	105,835	359,558	102,774	425,876	75,229	1,943,130	2,078	1,945,208	78,736	407,558	555	62,722	2,416,917	1,474,319	21.66	680,625	28,863,161	38,807,597	46,547,919
22	Shaheen Insurance	1,182,510	141,998	1,324,508	954,890	62,679	1,017,569	545,841	24,947	570,788	151,492	199,920	30,814	74,367	1,486	75,853	23,280	57,637	37,248	11,673	125,956	96,662	1.20	806,250	1,095	1,259,688	2,881
23	Sindh Insurance	1,116,389	6,954,373	8,070,762	251,581	257,692	509,273	107,394	8,613	116,007	(79,449)	180,111	29,946	527,712	10,046	537,758	21,536	43,525	250,049	10,046	572,873	350,404	3.50	1,000,000	4,344,032	4,978,018	9,259,115
24	Salaam Takaful Ltd.	0	1,700,361	1,700,361	0	1,447,508	1,447,508	0	2,239,537	2,239,537	357,583	588,761	48,296	0	20,618	20,618	44,707	(1,738,373)	(664,188)	125,193	(1,721,344)	90,902	0.51	1,787,553	2,073,973	1,753,694	5,500,845
25	TPL Insurance Ltd.	1,762,612	2,409,406	4,172,018	1,208,251	1,917,550	3,125,801	600,401	971,564	1,571,965	266,662	1,208,292	250,027	89,806	63,423	153,229	45,278	78,882	(59,156)	(1,960)	27,362	(3,138)	(0.02)	1,983,944	2,711,942	4,667,982	8,552,865
26	UBL Insurer Ltd.	5,568,105	1,666,862	7,234,967	1,715,133	965,223	2,680,356	939,100	956,598	1,895,698	130,610	710,998	126,132	381,757	152,723	534,480	50,121	(65,575)	(122,132)	113,394	392,894	212,482	2.66	800,000	2,836,607	5,037,792	17,363,421
27	United Insurance	5,618,881	1,400,691	7,019,572	3,123,641	821,531	3,945,172	653,913	975,485	1,629,398	193,375	1,095,405	30,353	(242,269)	36,365	(205,904)	52,423	1,180,948	(104,158)	53,780	1,014,529	812,416	2.13	4,161,000	6,281,642	2,623,039	16,558,891
28	Universal Insurance	39,074	0	39,074	23,767	0	23,767	(21,017)	0	(21,017)	786	53,983	4,015	24,719	0	24,719	23,655	(9,985)	0	0	34,374	31,184	0.62	500,000	708,551	576,722	889,001
TOTAL-->		138,056,872	32,892,097	170,948,969	74,426,223	11,848,518	86,274,741	40,101,106	12,096,670	52,197,777	9,332,396	20,374,400	2,515,396	22,857,359	1,087,058	23,944,417	2,045,534	4,764,786	(450,926)	2,395,634	29,638,461	19,907,656		32,595,740	184,370,846	278,231,130	530,746,257

* 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.