

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Property - (Conventional + Takaful)

For the period ended December 31, 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	16,562,662	3,216,666	19%	2,432,066	1,242,392	51%	459,441	300,965	66%	(6,351)	24,836	-391%	17,022,103	3,517,631	20.67	2,425,715	1,267,228	52.24
2	Alfalsh Insurance	1,353,228	677,930	50.10	77,849	106,882	137.29	101,939	31,828	31.22	5,084	3,117	61.31	1,455,167	709,758	48.78	82,933	109,999	132.64
3	Alpha Insurance	97,610	88,282	90.44	58,581	29,728	50.75	114,339	116,003	101.46	47,843	66,100	138.16	211,949	204,285	96.38	106,424	95,828	90.04
4	Asia Insurance	143,480	38,719	0.27	134,138	25,077	0.19	34,405	29,022	0.84	16,259	6,253	0.38	177,885	67,741	38.08	150,397	31,330	20.83
5	Askari Gen. Insurance	1,089,136	461,826	42.40	90,012	64,629	71.80	127,473	159,219	124.90	(42,552)	21,686	(50.96)	1,216,609	621,045	51.05	47,460	86,315	181.87
6	Atlas Insurance	2,638,678	688,137	26.08	658,438	41,002	6.23	296,531	54,643	18.43	(38,953)	5,995	(15.39)	2,935,209	742,780	25.31	619,485	46,997	7.59
7	Century Insurance	578,499	176,545	30.52	78,259	6,530	8.34	113,262	51,476	45.45	21,004	4,506	21.45	691,761	228,021	32.96	99,263	11,037	11.12
8	Cooperative Insurance *			#DIV/0!			#DIV/0!			#DIV/0!		#DIV/0!			#DIV/0!				
9	Chubb Insurance.	1,713,076	1,585,832	92.57	510,295	103,908	20.36			#DIV/0!		#DIV/0!		1,713,076	1,585,832	92.57	510,295	103,908	20.36
10	Crescent Star Insurance	372	0	-	372	(496)	(133.42)			#DIV/0!		#DIV/0!		372	0	-	372	(496)	(133.42)
11	East West Insurance	4,055,072	1,204,555	29.70	2,620,328	1,078,014	41.14	260,704	342,465	131.36	141,405	208,651	147.56	4,315,776	1,547,020	35.85	2,761,733	1,286,665	46.59
12	EFU Gen. Insurance	29,332,438	4,943,822	16.85	7,197,356	2,639,557	36.67	859,473	304,173	35.39	(293,533)	43,380	(14.78)	30,191,911	5,247,995	17.38	6,903,823	2,682,937	38.86
13	Habib Insurance	1,250,311	1,027,990	82.22	224,490	98,094	43.70	225,447	140,016	62.11	14,218	26,095	183.53	1,475,758	1,168,006	79.15	238,708	124,189	52.03
14	IGI General Insurance	5,960,206	1,944,538	32.63	673,225	1,445,221	214.67	628,374	338,596	53.88	(18,719)	402,838	(2,152.03)	6,588,580	2,283,134	34.65	654,506	1,848,059	282.36
15	Jubilee Gen. Insurance	8,547,779	4,444,673	52.00	1,289,082	1,068,383	82.88	342,687	594,971	173.62	(96,921)	61,076	(63.02)	8,890,466	5,039,644	56.69	1,192,161	1,129,459	94.74
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.	-	-	-	-	-	-	257,839	95,786	37.15	(20,841)	10,128	-48.60	257,839	95,786	37.15	(20,841)	10,128	(48.60)
18	Premier Insurance	172,259	74,829	43.44	30,799	21,965	71.32	30,301	(32)	(0.11)	7,796	(422)	(5.41)	202,560	74,797	36.93	38,595	21,543	55.82
19	Reliance Insurance *			#DIV/0!			#DIV/0!			#DIV/0!		#DIV/0!		0	0	#DIV/0!	0	0	#DIV/0!
20	Security Gen. Insurance	2,894,098	490,272	16.94	669,658	36,036	5.38	82,250	10,349	12.58	(38,269)	(355)	0.93	2,976,348	500,621	16.82	631,389	35,681	5.65
21	Shaheen Insurance	1,473	666	45.00	1,125	588	52.00	167,158	56,090	34.00	150,507	51,516	34.00	168,631	56,756	33.66	151,632	52,104	34.36
22	Sindh Insurance	196,212	73,864	37.65	24,030	9,691	40.33	4,219	156	3.69	573	21	3.61	200,431	74,020	36.93	24,603	9,711	39.47
23	Salaam Takaful Ltd.	0	0	#DIV/0!	0	0	#DIV/0!	940,276	398,611	42.39	244,285	398,431	163.10	940,276	398,611	42.39	244,285	398,431	163.10
24	TPL Insurance	426,797	319,917	74.96	58,859	50,787	86.29	551,068	58,278	10.58	79,643	9,368	11.76	977,865	378,195	38.68	138,502	60,155	43.43
25	UBL Insurer	3,416,193	3,133,179	91.72	454,478	487,512	107.27	381,060	165,219	43.36	(82,389)	7,375	-8.95	3,797,253	3,298,398	86.86	372,088	494,887	133.00
26	United Insurance	872,636	250,994	28.76	377,624	475,613	125.95	134,374	36,779	27.37	74,471	59,349	79.69	1,007,010	287,773	28.58	452,095	534,962	118.33
27	Universal Insurance	4,000	(21,857)	(546.43)	3,303	(20,562)	(622.52)	-	-	#DIV/0!	-	-	#DIV/0!	4,000	(21,857)	(546.43)	3,303	(20,562)	(622.52)
	Total----->	81,306,217	24,821,380	30.53	17,664,367	9,010,552	51.01	6,112,619	3,284,613	53.73	164,560	1,409,944	856.80	87,418,836	28,105,993	32.15	17,828,927	10,420,495	58.45

Note:-

* Report still awaited.

** Accounts not finalized.

IAP /Aftab/