

The Insurance Association of Pakistan

Key information for Life Members for the period ended December 31, 2025. (Conventional & Takaful)

(PKR '000)

Nos	Name of Company	Gross Conventional/ Takaful Premium/ Contribution Breakup				Net Conv/ Takaful Prem. Contribution	Claims	Expenses		Income		Profit / (Loss)		
		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	4,020,179	10,184,545	20,847,134	1,427,331	35,429,608	32,085,983	3,831,871	1,590,775	20,499,625	501,760	2,144,784	1,314,311	5.01
2	Askari Life	910,328	941,590	881,146	543,450	2,888,411	436,249	1,165,039	490,709	333,918	13,290	124,479	125,966	0.84
3	EFU Life	6,671,922	26,077,194	3,222,354	21,772,544	52,623,285	49,089,900	11,267,208	6,378,313	29,269,191	108,879	3,987,432	2,442,123	23.26
4	IGI Life	1,505,662	3,136,532	5,000,625	4,461,841	13,635,120	11,300,095	1,920,197	1,289,786	5,136,292	159,900	593,378	423,374	2.48
5	Jubilee Life	8,073,818	22,381,007	7,262,818	21,367,021	56,655,108	56,235,539	7,543,651	7,211,552	40,316,236	432,545	4,181,994	2,495,503	24.87
6	Pak Qatar Family Tak.	-	-	-	-	-	-	-	-	-	-	-	-	-
7	State Life	37,906,783	141,556,493	2,768,952	107,097,161	288,362,783	223,865,423	36,767,447	22,750,856	189,279,240	163,247,386	26,339,487	16,109,290	201.40
8	TPL Life	422,912	3,157	-	79,782	419,801	82,633	152,848	316,853	35,522	13,601	(199,792)	(208,196)	(0.93)
9	5th Pillar Family Tak.	943,046	155,924	443,907	272,682	1,663,511	211,365	418,625	622,664	282,708	10,144	(353,483)	(319,554)	(1.60)
	TOTAL->	60,454,650	204,436,442	40,426,936	157,021,812	451,677,627	373,307,187	63,066,886	40,651,508	285,152,732	164,487,505	36,818,279	22,382,817	

Nos	Name of Company	Balance Sheet					Ratios in %				
		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	6,334,002	123,462,730	134,592,532	1,991	6,259,671	4.00	91%	4%	11%
2	Askari Life	1,501,720	623,525	3,584,558	4,312,267	-	3,141,007	6.36	15%	17%	40%
3	EFU Life	1,050,000	10,119,617	276,701,848	298,012,263	2,348	10,062,662	1.99	93.29%	12.12%	21.41%
4	IGI Life	1,705,672	2,698,385	38,385,571	43,662,256	166	4,603,650	1.65	83%	9%	14%
5	Jubilee Life	1,003,534	18,833,232	247,099,551	265,767,512	1,611	139,538,179	2.64	99%	13%	13%
6	Pak Qatar Family Tak.	-	-	-	-	-	-	-	-	-	-
7	State Life	8,000,000	66,492,282	1,964,912,630	2,526,314,693	5,137	256,544,216	3.87	77.63%	7.89%	12.75%
8	TPL Life	2,245,000	262,594	368,597	1,460,717	97	225,581	1.28	20	75	36
9	5th Pillar Family Tak.	2,000,000	1,401,743	2,494,657	3,456,335	123	326,176	1.97	12.71	37.43	25.17
	TOTAL->	20,130,926	106,765,380	2,657,010,142	3,277,578,575	11,473	420,701,142	23.76			

Key information for Life Members for the period ended December 31, 2025 (Family Takaful Business)

(PKR '000)

Nos	Name of Company	Gross Family Takaful Contribution Breakup				Net Takaful Contribution	Claims	Expenses		Income		Balance Sheet	Ratio in %
		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	1,689,293	2,681,239	1,393,413	332,624	5,837,623	3,062,791	965,738	358,738	2,639,113	255,907	21,180,900	17%
2	Askari Life	809,658	775,021	798,516	130,948	2,398,050	283,830	9,421,660	356,406	185,737	5,932	2,583,712	39%
3	EFU Life	2,662,097	6,719,600	931,993	2,692,320	11,995,417	6,203,973	2,762,348	1,019,203	39,478,935	213	45,390,354	23%
4	IGI Life	834,008	1,568,405	485,222	644,940	3,405,764	2,293,314	768,888	249,802	1,423,876	23,270	11,386,506	23%
5	Jubilee Life	4,067,817	7,535,293	2,149,313	3,613,311	16,996,268	9,899,293	2,917,298	1,773,746	6,871,243	66,441	62,156,132	17%
6	Pak Qatar Family Tak.	278,232	2,793,642	24,215,069	2,742,649	29,694,589	26,332,887	1,326,336	1,114,096	7,068,674	17,110	71,310,406	4.47%
7	State Life	1,756,670	1,487,724	49,595	3,217,695	134,553	978,712	214,008	452,285	100,805	100,805	9,009,494	30.42 %
8	TPL Life	131,315	4	-	27,324	150,065	24,529	13,916	31,656	6,049	354	423,935	9.27
9	5th Pillar Family Tak.	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL->	12,229,090	23,560,928	29,973,526	10,233,711	73,695,471	48,235,170	19,154,896	5,117,655	58,125,912	470,032	223,441,439	

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