

THE INSURANCE ASSOCIATION OF PAKISTAN

Key information including window takaful for the period ended December 31, 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. Exps- 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 PFE	Profit before tax from w. 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	25,786,244	4,565,608	30,351,852	39,554,406	1,921,685	41,476,091	26,080,046	2,097,373	28,177,419	6,393,819	6,680,876	312,642	6,664,068	67,425	6,731,493	1,162,050	399,665	10,824	441,226	8,354,367	5,132,718	14.66	3,500,000	48,814,868	84,568,907	134,307,059	
2	Alfalah Insurance	5,870,343	1,131,865	7,002,208	2,891,537	695,776	3,587,313	2,287,261	465,042	2,752,303	(102,287)	907,297	90,639	1,098,411	59,290	1,157,701	96,235	(200,734)	29,123	129,971	1,092,534	637,844	12.76	500,000	3,642,490	4,813,332	10,811,177	
3	Alpha Insurance	446,991	114,339	561,330	329,146	47,843	376,989	222,004	66,100	288,104	95,671	201,061	28,409	167,841	168,775	6,743	34,626	(86,311)	48,626	44,123	(14,974)	29,149	0.53	550,000	900,358	1,581,873	2,026,739	
4	Asia Insurance	372,362	65,434	437,796	333,186	39,541	372,727	119,718	0	119,718	56,781	121,613	3,741	(37,868)	0	(37,868)	1,202	35,074	0	726	(4,607)	6,746	0.09	730,082	1,222,279	925,646	3,655,699	
5	Askari Gen. Ins.	6,338,247	1,279,233	7,617,480	3,810,789	437,315	4,248,104	2,684,303	661,877	3,346,180	(81,121)	986,342	59,171	720,805	51,110	771,915	82,506	221,265	(96,738)	151,102	1,116,507	694,672	8.69	1,006,627	3,288,679	5,422,461	11,697,481	
6	Atlas Insurance	7,056,146	1,258,355	8,314,501	3,543,594	356,462	3,900,056	1,053,706	386,343	1,440,049	(123,132)	1,413,474	147,782	2,079,955	89,724	2,169,679	133,291	1,205,226	28,542	122,738	3,393,428	2,076,787	13.90	1,494,157	10,985,642	17,231,825	24,366,313	
7	Century Insurance	2,633,789	422,196	3,055,985	1,650,496	48,613	1,699,109	926,006	79,565	1,005,571	(82,438)	528,521	28,504	552,812	24,660	577,472	34,901	278,407	36,484	47,652	909,928	549,564	9.93	553,265	3,451,461	4,627,423	6,981,696	
8	Chubb Insurance	2,166,617	0	2,166,617	699,095	0	699,095	117,318	0	117,318	(3,424)	352,622	27,713	274,045	0	274,045	34,197	232,579	0	0	513,108	312,881	6.26	500,000	2,350,115	3,192,031	6,935,356	
9	Cooperative Ins. #			0			0			0																		
10	Crescent Star Ins.	79,288	0	79,288	99,695	0	99,695	(1,262)	0	(1,262)	6,929	143,489	6,592	68,175	0	68,175	22,151	(49,460)	0	0	34,274	20,936	0.19	1,076,950	1,337,681	477,570	1,638,374	
11	East West Insurance	11,758,115	1,188,123	12,946,238	7,286,215	363,049	7,649,264	3,277,504	376,971	3,654,475	1,598,759	1,307,204	363,226	1,015,557	0	1,015,557	40,634	1,102,749	21,722	132,669	1,928,382	1,449,450	5.15	2,814,658	6,158,287	11,705,669	17,918,736	
12	EFU Gen. Insurance	42,467,589	4,417,946	46,885,535	14,509,416	781,141	15,290,557	6,030,532	1,246,974	7,277,506	2,596,575	3,695,022	293,101	6,008,618	274,342	6,282,960	496,325	2,187,287	1,935,176	608,722	8,673,471	5,298,504	26.49	2,000,000	27,390,398	40,514,835	85,626,258	
13	Habib Insurance (**)	3,321,687	719,758	4,041,445	1,702,783	310,197	2,012,980	1,071,159	251,757	1,322,916	71,372	763,873	39,919	401,283	14,912	416,195	10,262	(203,621)	(67,692)	1,038	169,043	118,033	1.91	619,374	2,367,996	3,388,310	7,769,556	
14	IGI Insurance	14,443,527	3,077,042	17,520,569	5,682,207	1,305,041	6,987,248	3,046,742	1,689,596	4,736,338	563,855	1,496,588	229,809	805,242	69,641	874,883	162,669	575,022	(180,283)	425,781	1,808,546	1,054,412	5.50	1,918,384	3,389,189	5,864,501	28,159,737	
15	Jubilee Gen. Ins.	22,651,256	3,911,889	26,563,145	8,414,929	1,862,131	10,277,060	5,004,864	2,191,396	7,196,260	652,772	2,639,849	600,071	6,428,303	417,842	6,846,145	8,367	117,444	(84,102)	639,529	6,593,572	4,019,080	20.25	1,984,912	22,265,666	39,543,832	65,378,379	
16	NICL #			0			0			0																		
17	Pakistan Gen. Ins. #			0			0			0																		
18	Pak Qatar Gen. Takf.	0	1,414,999	1,414,999	0	458,798	458,798	0	521,017	521,017	(83,788)	5,966	526,108	13,221	142,746	155,967	550,950	15,603	28,824	167,588	196,412	146,990	1.80	711,071	884,845	1,377,826	2,425,975	
19	Premier Insurance	505,709	338,421	844,130	274,223	144,743	418,966	167,457	(165,454)	332,911	(11,245)	193,605	(4,309)	233,123	1,629	234,752	8,619	(75,594)	(17,841)	(42,609)	172,086	122,666	2.43	505,650	787,398	1,118,870	3,354,884	
20	Reliance Insurance #			0			0			0																		
21	Security Gen. Ins.	4,002,657	868,391	4,871,048	1,404,026	55,212	1,459,238	425,193	167,386	592,579	126,233	542,335	148,974	2,482,829	4,331	2,487,160	108,441	310,265	(6,246)	22,961	2,775,522	1,681,252	24.70	680,625	30,187,734	40,932,811	47,473,392	
22	Shaheen Insurance	1,406,863	205,207	1,612,070	1,125,503	91,377	1,216,880	588,235	51,516	639,751	180,177	279,630	45,250	94,111	2,135	96,246	53,252	77,461	38,432	13,068	181,709	152,336	1.89	806,250	1,147	463,729	2,916	
23	Sindh Insurance	1,495,920	6,974,743	8,470,663	336,515	1,733,233	2,069,748	111,191	428,666	539,857	(102,901)	48,598	41,172	714,733	228,837	943,570	30,418	279,627	188,104	72,814	1,212,444	483,765	4.84	1,000,000	1,000,000	5,963,325	16,508,776	
24	Salaam Takaful Ltd.	0	2,122,047	2,122,047	0	2,018,644	2,018,644	0	(2,691,573)	(2,691,573)	579,730	964,871	990,938	6,647	22,346	28,994	65,063	0	(611,869)	(611,869)	(470,334)	(64,954)	(0.36)	1,787,553	2,079,181	231,789	4,466,114	
25	TPL Insurance Ltd.	2,382,330	3,373,357	5,755,687	1,590,693	2,707,926	4,298,619	775,723	1,391,805	2,167,528	401,855	1,640,788	381,334	119,843	87,548	207,391	141,286	88,449	9,960	45,833	55,792	47,676	0.24	1,986,445	2,770,834	4,715,903	8,828,798	
26	UBL Insurer Ltd.	6,908,036	2,077,553	8,985,589	2,339,948	884,126	3,224,074	1,488,697	1,337,299	2,825,996	143,858	957,060	176,032	492,351	199,469	691,820	70,692	(249,667)	(127,269)	167,415	292,764	188,621	2.00	1,152,174	2,813,328	5,076,312	13,211,920	
27	United Insurance	8,359,137	1,694,973	10,054,110	5,418,891	855,736	6,274,627	1,190,490	886,016	2,076,506	138,452	1,600,841	80,634	(218,535)	35,680	(182,854)	82,267	2,489,108	30,416	36,359	2,308,565	1,506,220	3.62	4,161,000	6,991,475	3,308,146	21,874,894	
28	Universal Insurance	55,933	0	55,933	40,787	0	40,787	(16,525)	0	(16,525)	825	73,166	4,943	28,202	0	28,202	38,049	(16,679)	0	0	44,629	40,200	0.80	500,000	727,194	571,572	907,979	
	TOTAL-->	170,508,786	41,221,479	211,730,265	103,038,080	17,118,589	120,156,669	56,650,362	11,439,672	68,420,942	13,017,327	27,544,691	4,622,395	30,213,772	1,962,442	31,846,343	3,468,453	8,733,165	1,214,193	2,616,837	41,337,168	25,705,548		32,539,177	185,808,245	287,618,498	526,328,208	

* 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

Data not received so far despite several reminders.

*** 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.