

Key information for Life Members for the period ended March 31, 2026. (Conventional & Takaful)

Updated
(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	758,728	2,626,826	4,617,046	262,248	8,081,781	9,754,287	945,193	376,841	(553,865)	124,037		146,160	91,292	0.35
2	Askari Life	444,276	330,839	335,799	119,280	1,137,167	184,890	430,932	148,204	21,367	4,215		14,048	13,955	0.09
3	EFU Life	1,418,034	6,554,236	1,110,961	6,744,305	14,586,711	13,186,323	2,799,913	1,185,366	(7,359,773)	34,463		657,445	394,792	3.76
4	IGI Life	228,595	694,294	411,776	1,309,800	2,524,750	3,483,616	412,423	333,092	(92,630)	36,632		115,584	79,514	0.47
5	Jubilee Life	1,450,941	5,229,028	2,126,798	8,431,511	15,967,224	15,073,769	2,018,399	1,959,331	(5,691,699)	79,331		513,352	311,122	3.10
6	Pak Qatar Family Tak.	-	-	-	-	-	-	-	-	-	-		-	-	-
7	State Life	4,978,348	28,767,610	354,273	22,957,600	56,886,308	40,953,764	5,161,421	4,592,033	51,191,674	(33,436,051)		4,710,136	2,873,001	35.91
8	TPL Life	173,176	384	-	14,991	143,141	17,642	57,752	84,948	13,526	15,899		(41,246)	(46,276)	(0.21)
9	5th Pillar Family Tak.	-	-	-	-	-	-	-	-	-	-		-	-	-
	TOTAL->	9,452,098	44,203,217	8,956,653	39,839,735	99,327,082	82,654,291	11,826,033	8,679,815	37,528,600	(33,141,474)		6,115,479	3,717,400	

		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 Toal Net Prem.
		N	O	P	Q	O		S	T	U	W	X
1	Adamjee Life	2,625,000	6,459,520	119,389,269	131,905,480		1,921	7,961,045	5.36	121 %	5 %	12 %
2	Askari Life	1,501,720	637,480	3,680,856	4,414,702		-	3,083,433	5.42	16 %	13 %	38 %
3	EFU Life	1,050,000	9,383,703	266,465,363	288,054,528		2,392	8,149,189	1.73	90.40 %	8.13 %	19.19 %
4	IGI Life	1,705,672	2,722,981	36,966,283	41,572,595		165	1,432,993	1.57	138 %	13 %	16 %
5	Jubilee Life	1,003,534	17,299,358	234,468,009	255,981,142		1,605	134,487,520	2.54	94 %	12 %	13 %
6	Pak Qatar Family Tak.	-	-	-	-		-	-	-	-	-	-
7	State Life	8,000,000	59,365,284	1,987,807,295	2,519,402,344		5,137	227,316,752	3.82	71.99 %	8.07 %	9.07 %
8	TPL Life	2,245,000	266,312	396,442	1,577,930		100	239,527	1.18	12 %	59 %	40 %
9	5th Pillar Family Tak.	2,000,000	1,281,657	2,703,903	3,578,905		123	199,878	1.68	22.13 %	27.82 %	21.50 %
	TOTAL->	20,130,926	97,416,295	2,651,877,420	3,246,487,626		11,443	382,870,337	23.30			

Key information for Life Members for the period ended March 31, 2026 (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	263,741	741,840	232,731	25,830	1,235,259	954,355	228,265	97,235	(187,938)	72,421		21,048,324	18 %
2	Askari Life	366,196	295,447	300,329	34,630	965,524	140,412	346,490	113,627	(9,323)	1,467		2,769,239	36 %
3	EFU Life	640,257	1,726,067	334,889	557,380	3,057,307	1,448,530	693,623	284,496	(818,665)	2,769		45,866,032	23 %
4	IGI Life	139,880	360,828	25,762	107,378	590,652	564,767	165,772	60,638	(149,648)	2,993		11,084,868	28 %
5	Jubilee Life	696,880	1,783,035	702,834	1,764,341	4,712,786	2,795,627	668,263	491,323	(1,375,579)	19,833		61,601,517	14 %
6	Pak Qatar Family Tak.	78,728	494,305	5,792,660	672,648	6,962,536	6,236,532	312,018	306,351	226,943	4,376		70,993,143	4.5 %
7	State Life	252,078	227,179	-	23,377	496,202	57,078	130,180	32,234	280,080	25,294		9,028,568	26.24 %
8	TPL Life	58,891	2	-	5,930	61,202	7,735	11,905	9,467	4,537	57		489,590	19.45 %
9	5th Pillar Family Tak.	198,452	124,214	132,381	91,192	491,679	108,823	105,695	136,792	20,475	1,107		3,578,905	21.50 %
	TOTAL->	2,695,103	5,752,917	7,521,586	3,282,706	18,573,147	12,313,859	2,662,211	1,532,163	(2,009,118)	130,317		226,460,186	

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