

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Motor - (Conventional)

For the period ended March 31, 2026

PKR in '000'

S.No	Name of Company	PREMIUM							CLAIMS				OTHERS			
		Gross Premium	Net Premium	Net Earned Premium	Net Unearned Premium	Net prem. to Gross prem.	Net Earned Premium to Gr. Prem.	Net Unearned prem. to Net Ear. Prem.	Gross Claim Paid	Net Claim Incurred	Net Claim to Gross Claim	Net Claim to Net Ear. Prem.	Net Underwriting Expense	Underwriting Result	Net u/w Exp to Net Earn. Prem.	u/w result to Net Earn. Prem.
1	Adamjee Insurance	1,121,637	1,090,621	976,997	2,064,903	97.23	87.10	211.35	495,929	425,556	85.81	43.56	367,314	103,186	37.60	10.56
2	Alfalah Insurance	360,563	332,789	350,676	772,455	92.30	97.26	220.28	188,033	181,716	96.64	51.82	46,562	122,398	13.28	34.90
3	Alpha Insurance	11,903	13,840	17,136	26,312	116.27	143.96	153.55	17,598	8,896	50.55	51.91	7,183	(2,020)	41.92	-11.79
4	Asia Insurance	29,860	27,776	30,427	57,989	0.93	1.02	1.91	28,359	18,829	0.66	0.62	33,419	(2,991)	1.10	-0.05
5	Askari Gen. Insurance	294,910	288,748	349,027	632,494	97.91	118.35	181.22	166,063	191,274	115.18	54.80	190,140	(32,385)	54.48	(9.28)
6	Atlas Insurance	308,912	264,420	294,293	574,502	85.60	95.27	195.21	126,138	134,734	106.81	45.78	57,339	79,672	19.48	27.07
7	Century Insurance	154,016	147,165	150,355	303,443	95.55	97.62	201.82	112,381	84,906	75.55	56.47	58,165	7,283	38.69	4.84
8	Cooperative Insurance	1,445	2,849	2,984	1,802	197.16	206.51	60.39	216	212	98.15	7.10	1,672	1,176	56.03	39.41
9	Chubb Insurance.	0	0	0	0	0.00	0.00	0.00	0	0	0.00	0.00	(47)	47	0.00	0.00
10	Crescent Star Insurance	5,906	2,827	2,827	2,827	47.87	47.87	100.00	250	250	100.00	8.85	(12,184)	(9,558)	(430.97)	(338.10)
11	East West Insurance	545,020	398,603	374,149	473,076	73.14	68.65	126.44	180,880	151,790	83.92	40.57	134,402	87,957	35.92	23.51
12	EFU Gen. Insurance	1,067,203	1,058,825	968,947	1,965,896	99.21	90.79	202.89	439,656	509,299	115.84	52.56	314,801	144,847	32.49	14.95
13	Habib Insurance	404,249	361,251	358,140	796,574	89.36	88.59	222.42	315,582	216,197	68.51	60.37	153,749	(11,806)	42.93	(3.30)
14	IGI General Insurance	766,031	564,940	599,282	1,058,081	73.75	78.23	176.56	273,794	215,040	78.54	35.88	189,382	175,649	31.60	29.31
15	Jubilee Gen. Insurance	800,237	771,419	484,749	1,124,679	96.40	60.58	232.01	177,367	221,815	125.06	45.76	254,035	8,899	52.41	1.84
16	NICL *					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
17	Pak. Qatar. Gen. Tak.	0	0	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
18	Premier Insurance	10,450	9,478	21,541	35,447	90.70	206.13	164.56	20,108	9,942	49.44	46.15	8,290	2,251	38.48	10.45
19	Reliance Insurance	34,897	45,571	48,652	13,755	130.59	139.42	28.27	14,165	14,165	100.00	29.11	16,916	9,687	34.77	19.91
20	Security Gen. Insurance	557,064	356,694	211,322	549,703	64%	38%	99%	235,986	123,743	52%	59%	111,124	(23,545)	53%	-11%
21	Shaheen Insurance	132,812	107,833	77,287	153,122	81.19	58.19	198.12	24,564	28,152	114.61	36.43	56,726	20,561	73.40	26.60
22	Sindh Insurance *					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
23	Salaam Takaful Ltd. *					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
24	TPL Insurance	250,192	233,284	232,112	484,213	93%	93%	209%	120,597	109,153	91%	47%	21,236	101,724	9%	44%
25	UBL Insurer	445,349	338,789	351,305	662,941	76.07	78.88	188.71	238,399	173,331	72.71	49.34	117,879	47,579	33.55	13.54
26	United Insurance	252,356	72,363	286,120	(142,778)	28.68	113.38	(49.90)	121,973	107,302	87.97	37.50	89,925	88,893	31.43	31.07
27	Universal Insurance	7,068	11,120	11,540	8,449	157.33	163.27	73.21	2,046	2,372	115.93	20.55	15,016	(6,268)	130.12	(54.32)
	Total----->	7,562,079	6,501,205	6,199,868	11,619,885	85.97	81.99	187.42	3,300,084	2,928,674	88.75	47.24	2,233,046	913,234	36.02	14.73

Note:-

* Data not received despite several reminders & telephonic contacts.

** Accounts not finalized

IAP /Aftab / 16-07-26

Gross Premium = Premium Written

Net Premium = Gross Premium – Premium Reinsurance Ceded

Net Earned Premium = Net Premium Revenue

Net Unearned Premium = Unearned Premium Reserved (closing) – Prepaid reinsurance premium ceded (closing)

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Motor - (Takaful / Window Takaful Operations)

For the period ended March 31, 2026

PKR in '000'

S.No	Name of Company	PREMIUM							CLAIMS				OTHERS			
		Gross Contribution	Net Contribution	Net Earned Contribution	Net Unearned Contribution	Net Contr. to Gross Contr.	Net Earned Contribution to Gr. Contr.	Net Unearned Contr. to Net Earr. Contr.	Gross Claim Paid	Net Claim Incurred	Net Claim to Gr. Claim	Net Claim to Net Earn. Contr.	Net Underwriting Expense	Underwriting Result	Net u/w Exp to Net Earn. Con.	u/w result to Net Earn. Contr.
1	Adamjee Insurance	470,897	459,518	260,119	574,205	97.58	55.24	220.75	196,074	201,160	102.59	77.33	9,334	49,831	3.59	19.16
2	Alfalsh Insurance	189,546	169,417	158,256	328,226	89.38	83.49	207.40	58,253	80,337	137.91	50.76	21,971	55,948	13.88	35.35
3	Alpha Insurance	4,394	2,241	4,324	9,879	51.00	98.41	228.47	1,011	3,837	379.53	88.74	523	0	12.10	0.00
4	Asia Insurance	12,868	11,458	5,330	11,961	0.89	0.41	2.24	1,796	1,319	0.73	0.25	1,165	4,165	0.22	0.35
5	Askari Gen. Insurance	154,454	142,543	56,991	129,392	92.29	36.90	227.04	35,864	41,632	116.08	73.05	(980)	16,339	(1.72)	28.67
6	Atlas Insurance	220,526	209,227	117,050	415,261	94.88	53.08	354.77	140,496	109,455	77.91	93.51	1,554	6,938	1.33	5.93
7	Century Insurance	30,357	29,096	37,630	61,445	95.84	123.96	163.29	13,209	12,104	91.63	32.17	9,025	16,500	23.98	43.85
8	Cooperative Insurance	0	0	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
9	Chubb Insurance.	0	0	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
10	Crescent Star Insurance	0	0	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
11	East West Insurance	95,064	76,126	40,812	88,000	80.08	42.93	215.62	37,284	32,033	85.92	78.49	14,398	11,738	35.28	28.76
12	EFU Gen. Insurance	772,133	760,458	365,804	915,318	98.49	47.38	250.22	328,431	307,213	93.54	83.98	10,781	47,810	2.95	13.07
13	Habib Insurance	125,765	103,802	82,415	178,935	82.54	65.53	217.11	108,230	73,619	68.02	89.33	0	(23,544)	0.00	(28.57)
14	IGI General Insurance	377,923	331,215	340,110	601,670	87.64	89.99	176.90	198,697	197,158	99.23	57.97	113,442	219,426	33.35	64.52
15	Jubilee Gen. Insurance	364,079	347,063	144,055	344,548	95.33	39.57	239.18	104,143	121,328	116.50	84.22	(196)	22,923	(0.14)	15.91
16	NICL					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
17	Pak. Qatar. Gen. Tak.	150,283	141,843	59,056	137,948	94.38	39.30	233.59	41,946	67,545	161.03	114.37	345	(8,834)	0.58	-14.96
18	Premier Insurance	35,952	34,417	36,917	86,729	95.73	102.68	234.93	16,024	11,546	72.06	31.28	24,853	11,657	67.32	31.58
19	Reliance Insurance	24,749	11,737	21,041	3,708	47.42	85.02	17.62	6,851	6,851	100.00	32.56	1,356	3,390	6.44	16.11
20	Security Gen. Insurance	123,972	88,903	39,259	176,919	72%	32%	143%	59,608	36,092	61%	92%	(7,578)	10,745	-19%	27%
21	Shaheen Insurance	18,930	17,261	18,627	31,701	91.18	98.40	170.19	4,193	3,036	72.39	16.30	7,087	11,540	38.05	61.95
22	Sindh Insurance					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
23	Salaam Takaful Ltd					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
24	TPL Insurance	816,468	788,425	751,400	1,527,737	97%	92%	203%	477,958	358,543	75%	48%	331,655	61,202	44%	8%
25	UBL Insurer	402,507	194,861	389,045	298,205	48.41	96.66	76.65	115,193	118,226	102.63	30.39	76,648	(14)	19.70	(0.00)
26	United Insurance	173,809	169,095	103,435	341,102	97.29	59.51	329.78	104,822	124,168	118.46	120.04	26,108	(20,759)	25.24	(20.07)
27	Universal Insurance					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
	Total----->	4,564,675	4,088,705	3,031,675	6,262,889	89.57	66.42	206.58	2,050,083	1,907,203	93.03	62.91	641,492	497,001	21.16	16.39

Note:-

2. PGI did not underwrite any business during the period.

* = Report awaited

** = Accounts not finalized

Gross Contribution = Contribution Written

Net Contribution = Gross Contribution – Contribution Reinsurance Ceded

Net Earned Contribution = Net Contribution Revenue

Net Unearned Contribution = Unearned Contribution Reserved (closing) – Prepaid reinsurance contribution ceded (closing)

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Motor - Combined (Conventional + Takaful)

For the period ended March 31, 2026

PKR in '000'

S.No	Name of Company	PREMIUM							CLAIMS				OTHERS			
		Gross Premium	Net Premium	Net Earned Premium	Net Unearned Premium	Net prem. to Gross prem.	Net Earned Premium to Gr. Prem.	Net Unearned prem. to Net Earned Prem.	Gross Claim Paid	Net Claim Incurred	Net Claim to Gross Claim	Net Claim to Net Earned Prem.	Net Underwriting Expense	Underwriting Result	Net u/w Exp to Net Ear. Prem.	u/w result to Net Earn. Prem.
1	Adamjee Insurance	1,592,534	1,550,139	1,237,116	2,639,108	97.34	77.68	213.33	692,003	626,716	90.57	50.66	376,648	153,017	30.45	12.37
2	Alfalsh Insurance	550,109	502,206	508,932	1,100,681	91.29	92.51	216.27	246,286	262,053	106.40	51.49	68,534	178,345	13.47	35.04
3	Alpha Insurance	16,297	16,081	21,460	36,191	98.67	131.68	168.64	18,609	12,733	68.42	59.33	7,706	(2,020)	35.91	(9.41)
4	Asia Insurance	42,728	39,234	35,757	69,950	91.82	83.69	195.63	30,155	20,148	66.81	56.35	34,584	1,174	96.72	3.28
5	Askari Gen. Insurance	449,364	431,291	406,018	761,886	95.98	90.35	187.65	201,927	232,906	115.34	57.36	189,160	(16,046)	46.59	(3.95)
6	Atlas Insurance	529,438	473,647	411,343	989,763	89.46	77.69	240.62	266,634	244,189	91.58	59.36	58,893	86,610	14.32	21.06
7	Century Insurance	184,373	176,261	187,984	364,888	95.60	101.96	194.11	125,591	97,011	77.24	51.61	67,191	23,782	35.74	12.65
8	Cooperative Insurance	1,445	2,849	2,984	1,802	0.00	0.00	0.00	216	212	98.15	7.10	1,672	1,176	56.03	39.41
9	Chubb Insurance.	0	0	0	0	#DIV/0!	#DIV/0!	73.97	0	0	#DIV/0!	#DIV/0!	(47)	47	#DIV/0!	#DIV/0!
10	Crescent Star Insurance	5,906	2,827	2,827	2,827	47.87	47.87	100.00	250	250	100.00	8.85	(12,184)	(9,558)	(430.97)	(338.10)
11	East West Insurance	640,084	474,729	414,961	561,076	74.17	64.83	135.21	218,164	183,823	84.26	44.30	148,800	99,695	35.86	24.03
12	EFU Gen. Insurance	1,839,336	1,819,283	1,334,751	2,881,214	198	138	453	768,087	816,512	209	137	325,582	192,657	35	28
13	Habib Insurance	530,014	465,053	440,555	975,509	87.74	83.12	221.43	423,812	289,816	68.38	65.78	153,749	(35,350)	34.90	(8.02)
14	IGI General Insurance	1,143,954	896,155	939,392	1,659,751	78.34	82.12	176.68	472,491	412,198	87.24	43.88	302,824	395,075	32.24	42.06
15	Jubilee Gen. Insurance	1,164,316	1,118,482	628,804	1,469,227	96.06	54.01	233.65	281,510	343,143	121.89	54.57	253,839	31,822	40.37	5.06
16	NICL	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
17	Pak. Qatar. Gen. Tak.	150,283	141,843	59,056	137,948	94.38	39.30	233.59	41,946	67,545	161.03	114.37	345	(8,834)	0.58	(14.96)
18	Premier Insurance	46,402	43,895	58,458	122,176	94.60	125.98	209.00	36,132	21,488	59.47	36.76	33,143	13,908	56.69	23.79
19	Reliance Insurance	59,646	57,308	69,693	17,463	96.08	116.84	25.06	21,016	21,016	100.00	30.16	18,272	13,077	26.22	18.76
20	Security Gen. Insurance	681,036	445,597	250,581	726,622	65.43	36.79	289.97	295,594	159,835	54.07	63.79	103,546	(12,800)	41.32	(5.11)
21	Shaheen Insurance	151,742	125,093	95,914	184,823	82.44	63.21	192.70	28,757	31,188	108.45	32.52	63,813	32,101	66.53	33.47
22	Sindh Insurance	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
23	Salaam Takaful Ltd	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
24	TPL Insurance	1,066,659	1,021,709	983,512	2,011,950	95.79	92.20	204.57	598,555	467,696	78.14	47.55	352,891	162,926	35.88	16.57
25	UBL Insurer	847,856	533,650	740,349	961,146	62.94	87.32	129.82	353,592	291,557	82.46	39.38	194,528	47,565	26.28	6.42
26	United Insurance	426,165	241,458	389,555	198,324	56.66	91.41	50.91	226,795	231,470	102.06	59.42	116,033	68,134	29.79	17.49
27	Universal Insurance	7,068	11,120	11,540	8,449	157.33	163.27	73.21	2,046	2,372	115.93	20.55	15,016	(6,268)	130.12	(54.32)
	Total----->	12,126,754	10,589,910	9,231,543	17,882,774	87.33	76.13	193.71	5,350,167	4,835,877	90.39	52.38	2,874,538	1,410,235	31.14	15.28

Gross Premium = Premium Written

Net Premium = Gross Premium – Premium Reinsurance Ceded

Net Earned Premium = Net Premium Revenue

Net Unearned Premium = Unearned Premium Reserved (closing) – Prepaid reinsurance premium ceded (closing)