

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Property - (Conventional + Takaful)

For the period ended March 31, 2026

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	3,795,614	1,627,247	42.87	787,999	636,146	80.73	129,200	238,865	184.88	(31,787)	29,649	(93.27)	3,924,814	1,866,112	47.55	756,212	665,795	88.04
2	Alfalal Insurance	330,802	98,767	29.86	26,712	25,149	94.15	37,946	(5,898)	(15.54)	2,240	174	7.77	368,748	92,869	25.18	28,952	25,323	87.47
3	Alpha Insurance	87,059	54,470	62.57	51,199	25,360	49.53	18,698	21,318	114.01	11,192	17,251	154.14	105,757	75,788	71.66	62,391	42,611	68.30
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	299,211	91,729	30.66	35,596	9,277	26.06	33,820	18,768	55.49	(13,486)	114	(0.85)	333,031	110,497	33.18	22,110	9,391	42.47
6	Atlas Insurance	645,970	679,066	105.12	179,389	15,976	8.91	79,280	20,886	26.34	(13,163)	3,778	(28.70)	725,250	699,952	96.51	166,226	19,754	11.88
7	Century Insurance	144,186	89,949	62.38	17,935	5,852	32.63	32,131	29,998	93.36	2,352	905	38.46	176,317	119,947	68.03	20,287	6,756	33.30
8	Cooperative Insurance	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-
9	Chubb Insurance.	426,186	17,513	4.11	113,472	4,457	3.93			#DIV/0!			#DIV/0!	426,186	17,513	4.11	113,472	4,457	3.93
10	Crescent Star Insurance	14	0	-	79	0	-			#DIV/0!			#DIV/0!	14	0	-	79	0	-
11	East West Insurance	1,129,720	502,045	44.44	626,981	236,631	37.74	84,334	51,251	60.77	32,373	23,973	74.05	1,214,054	553,296	45.57	659,354	260,604	39.52
12	EFU Gen. Insurance	7,649,090	1,026,685	13.42	1,781,537	456,241	25.61	279,196	51,442	18.43	(90,028)	3,810	(4.23)	7,928,286	1,078,127	13.60	1,691,509	460,051	27.20
13	Habib Insurance	350,281	835,870	238.63	55,459	(1,406)	(2.54)	62,579	(56,946)	(91.00)	2,766	(6,580)	(237.89)	412,860	778,924	188.67	58,225	(7,986)	(13.72)
14	IGI General Insurance	1,812,224	60,667	3.35	209,496	21,615	10.32	114,531	(28,255)	(24.67)	20,537	(5,009)	(24.39)	1,926,755	32,412	1.68	230,033	16,606	7.22
15	Jubilee Gen. Insurance	2,074,679	2,719,180	131.07	254,245	115,007	45.23	92,057	112,026	121.69	(15,287)	48,746	(318.87)	2,166,736	2,831,206	130.67	238,958	163,753	68.53
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.	-	-	-	-	-	-	65,516	38,586	58.90	(5,592)	4,627	-82.74	65,516	38,586	58.90	(5,592)	4,627	(82.74)
18	Premier Insurance	51,395	45,513	88.56	10,439	3,452	33.07	9,407	14	0.15	2,790	35	1.25	60,802	45,527	74.88	13,228	3,487	26.36
19	Reliance Insurance	163,814	34,753	21.21	89,626	5,674	6.33	24,738	5,747	23.23	10,832	3,598	33.22	188,552	40,500	21.48	100,458	9,272	9.23
20	Security Gen. Insurance	221,836	238,075	107%	8,830	(3,987)	-45%	51,152	(146)	0%	2,443	35	1%	272,988	237,929	87.16	11,273	(3,952)	(35.06)
21	Shaheen Insurance	91,498	28,876	31.56	86,086	28,876	33.54	19,113	4,710	24.64	16,229	4,710	29.02	110,611	33,586	30.36	102,315	33,586	32.83
22	Sindh Insurance *			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
23	Salaam Takaful Ltd. *			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
24	TPL Insurance	84,520	97,470	115%	(385)	23,941	-6213%	34,550	12,992	38%	6,480	11,044	170%	119,071	110,462	92.77	6,095	34,986	574.02
25	UBL Insurer	731,476	534,558	73.08	104,197	86,864	83.37	99,458	15,254	15.34	(22,187)	496	(2.24)	830,934	549,811	66.17	82,010	87,360	106.52
26	United Insurance	115,609	255,399	220.92	49,691	23,519	47.33	28,019	24,330	86.83	7,616	(2,607)	(34.23)	143,628	279,729	194.76	57,307	20,913	36.49
27	Universal Insurance	1,787	270	15.11	1,464	(1,299)	(88.73)			#DIV/0!			#DIV/0!	1,787	270	15.11	1,464	(1,299)	(88.73)
	Total----->	20,350,452	9,076,821	44.60	4,624,185	1,742,423	37.68	1,330,131	583,963	43.90	(57,421)	145,002	(252.53)	21,680,583	9,660,784	44.56	4,566,764	1,887,425	41.33

Note:-

* Data not received despite several reminders & telephonic contacts.

** Accounts not finalized.

IAP /Aftab/