

THE INSURANCE ASSOCIATION OF PAKISTAN

Key Information including window takaful for the period ended March 31, 2026

(Business underwritten inside Pakistan)

Provisional

(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. Income 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	7,279,696	1,911,170	9,190,866	12,000,992	645,264	12,646,256	7,786,038	656,738	8,442,776	1,954,078	1,817,764	77,210	1,573,419	33,287	1,606,706	123,518	443,112	39,446	152,956	2,215,795	1,309,740	3.74	3,500,000	48,335,870	84,549,047	136,347,991	
2	Alfalah Insurance	2,308,365	554,885	2,863,250	1,036,023	235,196	1,271,219	803,930	135,056	938,986	(18,982)	234,707	19,787	312,871	15,080	327,951	17,614	16,368	32,222	37,767	379,913	224,370	4.49	500,000	3,667,166	4,468,920	12,061,051	
3	Alpha Insurance	69,726	25,171	94,897	51,199	11,192	62,391	25,360	17,251	42,611	12,011	43,440	1,180	20,142	(147)	19,995	2,882	(18,208)	(3,103)	3,250	(942)	2,307	0.13	500,000	802,972	854,982	1,982,315	
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.	1,349,897	249,365	1,599,262	1,074,614	68,444	1,143,058	788,560	94,707	883,267	(21,673)	249,237	15,301	123,548	9,477	133,025	20,168	58,490	15,660	57,236	244,141	151,784	1.51	1,006,627	3,375,741	5,050,747	11,299,574	
6	Atlas Insurance	2,008,329	391,892	2,400,221	905,891	125,893	1,031,784	261,693	126,095	387,788	(26,393)	350,392	35,882	534,947	23,310	558,257	25,099	320,199	20,451	35,544	879,907	540,307	3.62	1,494,157	10,505,151	16,129,006	24,226,250	
7	Century Insurance	486,030	88,708	574,738	427,266	16,345	443,611	226,021	19,170	245,191	(18,590)	156,990	5,362	(42,506)	782	(41,724)	8,374	62,845	13,599	11,923	36,055	20,852	0.38	553,265	3,416,065	4,082,685	6,758,288	
8	Chubb Insurance	321,122	0	321,122	131,533	0	131,533	14,410	0	14,410	3,734	79,307	5,676	73,740	0	73,740	494	34,081	0	0	102,640	62,610	1.25	500,000	2,413,261	3,155,864	6,085,640	
9	Cooperative Ins. #			0			0			0																		
10	Crescent Star Ins.	16,622	0	16,622	19,156	0	19,156	403	0	403	1,529	32,919	3,551	(26,711)	0	(26,711)	3,114	(15,696)	0	(42,844)	(42,844)	(39,076)	(0.26)	1,486,192	1,375,403	596,952	1,689,632	
11	East West Insurance	3,161,564	362,998	3,524,562	1,935,997	109,900	2,045,897	801,023	78,671	879,694	321,494	296,253	49,545	10,287	9	10,296	7,722	517,227	44,121	48,842	534,172	483,346	1.72	2,814,658	6,642,313	11,946,825	18,593,815	
12	EFU Gen. Insurance	6,233,240	1,181,905	7,415,145	3,742,318	263,682	4,006,000	1,237,003	355,409	1,592,412	636,031	923,901	73,942	689,135	74,338	763,473	25,812	945,383	53,326	109,921	1,770,647	1,064,640	5.32	2,000,000	26,739,126	37,711,257	79,460,409	
13	Habib Insurance (**)	800,894	222,372	1,023,266	536,604	118,481	655,085	243,367	71,364	314,731	52,682	209,815	8,868	100,076	7,405	107,481	1,652	30,740	(4,921)	2,043	125,643	88,478	1.43	619,374	2,184,010	2,965,603	7,706,449	
14	IGI Insurance	4,146,661	1,203,521	5,350,182	1,560,915	380,829	1,941,744	792,677	397,958	1,190,635	219,758	377,863	39,789	(121,596)	16,956	(104,640)	19,409	170,618	48,083	132,336	160,980	98,198	0.51	1,918,384	3,502,665	4,564,201	30,907,843	
15	Jubilee Gen. Ins.	7,500,529	1,473,389	8,973,918	2,326,803	502,854	2,829,657	1,247,217	629,088	1,876,305	139,315	715,109	159,939	2,386,948	111,601	2,498,549	73	225,162	(47,948)	133,407	2,585,651	1,617,267	8.15	1,984,912	19,800,712	37,264,659	67,054,944	
16	NICL #			0			0			0																		
17	Pakistan Gen. Ins. #			0			0			-																		
18	Pak Qatar Gen. Takf.	0	419,532	419,532	0	115,307	115,307	0	137,231	137,231	(24,872)	1,059	138,892	2,726	30,262	32,988	146,514	1,889	4,615	37,884	42,499	31,513	0.30	1,011,071	1,291,240	1,916,237	3,030,728	
19	Premier Insurance	63,283	71,149	134,432	65,759	42,372	108,131	34,308	35,800	70,108	(21,057)	41,880	(237)	89,986	154	90,140	12,429	10,628	7,858	(18,011)	113,434	94,754	1.87	505,651	594,737	1,183,760	3,134,959	
20	Reliance Insurance	253,344	52,182	305,526	176,304	13,188	189,492	24,757	10,575	35,332	40,590	65,442	21,257	79,560	2,658	82,218	41	45,515	5,161	7,555	(46,157)	58,908	0.59	1,004,723	2,091,264	1,608,524	3,641,201	
21	Security Gen. Ins.	1,035,695	274,149	1,309,844	356,118	9,535	365,653	97,866	13,424	111,290	47,617	158,082	42,934	578,612	4,538	583,150	54,593	52,553	37,158	15,789	658,613	401,754	5.90	680,625	29,542,463	38,833,729	46,951,914	
22	Shaheen Insurance	356,546	56,801	413,347	270,184	40,198	310,382	134,639	16,780	151,419	60,736	73,653	6,599	11,881	142	12,022	16,213	16,551	22,377	6,708	44,831	31,830	0.39	806,250	1,180,733	1,624,016	3,022,338	
23	Sindh Insurance #			0			0			0																		
24	Salaam Takaful Ltd.	0	361,925	361,925	0	153,955	153,955	0	156,885	156,885	67,453	162,909	2,987	0	10,733	10,733	6,109	0	13,129	14,320	14,320	11,395	0.06	1,787,553	2,181,982	1,374,092	4,263,942	
25	TPL Insurance Ltd.	811,298	907,978	1,719,276	436,792	828,383	1,265,175	269,714	405,252	674,966	116,663	446,704	86,760	25,272	25,281	50,553	10,124	26,842	33,622	7,865	759	(36,474)	(0.18)	1,986,445	2,770,418	5,370,147	9,626,227	
26	UBL Insurer Ltd.	1,717,419	1,398,429	3,115,848	615,608	327,041	942,649	358,749	235,556	594,305	42,673	248,823	40,457	94,987	40,078	135,065	20,979	(34,637)	25,011	17,344	50,991	34,364	0.43	800,000	2,786,835	5,667,223	13,312,325	
27	United Insurance	1,728,771	330,226	2,058,997	1,258,682	98,110	1,356,792	156,515	156,398	312,913	54,257	416,824	15,642	55,644	7,090	62,734	6,976	631,086	(41,237)	(19,493)	658,572	553,397	1.11	4,993,200	7,572,796	3,242,872	22,736,292	
28	Universal Insurance	9,370	0	9,370	14,987	0	14,987	2,121	0	2,121	57	21,460	1,731	3,394	0	3,394	1,522	(8,651)	0	0	(5,466)	(5,883)	(0.12)	500,000	730,378	578,931	905,169	
	TOTAL-->	42,030,763	11,603,181	53,633,944	29,276,931	4,145,710	33,422,641	15,426,089	3,749,408	19,175,497	3,695,892	7,246,146	856,795	6,538,494	413,034	6,951,527	532,633	3,567,171	318,630	753,068	10,519,547	6,807,127		33,683,169	184,725,580	275,665,925	518,454,995	

* 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 still not received 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.