

# THE INSURANCE ASSOCIATION OF PAKISTAN

## Summarized Highlights of MOTOR

Fore the period ended December 31, 2020

Conventional

PKR in '000'

| S.No | Name of Company       | PREMIUM       |             |                    |                      |                              |                                     |                                            | CLAIMS           |                    |                          |                                 | OTHERS                   |                     |                                   |                                  |
|------|-----------------------|---------------|-------------|--------------------|----------------------|------------------------------|-------------------------------------|--------------------------------------------|------------------|--------------------|--------------------------|---------------------------------|--------------------------|---------------------|-----------------------------------|----------------------------------|
|      |                       | Gross Premium | Net Premium | Net Earned Premium | Net Unearned Premium | Net premium to Gross premium | Net Earned Premium to Gross Premium | Net Unearned premium to Net Earned Premium | Gross Claim Paid | Net Claim Incurred | Net Claim to Gross Claim | Net Claim to Net Earned Premium | Net Underwriting Expense | Underwriting Result | Net u/w Exp to Net Earned Premium | u/w result to Net Earned Premium |
| 1    | Adamjee Insurance     | 2,759,184     | 2,712,031   | 2,690,343          | 1,371,148            | 98.29                        | 97.51                               | 59.97                                      | 1,382,175        | 1,121,255          | 81.12                    | 41.68                           | 1,182,776                | 386,312             | 43.96                             | 14.36                            |
| 2    | Alfalsh Ins.          | 524,650       | 500,275     | 476,764            | 285,388              | 95.35                        | 90.87                               | 59.86                                      | 220,456          | 211,349            | 95.87                    | 44.33                           | 109,364                  | 156,051             | 22.94                             | 32.73                            |
| 3    | Alpha Insurance       | 24,296        | 20,586      | 22,891             | 10,720               | 84.73                        | 94.22                               | 46.83                                      | 15,631           | 2,200              | 14.07                    | 9.61                            | 25,205                   | (4,514)             | 110.11                            | -19.72                           |
| 4    | Asia Insurance        | 133,013       | 121,443     | 126,693            | 0                    | 91.30                        | 95.25                               | 0.00                                       | -51,011          | (49,077)           | 96.21                    | -38.74                          | 0                        | (4,260)             | 0.00                              | -3.36                            |
| 5    | Askari Gen. Ins.      | 824,411       | 795,001     | 812,303            | 406,592              | 96.43                        | 98.53                               | 50.05                                      | 372,861          | 387,420            | 103.90                   | 47.69                           | 344,217                  | 80,666              | 42.38                             | 9.93                             |
| 6    | Atlas Insurance       | 625,792       | 490,422     | 448,387            | 235,480              | 78.37                        | 71.65                               | 52.52                                      | 258,118          | 176,268            | 68.29                    | 39.31                           | 176,094                  | 134,469             | 39.27                             | 29.99                            |
| 7    | Century Insurance     | 338,934       | 331,268     | 305,451            | 143,136              | 97.74                        | 90.12                               | 46.86                                      | 110,432          | 98,008             | 88.75                    | 32.09                           | 101,869                  | 105,574             | 33.35                             | 34.56                            |
| 8    | Cooperative Ins.      | 0             | 0           | 0                  | 0                    | -                            | -                                   | -                                          | 0                | 0                  | -                        | -                               | 0                        | 0                   | -                                 | -                                |
| 9    | Chubb Insurance.      | 426           | 0           | 5                  |                      | 0.00                         | 1.17                                | 73.97                                      | 26               | 98                 | 73.00                    | 1,960.00                        | (73)                     | (20)                | 71.00                             | -400.00                          |
| 10   | Crescent Star         | 17,815        | 31,215      | 31,449             | (235)                | 175.22                       | 176.53                              | -0.75                                      | 3,180            | 3,290              | 103.46                   | 10.46                           | 16,740                   | 1,118               | 53.23                             | 3.55                             |
| 11   | East West Insc.       | 512,370       | 422,422     | 391,427            | 185,228              | 82.44                        | 76.40                               | 47.32                                      | 202,867          | 166,963            | 82.30                    | 42.65                           | 196,324                  | 49,368              | 50.16                             | 12.61                            |
| 12   | EFU Gen. Ins. Ltd.    | 3,209,905     | 3,194,747   | 3,264,596          | 1,546,494            | 99.53                        | 101.70                              | 47.37                                      | 1,511,453        | 1,558,635          | 103.12                   | 47.74                           | 1,408,704                | 297,257             | 43.15                             | 9.11                             |
| 14   | Habib Insurance       | 569,491       | 373,199     | 409,238            | 212,148              | 65.53                        | 71.86                               | 51.84                                      | 316,463          | 175,039            | 55.31                    | 42.77                           | 130,257                  | 155,610             | 31.83                             | 38.02                            |
| 15   | IGI General Ins.      | 1,450,681     | 1,284,334   | 1,289,711          | 586,538              | 88.53                        | 88.90                               | 45.48                                      | 638,052          | 536,905            | 84.15                    | 41.63                           | 366,979                  | 385,827             | 28.45                             | 29.92                            |
| 16   | Jubilee Gen. Ins.     | 1,375,071     | 1,333,643   | 1,335,873          | 597,200              | 96.99                        | 97.15                               | 44.70                                      | 550,524          | 544,814            | 98.96                    | 40.78                           | 517,894                  | 273,713             | 38.77                             | 20.49                            |
| 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   | Pakistan Gen. Ins. #  |               |             |                    |                      | -                            | -                                   | -                                          |                  |                    | -                        | -                               |                          |                     | -                                 | -                                |
| 19   | Premier Ins.          | 75,004        | 71,226      | 97,575             | 34,338               | 94.96                        | 130.09                              | 35.19                                      | 30,256           | 27,172             | 89.81                    | 27.85                           | 63,459                   | 6,944               | 65.04                             | 7.12                             |
| 20   | Reliance Insurance    | 103,528       | 96,672      | 123,054            | 47,329               | 93.38                        | 118.86                              | 38.46                                      | 48,330           | 43,728             | 90.48                    | 35.54                           | 58,558                   | 8,083               | 47.59                             | 6.57                             |
| 21   | SPI Insurance         | 253,926       | 176,453     | 183,024            | 74,899               | 69.49                        | 72.08                               | 40.92                                      | 55,560           | 55,471             | 99.84                    | 30.31                           | 121,569                  | 5,986               | 66.42                             | 3.27                             |
| 22   | Security Gen. Ins.    | 434,980       | 199,518     | 216,668            | 96,610               | 45.87                        | 49.81                               | 44.59                                      | 180,721          | 80,046             | 44.29                    | 36.94                           | 2,319                    | 123,831             | 1.07                              | 57.15                            |
| 23   | Shaheen Ins.          | 140,763       | 163,299     | 168,354            | 27,591               | 116.01                       | 119.60                              | 16.39                                      | 93,346           | 41,984             | 44.98                    | 24.94                           | 59,622                   | (12,204)            | 35.41                             | -7.25                            |
| 24   | Sindh Ins.            | 48,071        | 26,430      | 23,548             | 12,352               | 54.98                        | 48.99                               | 52.45                                      | 22,513           | 8,560              | 38.02                    | 36.35                           | (422)                    | 15,410              | -1.79                             | 65.44                            |
| 25   | Salaam Takaful Ltd.   | 0             | 0           | 0                  | 0                    | 0                            | 0                                   | 0                                          | 0                | 0                  | 0                        | 0                               | 0                        | 0                   | 0                                 | 0                                |
| 26   | TPL Insurance         | 1,060,082     | 901,511     | 891,019            | 467,348              | 85.04                        | 84.05                               | 52.45                                      | 547,099          | 332,595            | 60.79                    | 37.33                           | 421,153                  | 137,270             | 47.27                             | 15.41                            |
| 27   | UBL Insurer           | 961,702       | 814,017     | 955,835            | 424,039              | 84.64                        | 99.39                               | 44.36                                      | 508,908          | 579,946            | 113.96                   | 60.67                           | 294,110                  | 140,182             | 30.77                             | 14.67                            |
| 28   | United Ins.           | 661,974       | 322,009     | 99,320             | 165,687              | 48.64                        | 15.00                               | 166.82                                     | 184,546          | 64,348             | 34.87                    | 64.79                           | 13,771                   | 21,200              | 13.87                             | 21.35                            |
| 29   | Universal Ins.        | 67,524        | 49,238      | 49,878             | 34,652               | 72.92                        | 73.87                               | 69.47                                      | 28,236           | 29,636             | 104.96                   | 59.42                           | 46,278                   | (26,676)            | 92.78                             | -53.48                           |
|      | Total----->           | 16,173,593    | 14,430,959  | 14,413,406         | 6,964,682            | 89.23                        | 89.12                               | 48.32                                      | 7,230,742        | 6,196,653          | 85.70                    | 42.99                           | 5,656,767                | 2,437,197           | 39.25                             | 16.91                            |

### Note:-

\*\* Reports awaited.

Allianz efu does not transact the Marine Business..

New Hampshire has stoped offering commercial Ins. in Pakistan.

# = Did not underwriting the any business during the period.

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 of MOTOR

For the period ended December 31, 2020

PKR in '000'

(Takaful/ Window Takaful Operations)

| S.No | Name of Company       | PREMIUM            |                  |                         |                           |                                        |                                               |                                                      | CLAIMS           |                    |                          |                                      | OTHERS                   |                     |                                        |                                       |
|------|-----------------------|--------------------|------------------|-------------------------|---------------------------|----------------------------------------|-----------------------------------------------|------------------------------------------------------|------------------|--------------------|--------------------------|--------------------------------------|--------------------------|---------------------|----------------------------------------|---------------------------------------|
|      |                       | Gross Contribution | Net Contribution | Net Earned Contribution | Net Unearned Contribution | Net Contribution to Gross Contribution | Net Earned Contribution to Gross Contribution | Net Unearned Contribution to Net Earned Contribution | Gross Claim Paid | Net Claim Incurred | Net Claim to Gross Claim | Net Claim to Net Earned Contribution | Net Underwriting Expense | Underwriting Result | Net u/w Exp to Net Earned Contribution | u/w result to Net Earned Contribution |
| 1    | Adamjee Insurance     | 734,522            | 709,906          | 447,091                 | 264,212                   | 96.65                                  | 60.87                                         | 59.10                                                | 326,503          | 260,701            | 79.85                    | 58.31                                | 57,163                   | 129,227             | 12.79                                  | 28.90                                 |
| 2    | Alfalalah Ins.        | 251,775            | 237,255          | 237,564                 | 115,578                   | 94.23                                  | 94.36                                         | 48.65                                                | 99,870           | 106,043            | 106.18                   | 44.64                                | 36,956                   | 94,565              | 15.56                                  | 39.81                                 |
| 3    | Alpha Insurance       | 0                  | 0                | 0                       | 0                         | 0.00                                   | 0.00                                          | 0.00                                                 | 0                | 0                  | 0.00                     | 0.00                                 | 0                        | 0                   | 0.00                                   | 0.00                                  |
| 4    | Asia Insurance        | 19,680             | 10,623           | 12,100                  | 0                         | 53.98                                  | 61.48                                         | 0.00                                                 | 1                | (2,158)            | -215,800.00              | -17.83                               | 0                        | 8,451               | 0.00                                   | 69.84                                 |
| 5    | Askari Gen. Ins.      | 181,371            | 154,351          | 81,632                  | 35,782                    | 85.10                                  | 45.01                                         | 43.83                                                | 68,808           | 59,197             | 86.03                    | 72.52                                | 1,802                    | 20,634              | 2.21                                   | 25.28                                 |
| 6    | Atlas Insurance       | 206,183            | 165,070          | 124,341                 | 98,505                    | 80.06                                  | 60.31                                         | 79.22                                                | 86,078           | 83,947             | 97.52                    | 67.51                                | 19,002                   | 25,201              | 15.28                                  | 20.27                                 |
| 7    | Century Insurance     | 70,072             | 64,947           | 5,405                   | 32,145                    | 92.69                                  | 7.71                                          | 594.73                                               | 18,279           | 22,858             | 125.05                   | 422.90                               | 19,980                   | 10,757              | 369.66                                 | 199.02                                |
| 8    | Cooperative Ins.      | 0                  | 0                | 0                       | 0                         | 0                                      | 0                                             | 0                                                    | 0                | 0                  | 0                        | 0                                    | 0                        | 0                   | 0                                      | 0                                     |
| 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         | 0                  | 0                | 0                       | 0                         | 0                                      | 0                                             | 0                                                    | 0                | 0                  | 0                        | 0                                    | 0                        | 0                   | 0                                      | 0                                     |
| 11   | East West Insc.       | 64,261             | 53,131           | 39,385                  | 30,256                    | 82.68                                  | 61.29                                         | 76.82                                                | 20,492           | 11,465             | 55.95                    | 29.11                                | 20,608                   | 10,044              | 52.32                                  | 25.50                                 |
| 12   | EFU Gen. Ins. Ltd.    | 1,840,709          | 1,828,265        | 1,241,941               | 635,841                   | 99.32                                  | 67.47                                         | 51.20                                                | 887,398          | 910,718            | 102.63                   | 73.33                                | 485,540                  | 1,241,989           | 39.10                                  | 100.00                                |
| 14   | Habib Insurance       | 69,749             | 63,328           | 42,021                  | 38,048                    | 90.79                                  | 60.25                                         | 90.55                                                | 38,820           | 24,720             | 63.68                    | 58.83                                | 5,185                    | 10,711              | 12.34                                  | 25.49                                 |
| 15   | IGI General Ins.      | 283,059            | 269,073          | 227,770                 | 116,428                   | 95.06                                  | 80.47                                         | 51.12                                                | 152,786          | 152,183            | 99.61                    | 66.81                                | 66,559                   | 9,028               | 29.22                                  | 3.96                                  |
| 16   | Jubilee Gen. Ins.     | 509,062            | 483,964          | 330,599                 | 142,240                   | 95.07                                  | 64.94                                         | 43.02                                                | 239,335          | 236,179            | 98.68                    | 71.44                                | 123,541                  | 93,602              | 37.37                                  | 28.31                                 |
| 17   | Pak. Qatar. Gen. Tak. | 345,600            | 302,722          | 175,794                 | 82,859                    | 87.59                                  | 50.87                                         | 47.13                                                | 177,360          | 187,506            | 105.72                   | 106.66                               | 3,072                    | (14,784)            | 1.75                                   | -8.41                                 |
| 18   | Pakistan Gen. Ins. #  |                    |                  |                         |                           | -                                      | -                                             | -                                                    |                  |                    | -                        | -                                    |                          |                     | -                                      | -                                     |
| 19   | Premier Ins.          | 32,133             | 29,113           | 59,280                  | 11,692                    | 90.60                                  | 184.48                                        | 19.72                                                | 34,206           | 19,960             | 58.35                    | 33.67                                | 25,388                   | 13,933              | 42.83                                  | 23.50                                 |
| 20   | Reliance Insurance    | 27,865             | 24,221           | 49,750                  | 10,444                    | 86.92                                  | 178.54                                        | 20.99                                                | 16,674           | 14,525             | 87.11                    | 29.20                                | 166                      | 13,377              | 0.33                                   | 26.89                                 |
| 21   | SPI Insurance         | 84,804             | 56,663           | 25,918                  | 26,907                    | 66.82                                  | 30.56                                         | 103.82                                               | 24,239           | 47,714             | 196.85                   | 184.10                               | 15,428                   | (37,224)            | 59.53                                  | -143.62                               |
| 22   | Security Gen. Ins.    | 49,176             | (2,415)          | (1,552)                 | 10,004                    | -4.91                                  | -3.16                                         | -644.59                                              | 14,901           | 7,236              | 48.56                    | -466.24                              | 6,659                    | (787)               | -429.06                                | 50.71                                 |
| 23   | Shaheen Ins.          | 7,271              | 8,470            | 5,520                   | (246)                     | 116.49                                 | 75.92                                         | -4.46                                                | 3,125            | 3,125              | 100.00                   | 56.61                                | 670                      | 3,475               | 12.14                                  | 62.95                                 |
| 24   | Sindh Ins.            | 13,674             | 10,402           | 10,640                  | 6,478                     | 76.07                                  | 77.81                                         | 60.88                                                | 1,554            | 4,627              | 297.75                   | 43.49                                | 2,689                    | 1,907               | 25.27                                  | 17.92                                 |
| 25   | Salaam Takaful Ltd.   | 719,284            | 700,296          | 260,108                 | 381,652                   | 97.36                                  | 36.16                                         | 146.73                                               | 353,790          | 206,037            | 58.24                    | 79.21                                | 255,081                  | 5,027               | 98.07                                  | 1.93                                  |
| 26   | TPL Insurance         | 1,098,364          | 1,064,083        | 654,375                 | 554,075                   | 96.88                                  | 59.58                                         | 84.67                                                | 616,470          | 430,508            | 69.83                    | 65.79                                | 106,085                  | 117,782             | 16.21                                  | 18.00                                 |
| 27   | UBL Insurer           | 339,737            | 188,826          | 215,350                 | 105,379                   | 55.58                                  | 63.39                                         | 48.93                                                | 146,493          | 185,102            | 126.36                   | 85.95                                | 112,813                  | 41,338              | 52.39                                  | 19.20                                 |
| 28   | United Ins.           | 236,684            | 188,839          | 86,108                  | 35,751                    | 79.79                                  | 36.38                                         | 41.52                                                | 67,034           | 45,925             | 68.51                    | 53.33                                | 4,634                    | 51,142              | 5.38                                   | 59.39                                 |
| 29   | Universal Ins.        | -                  | -                | -                       | -                         | 0                                      | 0                                             | 0                                                    | -                | -                  | 0                        | 0                                    | -                        | -                   | 0                                      | 0                                     |
|      | Total----->           | 7,185,035          | 6,611,133        | 4,331,140               | 2,734,030                 | 92.01                                  | 60.28                                         | 63.12                                                | 3,394,216        | 3,018,118          | 88.92                    | 69.68                                | 1,369,021                | 1,849,395           | 31.61                                  | 42.70                                 |

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# THE INSURANCE ASSOCIATION OF PAKISTAN

## Summarized Highlights of MOTOR

For the period ended December 31, 2020

Combined (Takaful + Conventional)

PKR in '000'

| S.No | Name of Company       | PREMIUM       |             |                    |                      |                              |                                     |                                            | CLAIMS           |                    |                          |                                 | OTHERS                   |                     |                                   |                                  |
|------|-----------------------|---------------|-------------|--------------------|----------------------|------------------------------|-------------------------------------|--------------------------------------------|------------------|--------------------|--------------------------|---------------------------------|--------------------------|---------------------|-----------------------------------|----------------------------------|
|      |                       | Gross Premium | Net Premium | Net Earned Premium | Net Unearned Premium | Net premium to Gross premium | Net Earned Premium to Gross Premium | Net Unearned premium to Net Earned Premium | Gross Claim Paid | Net Claim Incurred | Net Claim to Gross Claim | Net Claim to Net Earned Premium | Net Underwriting Expense | Underwriting Result | Net u/w Exp to Net Earned Premium | u/w result to Net Earned Premium |
| 1    | Adamjee Insurance     | 3,493,706     | 3,421,937   | 3,137,434          | 1,632,360            | 97.95                        | 89.80                               | 52.12                                      | 1,708,678        | 1,381,956          | 80.88                    | 44.05                           | 1,239,939                | 515,539             | 39.52                             | 16.43                            |
| 2    | Alfalsh Ins.          | 776,425       | 737,530     | 714,328            | 400,966              | 94.99                        | 92.00                               | 56.13                                      | 320,326          | 317,392            | 99.08                    | 44.43                           | 146,320                  | 250,616             | 20.48                             | 35.08                            |
| 3    | Alpha Insurance       | 24,296        | 20,586      | 22,891             | 10,720               | 84.73                        | 94.22                               | 46.83                                      | 15,631           | 2,200              | 14.07                    | 9.61                            | 25,205                   | (4,514)             | 110.11                            | -19.72                           |
| 4    | Asia Insurance        | 152,693       | 132,066     | 138,793            | 0                    | 86.49                        | 90.90                               | 0.00                                       | (51,010)         | (51,235)           | 100.44                   | -36.91                          | 0                        | 4,191               | 0.00                              | 3.02                             |
| 5    | Askari Gen. Ins.      | 1,005,782     | 949,352     | 893,935            | 442,374              | 94.39                        | 88.88                               | 49.49                                      | 441,669          | 446,617            | 101.12                   | 49.96                           | 346,019                  | 101,300             | 38.71                             | 11.33                            |
| 6    | Atlas Insurance       | 831,975       | 655,492     | 572,728            | 333,985              | 78.79                        | 68.84                               | 58.31                                      | 344,196          | 260,215            | 75.60                    | 45.43                           | 195,096                  | 159,670             | 34.06                             | 27.88                            |
| 7    | Century Insurance     | 409,006       | 396,215     | 310,856            | 175,281              | 96.87                        | 76.00                               | 56.39                                      | 128,711          | 120,866            | 93.90                    | 38.88                           | 121,849                  | 116,331             | 39.20                             | 37.42                            |
| 8    | Cooperative Ins.      | -             | -           | -                  | -                    | -                            | -                                   | -                                          | -                | -                  | -                        | -                               | -                        | -                   | -                                 | -                                |
| 9    | Chubb Insurance.      | 426           | 0           | 5                  | 0                    | 0.00                         | 1.17                                | 73.97                                      | 26               | 98                 | 376.92                   | 1,960.00                        | (73)                     | (20)                | -1,460.00                         | -400.00                          |
| 10   | Crescent Star         | 17,815        | 31,215      | 31,449             | (235)                | 175.22                       | 176.53                              | -0.75                                      | 3,180            | 3,290              | 103.46                   | 10.46                           | 16,740                   | 1,118               | 53.23                             | 3.55                             |
| 11   | East West Insc.       | 576,631       | 475,553     | 430,812            | 215,484              | 82.47                        | 74.71                               | 50.02                                      | 223,359          | 178,428            | 79.88                    | 41.42                           | 216,932                  | 59,412              | 50.35                             | 13.79                            |
| 12   | EFU Gen. Ins. Ltd.    | 5,050,614     | 5,023,012   | 4,506,537          | 2,182,335            | 99.45                        | 89.23                               | 48.43                                      | 2,398,851        | 2,469,353          | 102.94                   | 54.79                           | 1,894,244                | 1,539,246           | 42.03                             | 34.16                            |
| 14   | Habib Insurance       | 639,240       | 436,527     | 451,259            | 250,196              | 68.29                        | 70.59                               | 55.44                                      | 355,283          | 199,759            | 56.23                    | 44.27                           | 135,442                  | 166,321             | 30.01                             | 36.86                            |
| 15   | IGI General Ins.      | 1,733,740     | 1,553,407   | 1,517,481          | 702,966              | 89.60                        | 87.53                               | 46.32                                      | 790,838          | 689,088            | 87.13                    | 45.41                           | 433,538                  | 394,855             | 28.57                             | 26.02                            |
| 16   | Jubilee Gen. Ins.     | 1,884,133     | 1,817,607   | 1,666,472          | 739,440              | 96.47                        | 88.45                               | 44.37                                      | 789,859          | 780,993            | 98.88                    | 46.87                           | 641,435                  | 367,315             | 38.49                             | 22.04                            |
| 17   | Pak. Qatar. Gen. Tak. |               |             |                    |                      |                              |                                     |                                            |                  |                    |                          |                                 |                          |                     |                                   |                                  |
| 18   | Pakistan Gen. Ins. #  | -             | -           | -                  | -                    | -                            | -                                   | -                                          | -                | -                  | -                        | -                               | -                        | -                   | -                                 | -                                |
| 19   | Premier Ins.          | 107,137       | 100,339     | 156,855            | 46,030               | 93.65                        | 146.41                              | 29.35                                      | 64,462           | 47,132             | 73.12                    | 30.05                           | 88,847                   | 20,877              | 56.64                             | 13.31                            |
| 20   | Reliance Insurance    | 131,393       | 120,893     | 172,804            | 57,773               | 92.01                        | 131.52                              | 33.43                                      | 65,004           | 58,253             | 89.61                    | 33.71                           | 58,724                   | 21,460              | 33.98                             | 12.42                            |
| 21   | SPI Insurance         | 338,730       | 233,116     | 208,942            | 101,806              | 68.82                        | 61.68                               | 48.72                                      | 79,799           | 103,185            | 129.31                   | 49.38                           | 136,997                  | (31,238)            | 65.57                             | -14.95                           |
| 22   | Security Gen. Ins.    | 484,156       | 197,103     | 215,116            | 106,614              | 40.71                        | 44.43                               | 49.56                                      | 195,622          | 87,282             | 44.62                    | 40.57                           | 8,978                    | 123,044             | 4.17                              | 57.20                            |
| 23   | Shaheen Ins.          | 148,034       | 171,769     | 173,874            | 27,345               | 116.03                       | 117.46                              | 15.73                                      | 96,471           | 45,109             | 46.76                    | 25.94                           | 60,292                   | (8,729)             | 34.68                             | -5.02                            |
| 24   | Sindh Ins.            | 61,745        | 36,832      | 34,188             | 18,830               | 59.65                        | 55.37                               | 55.08                                      | 24,067           | 13,187             | 54.79                    | 38.57                           | 2,267                    | 17,317              | 6.63                              | 50.65                            |
| 25   | Salaam Takaful Ltd.   | 719,284       | 700,296     | 260,108            | 381,652              | 97.36                        | 36.16                               | 146.73                                     | 353,790          | 206,037            | 58.24                    | 79.21                           | 255,081                  | 5,027               | 98.07                             | 1.93                             |
| 26   | TPL Insurance         | 2,158,446     | 1,965,594   | 1,545,394          | 1,021,423            | 91.07                        | 71.60                               | 66.09                                      | 1,163,569        | 763,103            | 65.58                    | 49.38                           | 527,238                  | 255,052             | 34.12                             | 16.50                            |
| 27   | UBL Insurer           | 1,301,439     | 1,002,843   | 1,171,185          | 529,418              | 77.06                        | 89.99                               | 45.20                                      | 655,401          | 765,048            | 116.73                   | 65.32                           | 406,923                  | 181,520             | 34.74                             | 15.50                            |
| 28   | United Ins.           | 898,658       | 510,848     | 185,428            | 201,438              | 56.85                        | 20.63                               | 108.63                                     | 251,580          | 110,273            | 43.83                    | 59.47                           | 18,405                   | 72,342              | 9.93                              | 39.01                            |
| 29   | Universal Ins.        | 36,118        | 33,359      | 33,911             | 19,170               | 92.36                        | 93.89                               | 56.53                                      | 10,825           | 12,227             | 112.95                   | 36.06                           | 30,430                   | (9,298)             | 89.73                             | -27.42                           |
|      | Total----->           | 22,981,622    | 20,723,491  | 18,552,785         | 9,600,371            | 90.17                        | 80.73                               | 51.75                                      | 10,430,187       | 9,009,856          | 86.38                    | 48.56                           | 7,006,868                | 4,318,754           | 37.77                             | 23.28                            |

Gross Premium = Premium Written

### Note:-

\*\* Reports awaited.

Allianz efu does not transact the Marine Business..

New Hampshire has stoped offering commercial Ins. in Pakistan.

# = Did not underwriting the any business during the period.

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)