

The Insurance Association of Pakistan

Key information for the period ended June 30, 2026. (Conventional & Takaful)

(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	1,659,529	4,909,328	8,729,773	422,622	15,407,355	18,899,311	1,894,328	870,981	6,200,232		509,149	591,352	427,233	1.63
2	Askari Life	854,382	599,887	602,545	219,190	2,100,636	395,088	824,372	301,973	188,187		9,594	26,105	25,906	0.17
3	EFU Life	3,031,756	12,353,787	3,565,192	13,219,369	29,741,317	26,033,735	5,676,351	2,976,327	12,270,535		100,328	1,884,326	1,289,409	12.28
4	IGI Life	538,654	1,465,078	716,931	2,381,107	4,881,930	6,984,213	861,218	742,927	1,653,930		67,065	220,363	157,203	0.92
5	Jubilee Life	3,113,299	10,446,937	3,498,412	12,724,977	28,227,899	31,335,001	3,840,673	3,376,587	9,776,153		194,671	1,412,978	959,944	9.57
6	Pak Qatar Family Tak.	-	-	-	-	-	-	-	-	-		-	-	-	-
7	State Life	11,961,853	51,205,558	1,005,875	50,526,604	114,622,411	97,061,606	11,785,075	10,135,431	103,614,691		21,228,300	11,527,569	7,255,204	90.69
8	TPL Life	325,294	1,457	-	26,677	286,802	28,152	122,345	190,671	23,599		25,011	(104,273)	(104,272)	(0.46)
9	5th Pillar Family Tak.	467,188	288,457	222,906	147,078	1,038,530	237,459	254,091	306,704	126,610		2,403	(222,257)	(207,405)	(1.04)
	TOTAL->	21,951,955	81,270,489	18,341,634	79,667,624	196,306,880	180,974,565	25,258,453	18,901,601	133,853,937		22,136,521	15,336,163	9,803,222	

		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	6,438,993	114,209,955	134,662,759		1,921	15,367,842	8.66	123%	6%	12%
2	Askari Life	1,501,720	637,480	4,530,767	4,951,025		-	2,760,855	3.80	19%	14%	39%
3	EFU Life	1,050,000	10,173,421	282,755,910	303,982,136		2,315	7,643,345	1.76	87.53	10.007	19.08
4	IGI Life	1,705,672	2,832,218	36,015,423	41,149,263		167	2,167,628	1.90	143%	15%	18%
5	Jubilee Life	1,003,534	18,537,341	243,459,221	263,942,691		1,625	139,366,447	2.56	111%	12%	14%
6	Pak Qatar Family Tak.	2,307,124	3,257,269	68,762,578	77,182,726		835	-	-	-	-	-
7	State Life	800,000	60,547,486	2,104,975,855	2,600,210,424		5,137	207,585,295	4.42	84.68%	8.84%	10.28%
8	TPL Life	2,245,000	258,315	412,746	1,639,954		96	233,337	1.17	10%	66%	43%
9	5th Pillar Family Tak.	2,000,000	1,177,084	2,937,062	3,787,152		132	675,813	1.26	23%	30%	24%
	TOTAL->	15,238,050	103,859,607	2,858,059,517	3,431,508,130		12,228	375,800,562	25.53			

Key information for the period ended June 30, 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	656,298	1,361,342	419,271	108,745	2,455,001	1,892,372	475,389	188,755	824,064		136,980	22,112,196	19%
2	Askari Life	692,035	528,288	535,802	78,548	1,768,738	309,326	645,018	226,770	121,717		2,879	3,287,254	36%
3	EFU Life	1,403,466	3,386,755	1,465,055	1,461,541	7,153,774	2,920,558	1,602,842	682,543	1,678,763		9,536	2,245,023	22 %
4	IGI Life	345,483	773,902	36,754	305,116	1,404,009	1,288,049	397,675	136,446	442,513		12,150	11,610,447	28%
5	Jubilee Life	1,560,823	3,599,410	847,846	2,612,919	8,265,567	6,154,680	1,370,866	1,065,506	2,188,510		40,663	64,265,778	17%
6	Pak Qatar Family Tak.	175,258	1,025,521	15,815,843	1,277,606	18,130,852	13,320,389	765,835	623,563	2,936,337		9,742	77,182,726	4.2%
7	State Life	629,189	522,375	-	65,641	1,217,205	112,119	439,066	82,425	537,869		46,188	10,105,645	36%
8	TPL Life	129,108	5	-	12,116	135,701	19,534	40,671	3,171	5,534		-	444,903	30%
9	5th Pillar Family Tak.	-	-	-	-	-	-	-	-	-		-	-	-
	TOTAL->	5,591,660	11,197,598	19,120,571	5,922,232	40,530,847	26,017,027	5,737,362	3,009,179	8,735,307		258,138	191,253,972	

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

* = Figures not received so far.