THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Marine, Aviation and Transport - (Conventional)

For the period ended June 30, 2026

PKR in '000'

		PREMIUM							CLAIMS				OTHERS			
S.No	Name of Company	Gross Premium	Net Premium	Net Earned Premium	Net Unearned Premium	Net prem. to Gross prem.	Net Earned Premium to Gr. Premium	Net Unearn. 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 Ear. Prem	u/w result to Net Ear. Prem
1	Adamjee Insurance	1,794,725	914,434	876,712	70,280	50.95	48.85	8.02	391,661	416,497	106%	48%	300,680	48,552	34%	6%
2	Alfalah Insurance	102,849	33,138	33,138	0	32.22	32.22	0.00	29,339	17,011	57.98	51.33	15,133	994	45.67	3.00
3	Alpha Insurance	21,296	12,365	19,980	3,402	58.06	93.82	17.03	11,774	10,514	89.30	52.62	12,623	13,497	63.18	67.55
4	Asia Insurance	95,253	65,369	61,040	16,721	68.63	64.08	0.27	23,433	2,102	0.09	0.03	58,599	10,945	0.96	0.65
5	Askari Gen. Insurance	191,283	45,343	43,195	12,989	23.70	22.58	30%	90,573	20,219	22%	47%	3,260	19,716	8%	46%
6	Atlas Insurance	1,245,043	817,494	731,498	90,650	65.66	58.75	12.39	109,931	36,736	33.42	5.02	260,253	491,825	35.58	67.24
7	Century Insurance	326,055	131,965	138,707	18,272	40.47	42.54	13.17	23,349	7,657	32.79	5.52	51,240	79,810	36.94	57.54
8	Cooperative Insurance *					#DIV/0!	#DIV/0!	#DIV/0!				#DIV/0!			#DIV/0!	#DIV/0!
9	Chubb Insurance.	46,396	12,910	11,045	1,865	27.83	23.81	16.88	41	4,372	10,789.73	39.58	9,861	(3,188)	89.28	(28.86)
10	Crescent Star Insurance	4,403	4,606	4,373	4,373	105	99.32	100.00	1,350	10	1	0	8,479	(3,883)	-194	-89%
11	East West Insurance	794,774	474,759	863,211	124,319	59.74	108.61	14.40	243,437	250,887	103.06	29.06	172,282	115,504	19.96	-89
12	EFU Gen. Insurance	3,187,876	1,183,115	1,208,675	567,577	37.11	37.91	47%	835,723	486,153	58%	40%	487,874	234,648	40%	19%
13	First digital Takaful *						#DIV/0!									
14	Habib Insurance	239,633	121,828	121,600	25,041	50.84	50.74	20.59	363,341	34,650	0.00	28%	63,199	23,751	52%	20%
15	IGI General Insurance	808,306	144,941	157,111	17,022	17.93	19.44	10.83	435,066	101,209	23%	64%	33,988	21,914	22%	14%
16	Jubilee Gen. Insurance	1,089,207	635,680	599,286	133,109	58.36	55.02	22.21	276,877	239,951	86.66	40.04	323,103	36,233	53.91	6.05
17	National Ins.Corp.(NICL)	7,075,010	2,333,258	2,777,843	775,473	32.98	39.26	27.92	41,556	308,238	742%	11%	1,311,285	1,649,941	47%	59%
18	Pak. General Ins.	2,475	1,775	2,433	688	71.72	98.30	28.28	0	0			1,085	648	44.60	26.63
19	Pak Overseas Takaful Co.															
20	Pak. Qatar. Gen. Tak.															
21	Premier Insurance	13,652	4,760	4,294	1,848	34.86	31.45	43.03	13,257	4,337	32.71	101.01	4,055	(784)	94.43	-18.26
22	Reliance Insurance	125,534	67,583	116,355	9,178	53.84	92.69	7.89	58,194	10,907	18.74	9.37	24,127	17,983	20.74	15.46
23	Security Gen. Insurance	182,002	36,555	42,825	15,905	20.08	23.53	37.14	42,257	(2,426)	-6.00	-6%	18,658	26,593	44%	62%
24	Shaheen Insurance	51,253	37,895	35,669	13,083	73.94	69.59	36.68	(24,721)	(9,369)	0.38	-0.26	16,515	28,522	0.46	0.80
25	Sindh Insurance	43,194	16,157	10,931	10,242	37.40	25.31	93.69	4,052	2,318	57%	21%	12,198	(3,585)	112%	-33%
26	Salaam Takaful Ltd.	0	0	0	0	0.00	#DIV/0!	0%	0	0	0	0%	0	0	0%	0%
27	TPL Insurance	80,019	56,792	53,941	11,005	70.97	67.41	20.40	6,899	11,631	169%	22%	0	0	0%	0%
28	Trafco Ins. Co.	63	75	119	81	119.05	188.89	68.07	0	0	0%	0%	93	115	0.78	0.97
29	UBL Insurer	303,985	138,443	142,985	14,569	45.54	47.04	10.19	133,735	38,215	28.58	26.73	115,460	(15,232)	80.75	-10.65
30	United Insurance	179,761	91,202	115,949	(14,118)	50.74	64.50	-12.18	46,552	13,299	28.57	11.47	63,980	38,671	55.18	33.35
31	Universal Insurance	8,127	3,672	4,858	4,223	45.18	59.78	86.93	289	1,173	405.88	24.15	19,057	(18,092)	392.28	-372.42
	Total----------->	**18,012,173**	**7,386,113**	**8,177,774**	**1,927,799**	**41.01**	**45.40**	**23.57**	**3,157,965**	**2,006,290**	**63.53**	**24.53**	**3,387,087**	**2,815,099**	**41.42**	**34.42**

* = Report awaited

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 reinurance premium ceded (closing)

The Insurance Association of Pakistan

Summarized Highlights - (Marine, Aviation and Transport) - (Takaful / Window Takaful Operations)

For the period ended June 30, 2026

PKR in '000'

		PREMIUM							CLAIMS				OTHERS			
S.No	Name of Company	Gross Contribution	Net Contribution	Net Earned Contribution	Net Unearned Contri.	Net Contri. to Gross Contri.	Net Earned Contribution to Gr. Contri.	Net Unearned Contri. to Net Earned Contri.	Gross Claim Paid	Net Claim Incurred	Net Claim to Gross Claim	Net Claim to Net Ear. Contri.	Net Underwriting Expense	Underwriting Result	Net u/w Exp to Net Ear. Contri.	u/w result to Net Ear. Contri.
1	Adamjee Insurance	165,443	52,303	(8,240)	1,645	31.61	(15.75)	(19.96)	57,702	12,518	21.69	(151.92)	(29)	5,843	0.35	(70.91)
2	Alfalah Insurance	23,576	6,179	6,179	0	26.21	26.21	0.00	7,215	3,089	42.81	49.99	2,431	659	39.34	10.67
3	Alpha Insurance	7,644	2,957	7,505	735	38.68	98.18	9.79	600	600	100.00	7.99	1,407	2,284	18.75	30.43
4	Asia Insurance	31,255	23,906	9,645	3,359	76.49	0.31	34.83	1,135	7,775	685.02	80.61	7,777	3,514	80.63	36.43
5	Askari Gen. Insurance	72,160	19,616	(5,964)	145	27.18	-8%	(2.43)	24,896	8,303	33.35	(139.22)	(14,804)	537	248.22	(9.00)
6	Atlas Insurance	132,409	88,859	15,725	50,109	67.11	11.88	318.66	12,917	4,490	34.76	28.55	53	20,325	0.34	129.25
7	Century Insurance	67,795	12,273	12,634	1,724	18.10	18.64	13.65	37,293	1,621	4.35	12.83	2,131	8,881	16.87	70.30
8	Cooperative Insurance					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
9	Chubb Insurance.					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
10	Crescent Star Insurance	0	0	0	0	#DIV/0!	0%	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
11	East West Insurance	67,411	47,765	33,339	9,717	70.86	49.46	29.15	54,979	31,397	57.11	94.17	25,103	6,196	75.29	18.58
12	EFU Gen. Insurance	143,190	31,641	33,432	11,110	22.10	23%	33.23	34,523	6,012	17.41	17.98	26,673	747	79.78	2.23
13	First digital takaful					#DIV/0!		#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
14	Habib Insurance	44,457	10,933	12,081	387	24.59	27%	3.20	18,293	3,224	17.62	26.69	-	1,130	0.00	9.35
15	IGI General Insurance	136,174	(10,352)	(80,577)	20,368	(7.60)	-59%	(25.28)	58,152	8,991	15.46	(11.16)	78,695	(57,243)	(97.66)	71.04
16	Jubilee Gen. Insurance	223,824	173,037	90,809	27,898	77.31	40.57	30.72	47,115	99,621	211.44	109.70	(1,930)	(6,882)	(2.13)	(7.58)
17	NICL	0	0	0	0	#DIV/0!	0%	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
18	Pak. Gen. Ins.	0	0	0	0	0.00	0%	0.00	0	0	0.00	0.00	0	0	0.00	0.00
19	Pak Overseas Takaful	1,101	(1,188)	(2,289)	104	-169.75	-207.90	-4.54	0	61	0%	8.96	0	(2,286)	0%	99.87
20	Pak. Qatar. Gen. Tak.	96,922	38,415	5,037	6	39.63	5.20	0.12	29,703	14,758	49.69	292.99	(17,208)	7,487	(341.63)	148.64
21	Premier Insurance	7,379	2,188	1,900	841	29.65	25.75	44.28	10	143	1,377.82	7.51	3,901	599	205.30	31.53
22	Reliance Insurance	19,884	2,351	7,799	7,885	11.82	39.22	101.10	11,163	988	8.85	12.67	290	(1,298)	3.72	(16.64)
23	Security Gen. Insurance	65,883	14,061	(13,192)	5,492	21.34	20	(41.63)	22,109	(578)	(2.61)	4.38	(11,990)	(624)	90.89	4.73
24	Shaheen Insurance	10,858	9,102	8,973	2,444	83.83	0.83	27.24	1,001	2,993	298.98	33.36	3,213	2,767	35.81	30.84
25	Sindh Insurance	7.72	0.77	3.11	1.07	10.00	40%	34.30	0	2.92	#DIV/0!	93.80	(1.17)	(0.97)	(37.48)	(31.28)
26	Salaam Takaful Ltd.	57,563	57,835	57,850	1,816	100.47	100%	3.14	1,370	31,635	2,309.12	54.68	207	70,989	0.36	122.71
27	TPL Insurance	52,212	10,980	11,075	1,605	21.03	21%	14.49	3,599	3,135	87.10	28.31	(1,714)	(14,469)	(15.48)	(130.65)
28	Trafco Ins. Co. Ltd	0	0	0	0	#DIV/0!	0%	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
29	UBL Insurer	72,004	9,668	8,867	(5,564)	13.43	12.31	(62.75)	22,544	620	2.75	6.99	3,066	5,982	34.58	67.46
30	United Insurance	23,650	17,030	17,307	(897)	72.01	73.18	(5.18)	686	(5,899)	(859.73)	(34.09)	5,020	27,195	29.00	157.13
31	Universal Insurance					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
	Total----------->	**1,522,801**	**619,559**	**229,897**	**140,930**	40.69	**15.10**	61.30	**447,006**	**235,500**	52.68	102.44	**112,290**	**82,332**	48.84	35.81

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 reinurance contribution ceded (closing)

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - (Marine, Aviation and Transport) - Combined (Conventional + Takaful)

For the period ended June 30, 2026

PKR in '000'

		PREMIUM							CLAIMS				OTHERS			
S.No	Name of Company	Gross Premium	Net Premium	Net Earned Premium	Net Unearned Premium	Net prem. to Gross prem.	Net Earned Prem. To Gross Prem.	Net Unear. prem. to Net Ear. Prem.	Gross Claim Paid	Net Claim Incurred	Net Claim to Gross Claim	Net Claim to Net Eard. Prem.	Net Underwriting Expense	U/W Result	Net u/w Exp to Net Earn. Prem.	u/w result to Net Earn. Prem.
1	Adamjee Insurance	1,960,168	966,737	868,472	71,925	49.32	44.31	8.28	449,363	429,015	95.47	49.40	300,651	54,395	34.62	6.26
2	Alfalah Insurance	126,425	39,317	39,317	0	31.10	31.10	0.00	36,554	20,100	54.99	51.12	17,564	1,653	44.67	4.20
3	Alpha Insurance	28,940	15,322	27,485	4,137	52.94	94.97	15.05	12,374	11,114	89.82	40.44	14,030	15,781	51.05	57.42
4	Asia Insurance	126,508	89,275	70,685	20,080	70.57	55.87	28.41	24,568	9,877	40.20	13.97	66,376	14,459	93.90	20.46
5	Askari Gen. Insurance	263,443	64,959	37,231	13,134	24.66	14.13	35.28	115,469	28,522	24.70	76.61	(11,544)	20,253	-31.01	54.40
6	Atlas Insurance	1,377,452	906,353	747,223	140,759	65.80	54.25	18.84	122,848	41,226	33.56	5.52	260,306	512,150	34.84	68.54
7	Century Insurance	393,849	144,239	151,340	19,997	36.62	38.43	13.21	60,642	9,278	15.30	6.13	53,371	88,692	35.27	58.60
8	Cooperative Insurance *															
9	Chubb Insurance.	46,396	12,910	11,045	1,865	27.83	23.81	16.88	41	4,372	10,789.73	39.58	9,861	(3,188)	89.28	-28.86
10	Crescent Star Insurance	4,403	4,606	4,373	4,373	104.61	99.32	100.00	1,350	10	0.74	0.23	8,479	(3,883)	193.89	-88.79
11	East West Insurance	862,185	522,524	896,550	134,036	60.60	103.99	14.95	298,416	282,284	94.59	31.49	197,385	121,700	22.02	13.57
12	EFU Gen. Insurance	3,331,066	1,214,755	1,242,107	578,687	36.47	37.29	46.59	870,246	492,165	56.55	39.62	514,547	235,395	41.43	18.95
13	First digital takaful															
14	Habib Insurance	284,090	132,761	133,681	25,428	46.73	47.06	19.02	381,634	37,874	9.92	28.33	63,199	24,881	47.28	18.61
15	IGI General Insurance	944,480	134,589	76,534	37,390	14.25	8.10	48.85	493,218	110,200	22.34	143.99	112,683	(35,329)	147.23	-46.16
16	Jubilee Gen. Insurance	1,313,031	808,717	690,095	161,007	61.59	52.56	23.33	323,992	339,572	104.81	49.21	321,173	29,351	46.54	4.25
17	NICL															
18	Pak. Gen. Ins.	2,475	1,775	2,433	688	71.72	98.30	28.28	0	0	#DIV/0!	0.00	1,085	648	44.60	26.63
19	Pak. Overseas Takaful	1,101	(1,188)	(2,289)	104	-107.90	-207.90	-4.54	0	61	#DIV/0!	-2.66	0	(2,286)	0.00	99.87
20	Pak. Qatar. Gen. Tak.	96,922	38,415	5,037	6	39.63	5.20	0.12	29,703	14,758	49.69	292.99	(17,208)	7,487	-341.63	148.64
21	Premier Insurance	21,031	6,948	6,194	2,689	33.04	29.45	43.42	13,268	4,480	33.76	72.32	7,955	(185)	128.44	-2.99
22	Reliance Insurance	145,418	69,934	124,154	17,063	48.09	85.38	13.74	69,357	11,895	17.15	9.58	24,417	16,685	19.67	13.44
23	Security Gen. Insurance	247,885	50,616	29,633	21,397	20.42	11.95	72.21	64,366	(3,004)	-4.67	-10.14	6,668	25,969	22.50	87.64
24	Shaheen Insurance	62,111	46,997	44,641	15,527	75.67	71.87	34.78	(23,720)	(6,376)	26.88	-14.28	19,728	31,289	44.19	70.09
25	Sindh Insurance	43,202	16,157	10,934	10,243	37.40	25.31	93.67	4,052	2,321	57.28	21.23	12,197	(3,586)	111.54	-32.79
26	Salaam Takaful Ltd.	57,563	57,835	57,850	1,816	100.47	100.50	3.14	1,370	31,635	2,309.12	54.68	207	70,989	0.36	122.71
27	TPL Insurance	132,231	67,772	65,016	12,610	51.25	49.17	19.40	10,499	14,766	140.64	22.71	(1,714)	(14,469)	-2.64	-22.26
28	Trafco Insurance Co.	63	75	119	81	119.05	188.89	68.07	0	0	#DIV/0!	0.00	93	115	78.15	96.64
29	UBL Insurer	375,989	148,111	151,852	9,005	39.39	40.39	5.93	156,279	38,835	24.85	25.57	118,526	(9,250)	78.05	-6.09
30	United Insurance	203,411	108,232	133,257	(15,015)	53.21	65.51	-11.27	47,238	7,399	15.66	5.55	69,000	65,866	51.78	49.43
31	Universal Insurance	8,127	3,672	4,858	4,223	45.18	59.78	86.93	289	1,173	405.88	24.15	19,057	(18,092)	392.28	-372.42
	Total----------->	**19,534,974**	**8,005,673**	**8,407,672**	**2,068,728**	**40.98**	**43.04**	**24.61**	**3,604,972**	**2,241,790**	**62.19**	**26.66**	**3,499,377**	**2,897,431**	**41.62**	**34.46**

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 reinurance premium ceded (closing)