THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Motor - (Conventional)

For the period ended June 30, 2026

PKR in '000'

S.No	Name of Company	PREMIUM							CLAIMS				OTHERS			
		Gross Premium	Net Premium	Net Earned Premium	Net Unearned Premium	Net prem. to Gross prem.	Net Earned Premium to Gr. Prem.	Net Unearned 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 Earn. Prem.	u/w result to Net Earn. Prem.
1	Adamjee Insurance	2,175,756	2,113,696	2,011,672	2,053,303	97.15	92.46	102.07	1,026,264	890,840	86.80	44.28	696,135	180,151	34.60	8.96
2	Alfalah Insurance	582,816	541,505	639,744	692,103	92.91	109.77	108.18	313,380	270,047	86.17	42.21	101,098	268,599	15.80	41.99
3	Alpha Insurance	41,504	28,275	34,799	38,251	68.13	83.84	109.92	24,298	17,074	70.27	49.06	18,382	12,702	52.82	36.50
4	Asia Insurance	73,601	69,433	61,924	68,150	94.34	84.13	110.05	26,005	11,905	45.78	19.23	40,610	21,313	65.58	34.42
5	Askari Gen. Insurance	752,366	734,497	704,885	722,385	97.62	93.69	102.48	368,017	403,287	109.58	57.21	379,757	(78,157)	53.88	(11.09)
6	Atlas Insurance	608,175	511,397	593,313	522,462	84.09	97.56	88.06	274,635	282,991	103.04	47.70	135,004	130,490	22.75	21.99
7	Century Insurance	354,353	340,825	305,867	341,590	96.18	86.32	111.68	202,864	179,823	88.64	58.79	89,776	36,268	29.35	11.86
8	Cooperative Insurance *					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
9	Chubb Insurance.	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	(95)	95	#DIV/0!	#DIV/0!
10	Crescent Star Insurance	18,470	95,204	6,637	6,637	515.45	35.93	100.00	719	562	78.16	8.47	(30,707)	(31,174)	(462.66)	(469.70)
11	East West Insurance	1,197,182	874,437	1,259,007	433,349	73.04	105.16	34.42	248,798	384,790	154.66	30.56	309,882	195,038	24.61	15.49
12	EFU Gen. Insurance	1,913,276	1,898,519	1,971,827	1,802,709	99.23	103.06	91.42	881,724	986,919	111.93	50.05	660,770	324,138	33.51	16.44
13	First Digital Takaful *					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
14	Habib Insurance	834,993	769,354	755,325	807,492	92.14	90.46	106.91	700,265	520,849	74.38	68.96	307,176	(72,700)	40.67	(9.62)
15	IGI General Insurance	1,401,458	1,151,853	1,191,781	1,052,495	82.19	85.04	88.31	609,968	560,705	91.92	47.05	308,333	322,742	25.87	27.08
16	Jubilee Gen. Insurance	1,282,640	1,226,733	1,037,415	1,027,327	95.64	80.88	99.03	443,718	466,898	105.22	45.01	514,155	56,362	49.56	5.43
17	NICL	454,007	435,216	454,754	299,722	95.86	100.16	65.91	114,757	179,295	156.24	39.43	277,334	177,834	60.99	39.11
18	Pak.Gen. Ins.	104,737	102,230	101,656	66,957	97.61	97.06	65.87	0	0	0.00	0.00	60,337	38,813	59.35	38.18
19	Pak. Overseas Takaful	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
20	Pak. Qatar. Gen. Tak.					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
21	Premier Insurance	27,111	24,894	41,451	30,954	91.83	152.90	74.68	27,426	25,036	91.28	60.40	20,723	(3,080)	49.99	(7.43)
22	Reliance Insurance	86,092	93,480	98,957	12,864	108.58	114.94	13.00	36,530	36,528	99.99	36.91	33,374	13,789	33.73	13.93
23	Security Gen. Insurance	1,166,428	874,619	491,319	787,630	74.98	42.12	160.31	456,309	249,225	54.62	50.73	227,200	14,894	46.24	3.03
24	Shaheen Insurance	409,102	375,881	359,821	138,636	91.88	87.95	38.53	238,570	233,383	97.83	64.86	122,392	20,106	34.01	5.59
25	Sindh Insurance	167,807	96,320	76,901	81,111	57.40	45.83	105.48	57,719	28,189	48.84	36.66	28,412	20,300	36.95	26.40
26	Salaam Takaful Ltd	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
27	TPL Insurance	566,892	533,162	482,463	533,740	94.05	85.11	110.63	270,477	201,675	74.56	41.80	(91,824)	188,964	(19.03)	39.17
28	Trafco Ins. Co.	14,344	15,825	22,839	28,414	110.32	159.22	124.41	476	1,251	262.82	5.48	20,601	21,184	90.20	92.75
29	UBL Insurer	893,994	663,863	683,197	669,759	74.26	76.42	98.03	599,130	349,972	58.41	51.23	244,103	69,788	35.73	10.21
30	United Insurance	488,715	162,565	295,773	(62,230)	33.26	60.52	(21.04)	384,315	114,767	29.86	38.80	108,089	62,675	36.54	21.19
31	Universal Insurance	11,460	22,342	23,060	1,322	194.96	201.22	5.73	2,486	3,107	124.98	13.47	27,692	(9,139)	120.09	(39.63)
	Total----------->	**15,627,278**	**13,756,125**	**13,706,388**	**12,157,134**	88.03	87.71	88.70	**7,308,851**	**6,399,119**	87.55	46.69	**4,608,709**	**1,981,994**	33.62	**14.46**

* Figures 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 - Motor - (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 Contribution	Net Contr. to Gross Contr.	Net Earned Contribution to Gr. Contr.	Net Unearned Contri. to Net Earr. Contr.	Gross Claim Paid	Net Claim Incurred	Net Claim to Gr. Claim	Net Claim to Net Earn. Contr.	Net Underwriting Expense	Underwriting Result	Net u/w Exp to Net Earn. Con.	u/w result to Net Earn. Contr.
1	Adamjee Insurance	980,343	957,726	544,835	609,391	97.69	55.58	111.85	439,297	464,540	105.75	85.26	18,131	62,564	3.33	11.48
2	Alfalah Insurance	420,936	400,807	335,880	381,992	95.22	79.79	113.73	115,296	172,033	149.21	51.22	60,613	103,233	18.05	30.74
3	Alpha Insurance	19,888	1,412	14,222	17,416	7.10	71.51	122.46	5,508	5,447	98.89	38.30	3,158	1,266	22.21	8.90
4	Asia Insurance	32,606	29,786	11,611	16,113	91.35	35.61	138.77	4,052	3,312	81.74	28.52	3,160	8,450	27.22	72.78
5	Askari Gen. Insurance	321,488	294,709	113,644	149,478	91.67	35.35	131.53	75,835	92,960	122.58	81.80	(1,364)	22,048	(1.20)	19.40
6	Atlas Insurance	509,957	487,482	288,022	460,038	95.59	56.48	159.72	282,413	247,173	87.52	85.82	2,957	40,064	1.03	13.91
7	Century Insurance	97,763	94,288	79,086	85,181	96.45	80.90	107.71	26,006	29,656	114.03	37.50	21,180	28,251	26.78	35.72
8	Cooperative Insurance					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
9	Chubb Insurance.	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
10	Crescent Star Insurance	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
11	East West Insurance	136,848	115,462	68,790	78,474	84.37	50.27	114.08	97,085	61,834	63.69	89.89	29,614	10,552	43.05	15.34
12	EFU Gen. Insurance	1,636,938	1,599,594	1,282,385	1,617,156	97.72	78.34	126.11	644,763	749,256	116.21	58.43	562,510	(29,381)	43.86	(2.29)
13	First Digital Takaful					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
14	Habib Insurance	220,594	171,277	157,135	171,690	77.64	71.23	109.26	228,628	166,810	72.96	106.16	-	(70,600)	0.00	(44.93)
15	IGI General Insurance	711,069	665,542	435,319	588,750	93.60	61.22	135.25	402,077	399,006	99.24	91.66	242,460	26,735	55.70	6.14
16	Jubilee Gen. Insurance	597,969	571,084	314,528	316,235	95.50	52.60	100.54	238,937	249,501	104.42	79.33	(304)	65,330	(0.10)	20.77
17	NICL	0	0	0	0	#DIV/0!	#DIV/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	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
19	Pak. Overseas Takaful	170,498	167,821	98,264	107,064	98.43	57.63	108.96	83,386	137,500	164.90	139.93	7,917	90,347	8.06	91.94
20	Pak. Qatar. Gen. Tak.	346,596	328,092	140,437	148,918	94.66	40.52	106.04	114,822	138,694	120.79	98.76	151	1,592	0.11	1.13
21	Premier Insurance	84,627	81,972	78,180	93,020	96.86	92.38	118.98	33,076	30,153	91.16	38.57	58,622	19,379	74.98	24.79
22	Reliance Insurance	62,138	26,213	30,531	31,606	42.19	49.13	103.52	13,431	13,431	100.00	43.99	6,175	6,460	20.23	21.16
23	Security Gen. Insurance	261,356	204,076	83,966	202,464	78.08	32.13	241.13	95,936	64,934	67.68	77.33	(14,706)	33,738	(17.51)	40.18
24	Shaheen Insurance	36,260	34,504	34,733	30,249	95.16	95.79	87.09	9,554	8,207	85.90	23.63	9,003	17,523	25.92	50.45
25	Sindh Insurance	18,115	9,733	2,231	11,638	53.73	12.32	521.62	4,780	3,632	75.99	162.80	(3,762)	(5,163)	(168.62)	(231.42)
26	Salaam Takaful Ltd	299,999	318,913	329,208	280,588	106.30	109.74	85.23	221,721	170,822	77.04	51.89	1,991,089	824,869	604.81	250.56
27	TPL Insurance	1,683,141	1,652,211	1,526,372	1,616,551	98.16	90.69	105.91	1,040,232	769,204	73.95	50.39	(649,758)	107,410	(42.57)	7.04
28	Trafco Ins. Co.	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
29	UBL Insurer	563,682	399,024	543,392	270,454	70.79	96.40	49.77	308,395	213,821	69.33	39.35	158,994	26,209	29.26	4.82
30	United Insurance	237,420	237,420	97,586	183,835	100.00	41.10	188.38	192,850	154,177	79.95	157.99	53,841	43,424	55.17	44.50
31	Universal Insurance					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
	Total----------->	**9,450,230**	**8,849,149**	**6,610,358**	**7,468,301**	93.64	69.95	112.98	**4,678,080**	**4,346,104**	92.90	65.75	**2,559,680**	**1,434,301**	38.72	**21.70**

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 - Motor - 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 Premium to Gr. Prem.	Net Unearned prem. to Net Earned Prem.	Gross Claim Paid	Net Claim Incurred	Net Claim to Gross Claim	Net Claim to Net Earned Prem.	Net Underwriting Expense	Underwriting Result	Net u/w Exp to Net Ear. Prem.	u/w result to Net Earn. Prem.
1	Adamjee Insurance	3,156,099	3,071,422	2,556,507	2,662,694	97.32	81.00	104.15	1,465,561	1,355,380	92.48	53.02	714,266	242,715	27.94	9.49
2	Alfalah Insurance	1,003,752	942,312	975,624	1,074,095	93.88	97.20	110.09	428,676	442,080	103.13	45.31	161,711	371,832	16.58	38.11
3	Alpha Insurance	61,392	29,687	49,021	55,667	48.36	79.85	113.56	29,806	22,521	75.56	45.94	21,540	13,968	43.94	28.49
4	Asia Insurance	106,207	99,219	73,535	84,263	93.42	69.24	114.59	30,057	15,217	50.63	20.69	43,770	29,763	59.52	40.47
5	Askari Gen. Insurance	1,073,854	1,029,206	818,529	871,863	95.84	76.22	106.52	443,852	496,247	111.80	60.63	378,393	(56,109)	46.23	(6.85)
6	Atlas Insurance	1,118,132	998,879	881,335	982,500	89.33	78.82	111.48	557,048	530,164	95.17	60.15	137,961	170,554	15.65	19.35
7	Century Insurance	452,116	435,114	384,954	426,771	96.24	85.14	110.86	228,870	209,479	91.53	54.42	110,956	64,519	28.82	16.76
8	Cooperative Insurance	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
9	Chubb Insurance.	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	(95)	95	#DIV/0!	#DIV/0!
10	Crescent Star Insurance	18,470	95,204	6,637	6,637	515.45	35.93	100.00	719	562	78.16	8.47	(30,707)	(31,174)	(462.66)	(469.70)
11	East West Insurance	1,334,030	989,899	1,327,797	511,823	74.20	99.53	38.55	345,883	446,624	129.13	33.64	339,496	205,590	25.57	15.48
12	EFU Gen. Insurance	3,550,214	3,498,113	3,254,212	3,419,865	98.53	91.66	105.09	1,526,487	1,736,175	113.74	53.35	1,223,280	294,757	37.59	9.06
13	First Digital Takaful	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
14	Habib Insurance	1,055,587	940,631	912,460	979,182	89.11	86.44	107.31	928,893	687,659	74.03	75.36	307,176	(143,300)	33.66	(15.70)
15	IGI General Insurance	2,112,527	1,817,395	1,627,100	1,641,245	86.03	77.02	100.87	1,012,045	959,711	94.83	58.98	550,793	349,477	33.85	21.48
16	Jubilee Gen. Insurance	1,880,608	1,797,817	1,351,943	1,343,562	95.60	71.89	99.38	682,656	716,399	104.94	52.99	513,851	121,693	38.01	9.00
17	NICL	454,007	435,216	454,754	299,722	95.86	100.16	65.91	114,757	179,295	156.24	39.43	277,334	177,834	60.99	39.11
18	Pak.Gen. Ins.	104,737	102,230	101,656	66,957	97.61	97.06	65.87	0	0	#DIV/0!	0.00	60,337	38,813	59.35	38.18
19	Pak. Overseas Takaful	170,498	167,821	98,264	107,064	98.43	57.63	108.96	83,386	137,500	164.90	139.93	7,917	90,347	8.06	91.94
20	Pak. Qatar. Gen. Tak.	346,596	328,092	140,437	148,918	94.66	40.52	106.04	114,822	138,694	120.79	98.76	151	1,592	0.11	1.13
21	Premier Insurance	111,738	106,866	119,630	123,974	95.64	107.06	103.63	60,502	55,189	91.22	46.13	79,345	16,299	66.33	13.62
22	Reliance Insurance	148,230	119,693	129,488	44,470	80.75	87.36	34.34	49,961	49,959	100.00	38.58	39,549	20,249	30.54	15.64
23	Security Gen. Insurance	1,427,784	1,078,695	575,285	990,094	75.55	40.29	172.10	552,245	314,159	56.89	54.61	212,494	48,632	36.94	8.45
24	Shaheen Insurance	445,362	410,385	394,555	168,884	92.15	88.59	42.80	248,124	241,589	97.37	61.23	131,396	37,629	33.30	9.54
25	Sindh Insurance	185,921	106,053	79,132	92,750	57.04	42.56	117.21	62,499	31,822	50.92	40.21	24,649	15,136	31.15	19.13
26	Salaam Takaful Ltd	299,999	318,913	329,208	280,588	106.30	109.74	85.23	221,721	170,822	77.04	51.89	1,991,089	824,869	604.81	250.56
27	TPL Insurance	2,250,034	2,185,374	2,008,836	2,150,291	97.13	89.28	107.04	1,310,709	970,880	74.07	48.33	(741,582)	296,374	(36.92)	14.75
28	Trafco Ins. Co.	14,344	15,825	22,839	28,414	110.32	159.22	124.41	476	1,251	262.82	5.48	20,601	21,184	90.20	92.75
29	UBL Insurer	1,457,676	1,062,887	1,226,589	940,213	72.92	84.15	76.65	907,525	563,793	62.12	45.96	403,097	95,997	32.86	7.83
30	United Insurance	726,135	399,985	393,360	121,605	55.08	54.17	30.91	577,165	268,944	46.60	68.37	161,930	106,098	41.17	26.97
31	Universal Insurance	11,460	22,342	23,060	1,322	194.96	201.22	5.73	2,486	3,107	124.98	13.47	27,692	(9,139)	120.09	(39.63)
	Total----------->	**25,077,508**	**22,605,274**	**20,316,746**	**19,625,435**	**90.14**	**81.02**	**96.60**	**11,986,931**	**10,745,223**	**89.64**	**52.89**	**7,168,389**	**3,416,295**	**35.28**	**16.82**

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)