THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Property - (Conventional + Takaful)

For the period ended June 30, 2026

PKR in '000'

		CONVENTIONAL						TAKAFUL/ WINDOW TAKAFUL						COMBINED					
S.No	Name of Company	Gross Premium Earned	Gross Claim Expens	Loss Ratio %	Net Premium Revenue	Net Claim Expense	Loss Ratio %	Gross Premium Earned	Gross Claim Expens	Loss Ratio %	Net Premium Revenue	Net Claim Expense	Loss Ratio %	Gross Premium Earned	Gross Claim Expens	Loss Ratio %	Net Premium Revenue	Net Claim Expense	Loss Ratio %
1	Adamjee Insurance	7,993,909	1,630,651	20.40	1,574,352	902,488	57.32	276,719	292,839	105.83	(82,238)	30,718	(37.35)	8,270,628	1,923,490	23.26	1,492,114	933,206	62.54
2	Alfalah Insurance	668,857	149,929	22.42	54,168	41,928	77.40	114,031	626	0.55	5,168	1,104	21.36	782,888	150,555	19.23	59,336	43,032	72.52
3	Alpha Insurance	201,752	108,382	53.72	121,781	52,717	43.29	65,923	63,996	97%	26,854	43,454	161.82	267,675	172,378	64.40	148,635	96,171	64.70
4	Asia Insurance	314,126	412,602	131.35	270,056	59,030	21.86	65,307	73,922	1.13	33,088	20,813	62.90	379,433	486,524	-	303,144	79,843	26.34
5	Askari Gen. Insurance	596,479	150,244	25.19	56,541	14,390	25.45	69,435	24,657	36%	(16,864)	418	(2.48)	665,914	174,901	26.26	39,677	14,808	37.32
6	Atlas Insurance	1,336,672	625,482	46.79	260,203	34,193	13.14	167,479	78,682	46.98	(30,938)	7,620	(24.63)	1,504,151	704,164	46.81	229,265	41,813	18.24
7	Century Insurance	298,788	78,072	26.13	37,392	5,041	13.48	57,325	59,034	102.98	4,173	1,473	35.30	356,113	137,106	38.50	41,565	6,514	15.67
8	Cooperative Insurance *			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!	-	-	-	-	-	#DIV/0!
9	Chubb Insurance.	874,122	3,718,568	425.41	237,787	54,066	22.74			#DIV/0!			#DIV/0!	874,122	3,718,568	425.41	237,787	54,066	22.74
10	Crescent Star Insurance	161	0	0.00	138	0	0.00	0	0	0%	0	0	#DIV/0!	161	0	-	138	0	0.00
11	East West Insurance	2,409,679	790,214	32.79	1,585,297	711,530	44.88	163,425	197,713	120.98	83,522	79,573	95.27	2,573,104	987,927	38.39	1,668,819	791,103	47.40
12	EFU Gen. Insurance	14,833,806	2,193,044	14.78	3,642,608	936,392	25.71	968,019	127,209	13%	187,331	9,416	5.03	15,801,825	2,320,253	14.68	3,829,939	945,808	24.70
13	First Digital Takaful *			#DIV/0!			#DIV/0!						#DIV/0!						#DIV/0!
14	Habib Insurance	716,428	703,830	98.24	241,948	15,482	6.40	125,262	(71,092)	-57%	(5,880)	10,693	(181.85)			#DIV/0!			#DIV/0!
15	IGI General Insurance	2,424,527	408,924	16.87	307,022	59,688	19.44	354,723	73,667	21%	(37,071)	11,345	(30.60)	2,779,250	482,591	17.36	269,951	71,033	26.31
16	Jubilee Gen. Insurance	4,092,128	2,761,958	67.49	552,304	102,733	18.60	243,035	126,961	52.24	(50,933)	61,269	(120.29)	4,335,163	2,888,919	66.64	501,371	164,002	32.71
17	National Ins. Corp. (NICL)	10,709,459	12,125,806	113.23	1,388,412	(17,190)	(1.24)	0	0	0%	0	0	#DIV/0!	10,709,459	12,125,806	113.23	1,388,412	(17,190)	(1.24)
18	Pak. General Ins. Co.			#DIV/0!			#DIV/0!						#DIV/0!						#DIV/0!
19	Pak. Overseas Takaful	-	-	-	-	-	-	4,394	1,402	32%	(1,050)	1,402	(133.52)	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
20	Pak. Qatar. Gen. Tak.	-	-	-	-	-	-	112,948	18,451	16.34	(20,560)	2,362	(11.49)	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
21	Premier Insurance	104,357	65,948	63.19	21,157	10,837	51.22	18,690	1,561	8.35	5,492	348	6.34	123,047	67,509	54.86	26,648	11,185	41.97
22	Reliance Insurance	336,543	158,622	47.13	187,154	19,392	10.36	32,120	11,897	37.04%	4,635	3,942	85.05	368,663	170,519	46.25	191,789	23,334	12.17
23	Security Gen. Insurance	994,527	34,066	3.43	150,517	-29,504	(19.60)	62,815	26,640	42%	(29,869)	742	(2.48)	1,057,342	60,706	5.74	120,648	(28,762)	(23.84)
24	Shaheen Insurance	167,782	54,614	32.55	124,783	41,728	33.44	41,200	11,353	28	35,261	10,695	30.33	208,981	65,968	31.57	160,044	52,423	32.76
25	Sindh Insurance *	808,970	194,635	24.06	179,344	84,704	47.23	2,962,315	58,731	2%	2,951,542	333,466	11.30	3,771,284	253,367	6.72	3,130,887	418,169	13.36
26	Salaam Takaful Ltd.	-	-	#DIV/0!	-	-	#DIV/0!	150,568	40,155	0.27	24,908	4,733	19.00	150,568	40,155	26.67	24,908	4,733	19.00
27	Trafco Ins. Co. Ltd	1,241	-	0.00	1,453	-	0.00	0	0	0%	0	0	#DIV/0!	1,241	0	-	1,453	0	0.00
28	TPL Insurance	301,080	119,838	39.80	111,708	36,831	32.97	32,300	17,859	55%	1,917	1,498	78.11	333,380	137,696	41.30	113,625	38,329	33.73
29	UBL Insurer	1,439,478	745,773	51.81	157,014	96,491	61.45	236,912	1,392,133	587.62	15,622	20,592	131.81	1,676,390	2,137,906	127.53	172,636	117,083	67.82
30	United Insurance	293,133	381,718	130.22	144,620	26,355	18.22	29,111	35,438	121.74	13,004	(9,004)	(69.24)	322,243	417,156	129.45	157,625	17,351	11.01
31	Universal Insurance	3,601	300	8.33	2,950	(1,268)	(42.98)			#DIV/0!			#DIV/0!	3,601	300	8.33	2,950	(1,268)	(42.98)
	Total----------->	**51,921,603**	**27,613,220**	**53.18**	**11,410,709**	**3,258,055**	28.55	**6,354,055**	**2,663,833**	**41.92**	**3,117,115**	**648,671**	20.81	**#VALUE!**	**#VALUE!**	**#VALUE!**	**#VALUE!**	**#VALUE!**	#VALUE!

* *Figures not received so far.*