THE INSURANCE ASSOCIATION OF PAKISTAN

Key Information including window takaful for the period ended June 30, 2026

(Business underwritten inside Pakistan)

19-10-26

(PKR in '000)

		Premium/ Contribution						Claims			Expenses			Income/ (Loss)				Profit / (Loss)					Balance Sheet				
S.No	Name of Companies	* Premium Written	Contribution underwritten	Total Premium incl. Takaful Cont.	Net Premium Revenue	Net Contribution Revenue	Tot. Net Prem. Inc. Taka Cont. Rev.	Net Claims	Net Claims of Tak. operators	Tot Net claims inc. takaful	Net Commission (Income)/Expense	Management Expenses	Gen. Admin. Exp+ Financial +Other Exp.	Investment Income/(Loss)	Inv. Income from Takafaul operat.	Total Inv. Incom. incl. takaful	Others Income/(Loss)	Underwriting Profit / (Loss)	Surplus/ (deficit) in PTF	Profit before tax from w.t operator	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital	Shr.holders Equity	Investment and Cash & Bank deposits	Total Assets
		B	C	B+C	D	E	D+E	F	G	F+G	H	I-1	I-2	J	K	J+K	L	M	N	O	P	Q	R	S	T	U	V
1	Adamjee Insurance	17,311,253	3,315,813	20,627,066	24,445,677	1,325,179	25,770,856	15,574,167	1,488,974	17,063,141	4,028,532	3,564,941	158,449	2,821,565	79,400	2,900,965	272,683	1,278,037	(40,818)	305,365	4,519,201	2,899,394	8.28	3,500,000	51,995,188	88,154,236	144,675,311
2	Alfalah Insurance	3,521,441	917,248	4,438,689	2,086,100	286,235	2,372,335	1,637,521	282,512	1,920,033	(27,778)	478,213	32,752	441,163	12,730	453,893	36,470	(1,856)	52,804	69,905	525,660	321,221	1.61	2,000,000	3,658,218	5,095,651	11,596,313
3	Alpha Insurance	201,752	65,923	267,675	121,781	26,854	148,635	52,717	43,454	96,171	28,287	93,501	5,513	44,895	1,216	46,111	8,908	(52,724)	(9,898)	9,046	(3,217)	1,879	0.04	500,000	832,342	829,586	1,977,504
4	Asia Insurance	869,284	137,591	1,006,875	683,405	60,292	743,697	242,253	0	242,253	131,798	237,706	7,275	20,219	0	20,219	2,249	71,648	0	20,141	106,982	82,717	1.13	730,802	1,298,249	1,011,260	4,210,822
5	Askari Gen. Ins.	4,087,630	696,901	4,784,531	2,265,357	181,579	2,446,936	1,622,657	218,939	1,841,596	(17,386)	519,570	31,385	279,001	17,658	296,659	53,656	140,516	30,955	94,733	536,521	338,301	3.36	1,006,627	4,325,276	5,119,367	13,261,460
6	Atlas Insurance	3,403,597	827,658	4,231,255	1,913,169	283,520	2,196,689	555,671	278,022	833,693	(58,777)	719,329	77,095	1,134,928	55,250	1,190,178	59,299	696,946	75,928	71,378	1,885,456	1,186,670	7.94	1,494,157	11,582,416	17,252,459	25,209,973
7	Century Insurance	1,525,560	241,493	1,767,053	854,709	33,074	887,783	466,349	44,709	511,058	(41,743)	312,907	9,589	149,788	24,275	174,063	19,223	117,195	37,075	25,029	325,922	204,279	3.69	553,265	3,288,869	4,778,235	7,639,292
8	Chubb Insurance	868,464	0	868,464	314,917	0	314,917	68,278	0	68,278	6,535	179,057	19,040	156,057	0	156,057	13,677	61,047	0	0	211,741	138,106	2.76	500,000	2,490,774	3,315,796	10,185,095
9	Cooperative Ins. #			0			0			0																	
10	Crescent Star Ins.	45,030	0	45,030	28,970	0	28,970	1,141	0	1,141	2,726	71,615	(4,605)	(11,147)	0	0	11,374	(46,512)	0	0	(50,890)	(50,926)	(0.34)	1,486,192	1,352,594	421,982	1,625,337
11	East West Insurance	6,526,964	965,628	7,492,592	4,606,924	191,685	4,798,609	2,097,026	234,983	2,332,009	948,272	707,635	181,707	646,214	519	646,733	62,661	853,991	9,021	147,705	1,528,864	1,082,038	3.49	3,096,124	7,241,447	13,390,961	19,521,863
12	EFU Gen. Insurance	16,600,645	2,969,243	19,569,888	7,608,821	573,461	8,182,282	2,552,555	810,691	3,363,246	1,328,622	1,930,503	137,351	1,438,210	167,855	1,606,065	164,275	1,797,141	18,609	230,050	3,660,180	2,229,304	11.15	2,000,000	29,556,065	40,801,935	85,785,199
13	First Digital Takaful Co. #																										
14	Habib Insurance (**)	1,878,155	422,826	2,300,981	1,235,558	203,387	1,438,945	624,724	163,478	788,202	101,536	467,626	19,398	351,265	13,567	364,832	3,455	41,672	(63,101)	18,730	395,724	264,018	4.26	619,374	2,397,787	2,992,068	8,231,409
15	IGI Insurance	6,963,677	2,113,278	9,076,955	3,101,823	722,483	3,824,306	1,680,858	874,213	2,555,071	380,868	719,859	110,755	129,285	25,920	155,205	48,003	320,238	18,093	236,899	623,670	392,295	2.04	1,918,384	3,500,331	4,566,479	28,094,579
16	Jubilee Gen. Ins.	13,593,590	2,749,274	16,342,864	4,929,138	1,069,816	5,998,954	2,779,956	1,219,019	3,998,975	292,154	1,422,939	273,811	3,800,272	171,899	3,972,171	4,632	434,089	(33,710)	298,976	4,262,158	2,633,012	13.27	1,984,912	21,534,901	36,978,261	69,494,247
17	NICL	18,238,476	0	18,238,476	4,621,011	0	4,621,011	470,344	0	470,344	(502,515)	1,893,805	4,068,766	4,012,579	0	4,012,579	748,054	2,759,377	0	3,451,244	3,451,244	2,153,570	10.77	2,000,000	76,856,999	92,896,760	220,230,042
18	Pakistan Gen. Ins. #			0			0			-																	
19	Pak Qatar Gen. Takf.	0	756,488	756,488	0	245,958	245,958	0	289,000	289,000	(47,721)	1,408	293,599	6,548	82,014	88,562	309,914	3,271	9,819	98,329	108,148	79,633	0.75	1,011,071	1,243,449	1,819,147	2,945,207
20	Premier Insurance	138,897	130,957	269,854	131,062	80,322	211,384	76,668	89,288	165,956	(21,350)	91,874	(1,810)	103,580	2,998	106,578	12,643	(16,130)	(4,101)	(39,800)	98,283	57,431	1.14	505,650	847,784	1,519,198	3,325,520
21	Reliance Insurance	555,099	115,990	671,089	355,596	28,610	384,206	67,921	18,373	86,294	81,627	126,953	62,968	109,160	1,154	110,314	2,667	79,095	8,735	14,857	143,965	195,592	1.50	1,306,140	2,269,609	1,891,597	4,048,330
22	Security Gen. Ins.	2,236,220	489,792	2,726,012	769,332	71,168	840,500	218,036	60,006	278,042	76,419	304,377	102,798	1,356,101	16,484	1,372,585	109,448	170,500	48,395	34,030	1,567,281	984,001	14.46	680,625	32,814,643	43,246,808	50,392,153
23	Shaheen Insurance	1,046,257	110,256	1,156,513	879,680	70,997	950,677	475,133	52,402	527,535	182,735	141,214	15,299	34,363	5,066	39,430	46,654	80,597	18,757	13,888	151,383	106,294	1.01	1,048,125	1,253,267	1,166,680	2,849,801
24	Sindh Insurance	461,701	2,962,314	3,424,015	179,344	2,951,542	3,130,886	84,703	333,465	418,168	(64,212)	116,023	9,861	341,480	3,592	345,072	10,202	42,829	228,396	157,438	388,243	337,993	3.38	1,000,000	4,667,349	4,905,545	13,872,090
25	Salaam Takaful Ltd.	0	524,157	524,157	0	296,479	296,479	0	278,640	278,640	143,403	2,693	297,479	2,573	9,140	11,714	253,619		17,720	(178,122)	(160,402)	(181,106)	(1.01)	1,787,553	2,059,480	555,688	4,216,117
26	Pak Overseas Takaful Co. Ltd.	0	177,410	177,410	0	87,508	87,508	0	138,963	138,963	5,483	21,982	35	0	8,083	8,083	0	(27,465)	(48,828)	42,222	(19,417)	35,044	0.70	500,000	154,981	297,942	240,470
27	TPL Insurance Ltd.	1,572,514	1,895,297	3,467,811	1,878,138	820,130	2,698,268	522,492	850,796	1,373,288	223,153	867,782	235,235	54,904	67,380	122,285	15,882	234,046	(16,029)	54,349	136,978	119,736	0.60	1,986,445	2,888,462	5,665,123	9,561,304
28	Trafco Insurance Company	26,069	0	26,069	20,695	0	20,695	1,251	0	1,251	4,567	36,261	838	0	0	0	5,053	(23,384)	0	0	(19,169)	19,428	0.34	570,000	(278,800)	49,856	406,388
29	UBL Insurer Ltd.	2,911,347	2,023,535	4,934,882	1,171,110	764,809	1,935,919	624,804	544,214	1,169,018	82,239	454,819	87,792	195,385	98,923	294,923	36,284	9,247	79,457	66,099	206,275	133,295	1.67	800,000	2,894,624	5,231,542	11,449,262
30	United Insurance	4,243,152	805,163	5,048,315	2,499,767	243,802	2,743,569	293,783	257,354	551,137	142,517	890,901	23,566	113,580	9,456	123,036	27,514	1,172,566	18,672	7,943	1,298,038	935,155	2.14	4,993,200	7,699,067	4,521,582	23,846,510
31	Universal Insurance	19,721	0	19,721	30,480	0	30,480	2,806	0	2,806	482	47,122	3,336	24,938	0	24,938	9,129	(19,930)	0	0	10,801	9,239	0.18	500,000	737,573	580,188	903,412
	TOTAL-->	108,846,495	25,414,235	134,260,730	66,732,564	10,618,890	77,351,454	32,793,814	8,571,495	41,365,309	7,410,473	16,422,615	6,259,277	17,756,906	874,579	18,643,250	2,347,628	10,176,047	455,951	5,250,434	25,889,623	16,707,613		40,078,646	281,162,944	389,055,932	779,795,010

* Premium : Including administrative surcharge

** Actual EPS is based on Rs 5/- per share.
for comparison purposes EPS is calculated based on Rs 10/- per share

\# *We have not received the figures so far.*

*** *Accounts not finalized.*

B&C Appearing in Statement of Premium
D Appearing in Statement of Claims
E Net Commission Expense
E-1 Management expenses
E 2 General administration expenses + financial charges + other expenses
F Includes investment income + Rental income + Return on bank deposits.
G Includes all income other than Invest Income.
K Earning per share of companies having shares of Rs. 5/- shall be doubled.
N Includes Investments + Investment Properties + Bank Deposits.