

The Insurance Association of Pakistan

Key Information including window takaful for the period ended September 30, 2019

(Business underwritten inside Pakistan)

S.No	Name of Companies	Premium/Contribution			Claims			Expenses		Income/(Loss)					Profit/(Loss)				Balance Sheet			Total Assets						
		Writen	Underwritten	Cont. Takaful	Net Revenue	Net Revenue	Net Revenue	Net Claims	Net Claims	Net Commission	Management	Gen. Admin. Exp- Financial+Other Exp	Investment	Inv. Income from Takaful operat.	Total Inv. Incom. incl. takaful	Others	Underwriting	Surplus/(deficit) in PTF	Profit before Tax from w/l operat.	Pre-tax	After Tax		E.P.S (Rupees)	Paid Up Capital	Shr.holders Equity	Investment and Cash & Bank deposit		
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T		U	V	W			
1	Adamjee Insurance	11,922,529	958,841	12,881,370	5,337,289	705,373	6,042,662	2,834,352	384,228	3,218,580	319,959	1,550,885	78,571	641,067	4,076	645,143	53,727	632,093	94,965	89,279	1,341,671	1,014,174	2.90	3,500,000	18,544,469	24,009,454	49,268,979	
2	Alfalsh Ins. Co	2,009,232	266,570	2,275,802	1,156,412	189,613	1,346,025	470,283	113,197	583,480	319,711	301,631	16,963	54,922	-	54,922	45,417	64,787	9,705	25,375	173,538	123,212	2.46	500,000	1,223,276	1,500,211	3,878,618	
3	Allianz EFU Health	2,000,233	103,192	2,103,425	1,172,999	99,734	1,272,733	1,070,576	86,654	1,157,230	(26,912)	167,310	61,360	44,506	4,365	48,871	13,358	(37,975)	(4,902)	4,207	(37,264)	(55,727)	(1.11)	500,000	467,946	848,350	2,024,113	
4	Alpha Insurance	82,047	0	82,047	36,527	0	36,527	12,601	0	12,601	10,580	70,432	4,234	17,340	0	17,340	21,362	(57,080)	0	0	(22,618)	(20,108)	(0.40)	500,000	668,673	674,276	1,069,244	
5	Asia Insurance ***		0				0		0						0													
6	Askari Gen. Inc.	2,083,321	270,601	2,353,922	1,530,343	87,492	1,617,835	936,652	87,176	1,023,828	(62,380)	457,165	15,921	131,993	11,911	143,904	1,688	198,906	12,672	45,057	361,723	255,269	3.55	719,019	1,864,891	2,979,261	5,282,027	
7	Atlas Insurance	2,307,977	217,440	2,525,417	1,110,891	145,495	1,256,386	339,704	71,637	411,341	(104,449)	395,187	12,621	93,308	1,542	94,850	38,125	480,449	22,945	28,418	627,679	439,376	5.69	771,775	2,829,026	3,969,600	5,996,119	
8	Century Insurance	1,022,608	54,222	1,076,830	579,045	38,797	617,842	260,975	13,848	274,823	(3,611)	228,996	8,327	(67,370)	0	(67,370)	37,777	92,685	8,910	6,208	60,973	38,348	0.76	502,968	1,710,380	1,740,513	2,987,247	
9	Chubb Ins.	468,407	0	468,407	98,020	0	98,020	12,312	0	12,312	(3,962)	82,886	(6,080)	40,883	0	40,883	1,927	6,784	0	0	43,514	30,895	0.62	500,000	642,321	545,645	1,193,367	
10	Cooperative Ins. #																											
11	Crescent Star	74,251	0	74,251	74,724	0	74,724	12,834	0	12,834	7,191	33,947	34,502	3,402	0	3,402	46,596	20,752	0	0	36,248	35,125	0.33	877,300	959,599	166,532	1,223,975	
12	East West Inc.	2,389,428	126,670	2,516,098	1,251,315	40,846	1,292,161	549,837	15,865	565,702	249,171	213,088	108,406	(14,692)	2,632	(12,060)	44,264	239,219	4,959	3,981	164,366	103,614	1.36	762,227	1,210,924	1,104,411	3,142,856	
13	EFU Gen. Ins. Ltd.	15,274,657	1,772,881	17,047,538	5,707,371	1,433,082	7,140,453	2,691,357	862,418	3,553,775	470,942	2,129,410	56,832	144,888	0	144,888	56,497	415,662	13,525	153,750	2,018,965	1,292,809	6.46	2,000,000	17,803,649	24,803,483	44,530,462	
14	Excel Insurance (943)		(943)		(676)		(676)	(58)		(58)	(102)	8,555	687	7,630		7,630	162	(9,071)		(1,966)	(6,915)	(0.14)	500,000	478,257	471,724	512,066		
15	Habib Insurance **	1,182,267	54,370	1,236,637	561,934	11,971	573,905	318,520	9,117	327,637	(33,947)	215,219	89,849	69,101	1,229	70,330	18,140	62,142	(5,221)	6,612	66,146	53,119	0.86	619,374	1,079,551	1,105,886	3,296,893	
16	IGI General Ins.	4,337,037	374,819	4,711,956	1,809,245	188,716	1,997,961	913,680	131,926	1,045,606	71,929	637,335	30,273	293,230	2,381	295,611	10,482	186,301	3,594	37,399	499,520	366,930	1.91	1,918,384	2,357,102	3,190,211	9,299,472	
17	Jubilee General Ins.	7,889,084	882,602	8,771,686	3,962,626	407,427	4,370,053	2,087,719	440,634	2,528,353	283,969	1,272,968	36,812	527,223	14,839	542,062	109,528	317,970	(5,984)	91,539	1,009,448	722,747	4.01	1,804,465	7,582,545	13,550,825	20,055,796	
18	Pakistan Gen. Ins. #																											
19	Premier Ins	408,272	86,534	494,806	170,128	101,022	271,150	60,069	58,048	118,117	34,249	196,426	8,996	(141,816)	(6,740)	(148,556)	29,659	(120,616)	2,850	(9,159)	(257,668)	265,875	(5.26)	505,650	945,771	1,197,380	3,258,120	
20	Reliance Ins.	415,750	69,876	485,626	234,047	48,273	282,320	58,219	6,795	65,014	43,544	102,448	34,817	(805)	3,147	2,342	1,000	29,836	19,879	9,658	4,872	6,224	0.11	561,413	859,010	680,932	1,634,273	
21	SPI Insurance	527,549	165,370	692,919	432,766	46,214	478,980	125,249	23,596	148,845	60,808	213,656	6,220	12,186	2,692	14,878	2,242	33,053	9,125	(9,236)	34,717	23,428	0.47	500,000	696,294	346,093	1,351,117	
22	Security Gen. Inc.	2,849,556	71,110	2,920,666	505,786	5,376	511,162	89,318	2,399	91,717	8,391	193,541	25,731	764,499	-	764,499	28,455	214,536	(1,284)	284	982,043	696,346	10.23	680,625	12,692,147	13,456,982	19,518,942	
23	Shahbeen Ins.	290,908	4,813	295,721	233,599	(164)	233,435	63,589	877	64,466	49,615	51,862	53,805	43,628	2,649	46,277	3,881	68,533	0	1,730	66,617	46,542	0.78	600,000	714,910	747,090	1,323,435	
24	Sindh Insurance	904,608	4,154	908,762	279,413	7,454	286,867	(8,579)	2,927	(5,652)	171,397	64,244	2,488	267,385	1,479	268,864	32,204	52,351	2,593	3,213	354,144	249,009	2.49	1,000,000	1,728,365	3,261,753	4,996,218	
25	Takaful Pakistan	0	639,999	639,999	0	405,898	405,898	0	224,196	224,196	53,790	0	200,264	0	31,916	14,284	(53,790)	(15,375)	0	(207,854)	(29,525)	(0.23)	500,000	306,671	475,890	1,300,610		
26	TPL Insurance Ltd.	1,000,364	874,313	1,874,677	832,080	739,132	1,571,212	313,625	362,271	675,896	92,266	303,669	117,379	9,493	10,747	20,240	74,820	122,520	77,077	(151,324)	(61,870)	(76,043)	(0.81)	938,663	852,042	820,631	2,433,555	
27	UBL Insurer	3,086,669	371,081	3,457,750	1,261,471	119,977	1,381,448	484,712	101,747	586,459	68,629	382,117	95,126	48,374	13,973	62,347	26,441	323,185	48,897	11,500	314,374	230,324	2.00	800,000	1,584,852	969,075	5,910,893	
28	United Ins.	3,262,822	887,663	4,150,485	1,881,725	525,747	2,407,472	765,278	243,910	1,009,188	92,314	547,651	120,763	67,898	0	67,898	29,065	504,518	15,617	142,111	622,829	467,244	1.80	2,601,017	3,493,423	2,285,066	7,936,147	
29	Universal Ins.	82,619	0	82,619	34,889	0	34,889	(16,037)	0	(16,037)	(7,182)	52,403	(3,166)	(34,338)	0	(34,338)	3,555	(8,659)	0	0	(42,608)	(43,720)	(0.87)	500,000	775,553	494,488	939,559	
TOTAL		65,871,252	8,257,121	74,128,473	30,253,969	5,347,475	35,601,444	14,446,787	3,243,466	17,690,253	2,165,910	9,873,031	1,211,701	3,023,935	102,838	3,126,773	744,656	3,779,091	314,547	490,602	8,151,539	6,228,572	25,162,880	84,072,147	105,395,762	204,364,103		

* 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

*** = Reply waived.

= Do not transact the business New Hampshire have close their operation.

B&C Appearing in Statement of Premium

D Appearing in Statement of Claims

E Net Commission Expense

F-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.