The Insurance Association of Pakistan

Key Information including window takaful for the period ended September 30, 2020

(Business underwritten inside Pakistan)

(PKR in '000)

S.No	Name of Companies	Premium/ Contribution						Claims			Expenses			Income/ (Loss)				Profit / (Loss)					Balance Sheet				
		* 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 deposit	Total Assets
	A	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	10,714,715	1,178,270	11,892,985	5,138,079	557,694	5,695,773	2,962,050	535,891	3,497,941	307,345	1,511,060	42,250	791,946	13,719	805,665	168,981	357,624	(10,953)	124,967	1,276,301	1,188,486	3.40	3,500,000	20,722,659	27,790,679	51,795,212
2	Alfalah Ins. Co	2,183,155	301,044	2,484,199	1,296,932	219,354	1,516,286	544,007	117,881	661,888	369,482	283,739	22,426	157,366	0	157,366	34,141	99,704	31,052	47,058	268,785	218,957	4.38	500,000	1,565,718	2,127,463	4,331,144
3	Allianz EFU Health	1,872,738	132,736	2,005,474	1,026,127	97,486	1,123,613	728,994	89,242	818,236	(1,972)	171,228	59,099	82,511	3,584	86,095	10,549	127,877	10,201	4,322	166,160	139,201	2.78	500,000	579,626	1,061,202	2,044,889
4	Alpha Insurance	77,295	0	77,295	53,854	0	53,854	29,700	0	29,700	11,684	66,400	3,511	37,569	0	37,569	4,756	(53,930)	0	0	(15,116)	(13,798)	(0.28)	500,000	683,944	801,419	1,104,852
5	Asia Insurance	453,759	51,539	505,298	377,939	17,329	395,268	119,135	17,329	136,464	92,593	171,469	13,694	79,849	0	79,849	9,124	(5,258)	6,517	9,959	79,980	54,949	0.91	603,374	1,022,776	750,089	1,788,566
6	Askari Gen. Insc.	1,993,030	281,661	2,274,691	1,329,628	77,969	1,407,597	755,930	93,939	849,869	(65,385)	487,583	19,247	229,779	12,645	242,424	5,478	151,500	9,643	46,872	367,510	294,387	4.09	719,019	2,079,646	3,005,685	5,421,578
7	Atlas Insurance	2,409,565	194,375	2,603,940	1,012,682	87,566	1,100,248	306,340	80,384	386,724	(126,507)	428,356	15,527	155,702	12,631	168,333	34,696	404,493	11,005	31,013	610,377	427,264	5.03	848,953	4,009,108	5,881,298	8,404,057
8	Century Insurance	1,075,569	80,143	1,155,712	616,967	42,375	659,342	249,902	13,062	262,964	(11,172)	246,805	13,406	51,909	719	52,628	32,075	131,432	7,894	8,030	210,039	151,202	3.01	502,968	1,908,241	2,199,751	3,501,037
9	Chubb Ins.	693,840	0	693,840	151,602	0	151,602	20,460	0	20,460	(15,777)	92,662	5,063	49,929	0	49,929	0	54,257	0	0	99,123	70,377	1.41	500,000	246,964	775,023	1,510,261
10	Cooperative Ins.	12,394	0	12,394	15,069	0	15,069	7	0	7	9,241	(7,593)	(3,488)	0	0	0	72	13,414	0	6,589	17	3,689	0.07	500,032	1,834,586	94,701	2,393,873
11	Crescent Star	76,717	0	76,717	84,352	0	84,352	4,050	0	4,050	4,669	59,124	2,042	2,063	0	2,063	37,248	16,509	0	0	53,778	43,183	0.40	1,076,950	1,016,759	168,377	1,308,969
12	East West Insc.	2,349,947	131,395	2,481,342	1,290,429	17,736	1,308,165	566,072	23,035	589,107	256,619	215,786	104,739	58,081	8	58,089	13,041	251,952	7,482	8,277	218,335	180,694	1.76	1,029,007	1,593,036	1,385,647	3,701,546
13	EFU Gen. Ins. Ltd.	15,476,409	1,830,310	17,306,719	6,430,761	1,409,382	7,840,143	3,208,681	734,256	3,942,937	510,945	2,009,468	65,180	1,554,811	154,076	1,708,887	210,136	701,667	186,904	154,076	2,555,510	1,775,007	8.88	2,000,000	19,080,613	28,191,163	45,715,504
14	Habib Insurance **	1,165,709	98,437	1,264,146	559,558	23,522	583,080	291,864	25,408	317,272	(59,012)	235,360	94,723	36,749	0	36,749	4,036	91,346	7,484	2,106	37,408	27,569	0.45	619,374	1,234,069	1,352,402	4,018,433
15	IGI General Ins.	4,575,727	423,039	4,998,766	1,728,178	251,271	1,979,449	843,576	190,170	1,033,746	33,989	631,595	45,096	315,504	1,276	316,780	7,329	219,018	5,480	17,740	496,154	370,538	1.96	1,918,384	2,510,927	3,921,796	11,885,125
16	Jubilee General Ins.	7,753,995	952,685	8,706,680	3,666,939	435,555	4,102,494	2,294,101	453,584	2,747,685	261,271	1,187,776	49,802	1,648,935	92,294	1,741,229	11,660	(76,209)	36,024	92,294	1,626,878	1,158,132	5.83	1,984,912	9,124,479	16,108,110	26,220,342
17	Pakistan Gen. Ins. #	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Pak Qatar Gen. Tak..	0	461,353	461,353	0	139,633	139,633		148,959	148,959	(29,868)	3,453	200,998	0	44,190	44,190	167,921	17,089	24,007	0	28,202	4,194	0.08	509,226	562,539	645,444	1,468,377
19	Premier Ins	427,430	55,020	482,450	143,563	48,714	192,277	81,633	47,139	128,772	22,792	191,829	2,822	16,104	1,507	17,611	12,710	(152,691)	3,444	11,209	(125,192)	(121,104)	(2.40)	505,650	613,287	1,380,440	3,071,566
20	Reliance Ins.	356,638	50,746	407,384	195,300	37,126	232,426	37,955	13,118	51,073	37,534	102,619	33,279	54,478	4,744	59,222	0	17,192	8,219	12,993	43,135	45,639	0.81	561,413	973,632	786,871	1,639,453
21	SPI Insurance	505,849	133,632	639,481	391,696	69,398	461,094	112,626	19,833	132,459	52,508	213,985	5,781	12,336	6,857	19,193	2,845	12,576	37,769	7,329	29,305	22,360	0.39	575,000	719,453	41,428	1,369,000
22	Security Gen. Insc.	2,945,659	64,645	3,010,304	612,721	(10,839)	601,882	83,879	9,986	93,865	14,789	221,817	93,578	695,954	892	696,846	108	292,256	(3,941)	8,347	903,067	641,177	9.42	680,625	13,768,045	16,077,704	23,057,179
23	Shaheen Ins.	212,613	6,875	219,488	191,266	2,351	193,617	54,126	1,128	55,254	41,494	45,352	54,207	48,146	1,597	49,743	1,889	50,294	(643)	1,597	47,719	33,851	0.56	600,000	653,085	810,639	1,168,134
24	Sindh Insurance	443,880	7,462	451,342	222,586	9,947	232,533	153,306	1,861	155,167	(10,971)	38,316	6,560	293,335	2,612	295,947	11,172	41,935	5,531	3,998	343,880	244,043	2.44	1,000,000	2,131,327	3,520,357	5,210,496
25	Takaful Pakistan	0	1,044,356	1,044,356	0	531,898	531,898	0	471,175	471,175	86,277	279,126	51,658	0	55,500	55,500	5,657	80,167	34,439	35,272	35,272	28,872	0.47	612,989	383,331	731,157	1,770,214
26	TPL Insurance Ltd.	1,168,271	907,451	2,075,722	798,813	840,614	1,639,427	338,078	386,853	724,931	156,016	641,456	181,798	43,179	20,962	64,141	66,865	117,024	90,968	(140,273)	45,270	33,243	(0.81)	938,663	814,185	1,490,706	3,558,769
27	UBL Insurer	3,154,018	414,902	3,568,920	1,288,599	113,948	1,402,547	727,029	93,885	820,914	66,107	420,648	109,464	79,887	19,019	98,906	22,176	74,815	63,214	20,309	87,723	60,746	0.53	800,000	1,663,559	1,297,823	6,414,483
28	United Ins.	3,137,235	675,311	3,812,546	1,752,442	203,071	1,955,513	425,240	191,283	616,523	69,362	660,902	30,215	58,741	1,771	60,512	21,147	627,969	72,281	7,255	687,897	514,143	1.74	2,950,000	4,004,409	3,144,791	9,121,038
29	Universal Ins.	86,298	0	86,298	45,586	0	45,586	17,500	0	17,500	9,567	60,744	3,660	(55,852)	0	(55,852)	0	(42,225)	0	0	(101,737)	(103,219)	(2.06)	500,000	814,222	485,749	980,758
	TOTAL--->	**65,322,455**	**9,477,387**	**74,799,842**	**30,421,668**	**5,223,100**	**35,644,768**	**14,956,241**	**3,759,401**	**18,715,642**	**2,093,620**	**10,671,065**	**1,326,337**	**6,499,011**	**450,603**	**6,949,614**	**895,812**	**3,621,797**	**644,021**	**521,339**	**10,075,780**	**7,493,782**		**27,536,539**	**96,314,225**	**126,027,914**	**233,974,855**

* 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 awaited.
# = 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
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.