

The Insurance Association of Pakistan

Key information for the period ended March 31, 2020. (Conventional & Takaful)

Provisional
(PKR '000)

Nos	Name of Company	Gross Conventional/ Takaful Premium/ Contribution Breakup				Net Conv./ Takaful Prem. Contribution	Claims	Expenses		Income			Profit / (Loss)			
		First Year	Renewal	Single	Group Policies			Total Gross	Gross	Investment	Others		Pre-tax	After Tax	E.P.S	
		Premium/ Contri.	Premium/ Contri.	Premium/ Contri.	Contribution without	Net Written Prem./ Contribution	Net Claims	Acq. Costs	Admin. Exp.	(including oci)					(Rupees)	
		A				B	C	D	E	G	H			K	L	M
1	Adamjee Life	759,704	1,835,998	869,713	166,042	3,493,022	1,529,483	658,861	263,539	(2,987,048)		99,790		25,065	17,065	0.19
2	Askari Life	24,309	10,367	9,245	51,890	63,366	22,995	37,137	54,358	11,686		-	(6)	(62)	(0.00)	
3	EFU Life	1,188,005	5,123,385	87,892	912,907	7,029,748	4,516,199	1,541,940	474,723	2,287,292		10,587		518,728	361,466	3.61
4	IGI Life	188,059	384,735	212,021	561,309	1,301,093	1,335,799	203,833	228,995	113,254		17,426		1,254	363	890.68
5	Jubilee Life	575,124	7,649,608	54,594	2,803,463	10,593,004	7,556,398	1,551,065	1,196,377	(15,318,229)		52,142		(271,311)	(196,833)	(2.26)
6	State Life	1,872,235	17,857,392	-	2,967,894	22,667,271	13,073,588	2,390,820	2,014,026	(7,099,745)		4,075,090		713,050	505,921	
7	TPL Life	30,105	4,786	1,550	216,068	213,310	158,474	44,898	105,688	12,989		87		(106,374)	(106,558)	(0.96)
	TOTAL->	4,637,541	32,866,271	1,235,015	7,679,573	45,360,814	28,192,936	6,428,554	4,337,706	(22,979,801)	0	4,255,122	0	880,406	581,362	

Nos	Name of Company	Balance Sheet						Ratios in %					
		Paid Up	Net Shareholders	Investments	Total	No. of employees		Net Working Capital	Current Ratio	Net Claims to Total Net Prem.	Gross Admin. Exp to Total Net Prem.	Gross Acq. Cost to Total Net Prem.	
		Capital	Equity	Assets									
		N	O	P	Q	O		S	T	U	W	X	
1	Adamjee Life	935,494	1,341,296	35,987,871	37,407,281	1,289		790,896	4.12	44.00	8.00	19.00	
2	Askari Life	1,101,720	242,890	491,665	726,370	96		346,805	3.07	36.29	85.78	58.61	
3	EFU Life	1,000,000	5,154,714	112,121,989	130,748,344	2,554		12,478,330	4.83	64%	6.80	22.00	
4	IGI Life	1,705,672	2,178,393	17,076,722	19,793,758	221		967,871	1.08	1.03	18.00	15.00	
5	Jubilee Life	872,638	10,522,895	142,055,813	158,280,377	2,493		8,797,966	1.06	71.00	11.00	15.00	
6	State Life	4,300,000	8,304,992	976,660,323	1,054,565,404	5,247		54,089,360	3.35	57.68	8.89	10.55	
7	TPL Life	1,200,000	181,854	238,951	914,073	113		154,945	1.21	74.00	50.00	21.00	
	TOTAL->	11,115,524	27,927,034	1,284,633,334	1,402,435,607	12,013	0	77,626,173	18.72	62.15	9.56	161.16	

Key information for the period ended March 31, 2020 (Family Takaful Business)

(PKR '000)

Nos	Name of Company	Gross Family Takaful Contribution Breakup				Net Takaful Contribution	Claims	Expenses		Income			Balance Sheet	Ratio in %
		First Year	Renewal	Single	Group Policies			Total Gross	Gross	Investment	Others			
		Contribution	Contribution	Contribution	Contribution without Cash Values	Net Written Contribution	Net Claims	Acq. Costs	Admin. Exp.	(including oci)			Total Assets	Gross Acq. Cost to Total Net Contri.
		A				B	C	D	E	G	H		Q	X
1	Adamjee Life	267,976	255,183	45,326	-	565,191	97,056	171,397	48,581	(308,954)		2,871,096	30.00	
2	Askari Life	-	-	-	3,165	1,202	-	1,287	145	37		3,831	107	
3	EFU Life	386,189	577,629	31,554	69,848	1,025,697	188,834	424,294	62,837	78,230		7,992,929	2.25	
4	IGI Life	103,566	135,933	67,419	30,200	330,359	281,108	73,142	51,087	(235,138)		2,021,884	22.00	
5	Jubilee Life	339,266	1,656,323	7,465	415,257	2,381,028	833,027	579,863	325,134	(2,326,426)		17,360,897	24.00	
6	State Life	-	-	-	-	-	-	2	3,050	3,946		133,985	0.00	
7	TPL Life	-	-	-	20,717	11,475	24,798	959	3,443	187		61,535	8.00	
	TOTAL->	1,096,997	2,625,068	151,764	539,187	4,314,952	1,424,823	1,250,944	494,277	0	(2,788,118)	30,446,157	28.99	

As per relevant notes to the financial statements

S : Current Assets - Current Liabilities

T : Current Assets / Current Liabilities

U : (Net Claims / Total Net Premium) *100

W : (Gross Administrative Expenses/ Total Net Premium)*100

X : (Gross Acq. Cost / Total Net Premium or contribution)*100