

The Insurance Association of Pakistan

Key Information including window takaful for the period ended March 31, 2020

(Business underwritten inside Pakistan)

S.No	Name of Companies	Income Statement (PKR in '000)																			Balance Sheet							
		Premium/Contribution				Claims				Expenses				Income/(Loss)				Profit/(Loss)				Shareholders Equity			Investment and Cash & Bank deposit		Total Assets	
		Written	Underwritten	Total Premium incl. Takaful Cont	Net Premium Revenue	Net Contribution Revenue	Tot. Net Prem. inc. Tak. Cont. Rev.	Net Claims of Tak operators	Net Net claims inc. takaful	Net Commission (Income)/Expense	Management Expenses	Gen. Admin. Exp- Financial+Other Exp	Investment Income/(Loss)	Inv. Income from Takaful operat.	Total Inv. Incom. incl. takaful	Others Income/(Loss)	Underwriting Profit/(Loss)	Surplus/(deficit) in PTF	Profit Before Tax from w.l operator	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital	Shr.holders Equity	Investment Cash & Bank deposit	Total Assets		
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X					
1	Adamjee Insurance	2,833,839	500,052	3,333,891	1,816,516	184,896	2,001,412	936,477	148,617	1,085,094	134,743	487,388	15,620	367,646	4,489	372,135	63,220	257,908	32,642	35,776	708,930	471,402	1.35	3,500,000	18,753,021	22,975,654	45,681,348	
2	Alfalah Ins. Co	1,025,227	153,332	1,178,559	451,894	74,549	526,443	175,009	35,066	210,075	140,348	96,924	6,599	(19,529)	0	(19,529)	11,236	39,613	15,653	15,706	40,427	29,467	0.59	500,000	1,341,352	2,085,023	4,455,360	
3	Allianz EFU Health	876,459	94,826	971,285	335,328	33,675	369,003	254,260	22,437	276,697	(673)	56,180	21,331	17,003	1,428	18,431	3,823	25,561	11,578	2,625	27,681	23,224	0.46	500,000	481,133	655,378	2,030,687	
4	Alpha Insurance ***		0				0			0					0													
5	Asia Insurance	101,878	15,352	117,230	121,766	6,068	127,834	29,593	(1,970)	27,623	29,366	55,249	4,416	21,544	0	21,544	3,435	7,558	7,291	2,551	30,672	22,576	0.37	603,374	998,403	558,370	1,599,262	
6	Askari Gen. Ins.	513,735	91,690	605,425	471,408	24,464	495,872	274,091	26,545	300,636	(19,903)	163,513	6,649	81,943	6,109	88,052	1,999	53,707	7,053	19,795	150,795	107,502	1.50	719,019	2,073,931	2,894,900	5,147,583	
7	Atlas Insurance	825,141	68,426	893,567	336,349	30,622	369,571	89,289	23,269	112,558	(39,555)	145,812	3,804	53,470	7,859	61,329	19,409	140,803	11,865	12,315	222,193	153,313	1.99	771,775	3,373,722	4,988,980	6,754,421	
8	Century Insurance	237,018	13,994	251,012	211,033	14,026	225,059	83,330	4,497	87,827	(134)	83,187	3,356	(1,703)	1,710	7	5,012	44,649	3,429	3,194	47,795	37,174	0.74	502,968	1,753,731	1,833,434	2,953,571	
9	Chubb Ins.	186,712	0	186,712	48,163	0	48,163	10,576	0	10,576	(5,941)	30,173	1,669	20,179	0	20,179	1,490	13,355	0	0	33,355	23,683	0.47	500,000	698,456	693,563	1,404,789	
10	Cooperative Ins. #																											
11	Crescent Star	35,855	0	35,855	58,432	0	58,432	1,711	0	1,711	519	20,857	658	1	0	1	15,931	35,345	0	0	50,619	41,117	0.38	877,300	1,015,814	167,747	1,286,274	
12	East West Ins.	734,665	55,028	789,693	422,580	33,851	456,431	177,216	10,192	187,408	60,203	55,587	35,415	(10,054)	4	(10,050)	2,941	129,574	5,394	4,087	91,133	84,392	0.82	1,029,007	1,509,887	1,287,203	3,470,899	
13	EFU Gen. Ins. Ltd.	5,606,784	612,527	6,219,311	2,179,087	485,455	2,664,542	906,488	248,805	1,155,293	218,176	695,382	33,403	715,108	0	715,108	18,435	359,041	0	58,827	1,118,008	713,754	3.57	2,000,000	17,985,730	24,821,687	44,785,411	
14	Excel Insurance #	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0	0
15	Habib Insurance **	283,915	34,506	318,421	199,125	10,894	210,019	113,880	11,698	125,578	(13,484)	78,978	34,055	14,907	1,047	15,954	2,368	19,751	(7,277)	5,550	9,568	6,675	0.10	619,374	1,088,729	1,009,204	3,344,755	
16	IGI General Ins.	1,661,472	188,390	1,849,862	627,128	90,080	717,208	273,231	66,688	339,919	(6,097)	233,110	11,667	47,648	806	48,454	8,283	126,884	5,221	13,127	185,081	133,281	0.69	1,918,384	2,598,917	3,647,136	9,437,611	
17	Jubilee General Ins.	3,073,711	389,494	3,463,205	1,315,436	155,992	1,471,428	783,792	138,998	922,790	95,226	445,336	10,527	261,909	10,726	272,635	66,691	(8,918)	(7,556)	47,810	356,965	258,304	1.43	1,804,465	7,956,749	14,012,687	22,752,265	
18	Pakistan Gen. Ins. #																											
19	Premier Ins	80,586	20,172	100,758	47,493	17,897	65,390	29,118	13,388	42,506	10,942	54,074	379	6,589	0	6,589	3,488	(46,641)	5,823	(3,788)	(40,731)	(42,242)	(0.84)	505,650	564,165	1,257,830	2,860,765	
20	Reliance Ins.	105,398	16,033	121,431	57,812	8,435	66,247	7,367	3,099	10,466	11,780	35,544	9,323	(69,769)	1,516	(68,253)	0	3,121	2,251	4,291	(70,164)	(41,737)	(0.74)	561,413	886,432	693,013	1,549,560	
21	SPI Insurance	144,125	53,163	197,288	156,454	18,047	174,501	64,588	12,050	76,638	9,277	75,414	2,087	3,691	0	3,691	90	7,175	1,762	(2,170)	6,699	4,071	0.08	500,000	732,237	374,546	1,356,427	
22	Security Gen. Ins.	292,636	12,733	305,369	204,640	5,452	210,092	28,897	654	29,551	7,923	77,312	20,642	300,053	0	300,053	3,556	90,508	989	2,584	376,059	267,002	3.92	680,625	12,491,756	13,983,859	18,105,724	
23	Shahbeen Ins.	66,629	3,160	69,789	69,718	821	70,539	21,161	343	21,504	14,734	16,097	17,409	16,327	1,568	17,895	694	17,725	0	1,093	19,999	14,546	0.24	600,000	637,122	571,770	1,171,200	
24	Sindh Insurance ***		0				0			0					0													
25	Takaful Pakistan	0	502,795	502,795	0	286,668	286,668	0	190,892	190,892	23,434	72,748	5,437	0	18,660	18,660	203	(407)	11,995	4,228	17,247	2,601	0.04	612,989	357,059	693,600	1,760,805	
26	TPL Insurance Ltd.	374,466	284,776	659,242	264,653	285,143	549,796	98,142	153,758	251,900	13,527	106,085	43,673	13,865	13,288	27,153	32,841	46,900	28,913	(61,866)	(11,934)	(17,626)	(0.19)	938,663	775,522	1,572,082	3,097,971	
27	UBL Insurer	1,134,041	121,789	1,255,830	404,745	86,192	490,937	142,329	36,705	179,034	22,319	156,136	37,358	19,283	8,114	27,397	8,096	83,960	25,738	8,995	82,977	61,587	0.00	800,000	1,666,740	1,140,217	5,968,092	
28	United Ins.	1,112,828	197,568	1,310,396	637,966	111,080	749,046	162,298	122,328	284,626	39,842	150,646	14,667	28,152	2,319	30,471	6,860	285,179	3,824	3,617	309,141	232,393	0.89	2,601,017	3,653,114	2,544,430	8,326,550	
29	Universal Ins.	5,956	0	5,956	13,166	0	13,166	(167)	0	(167)	(2,501)	(16,555)	(1,247)	(37,219)	0	(37,219)	1,328	(6,057)	0	0	(63,184)	(63,690)	(1.27)	500,000	758,403	375,855	876,478	
	TOTAL	21,313,076	3,429,806	24,742,882	10,450,892	1,964,307	12,415,199	4,662,676	1,268,059	5,930,735	744,071	3,375,177	338,897	1,851,044	79,643	1,930,687	281,429	1,726,294	166,588	178,347	3,699,331	2,522,769		24,146,023	84,152,125	104,838,168	200,177,808	

* 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

F-1 Management expenses

E 2 General administration expenses + financial charges + other expenses

G Includes investment income + Rental income + Return on bank deposits.

H 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.