

# The Insurance Association of Pakistan

Key Information of Nine Months Ended (30th September 2010)

(Business underwritten inside Pakistan)

(Rupees in '000)																
S.No	Name of Companies	Premium		Claims	Expenses		Income		Profit / (Loss)			Balance Sheet				
		* Premium Written	Net Premium Revenue	Net Claims	Net Commission	Management & G&A Expenses	Investment	Others	Underwriting	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital	Shr.holders Equity	Investment	Total Assets
	A	B	C	D	E	E-1	F	G	H	I	J	K	L	M	N	O
1	Adamjee Insurance	7,133,312	4,091,059	3,086,013	297,478	1,178,519	336,873	86,305	(81,860)	(47,773)	0	0.00	1,237,045	10,654,326	11,871,146	25,809,424
2	Agro Gen. Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Alfalsh Ins. Co	517,639	274,351	199,819	52,188	123,817	29,987	212	44,199	33,102	24,852	0.99	250,000	301,564	368,012	1,291,289
4	Alpha Insurance	68,393	41,994	34,210	1,759	40,163	33,738	748	(21,323)	348	(451)	(0.01)	303,600	324,778	328,020	614,422
5	Asia Insurance	9,256	6,229	1,716	1,727	4,248	3,803	614	3,053	6,218	1,219	0.08	250,000	282,358	232,283	463,589
6	Askari Gen. Insc.	1,157,275	502,859	313,337	83,605	201,399	35,157	4,105	73,183	26,802	25,320	1.24	203,775	293,731	483,978	1,653,006
7	Atlas Insurance	673,871	366,493	147,692	38,434	150,631	127,387	859	125,095	234,850	174,357	4.72	369,115	788,096	654,805	1,786,912
8	Capital Insurance	40,951	9,859	2,386	9,976	11,101	5,585	193	1,678	4,581	2,529	0.13	200,156	212,192	193,584	350,804
9	Central Insurance	90,236	8,153	3,700	11,673	19,419	142,755	51,520	13,607	199,190	184,350	6.60	279,179	3,152,677	3,600,362	3,785,937
10	Century Insurance	372,656	175,371	81,462	10,720	88,204	40,052	10,499	60,387	66,977	54,770	1.20	457,244	906,770	793,392	1,311,851
11	Cooperative Ins.	8,137	7,170	475	834	6,981	2,467	50	739	3,727	2,450	-	300,000	347,380	38,544	973,729
12	Crescent Star	81,416	57,725	16,687	4,581	39,341	(2,215)	16	13,683	(3,995)	(6,635)	0.55	121,000	72,528	37,409	210,545
13	East West Insc.	347,681	208,078	84,557	36,341	86,861	11,787	949	40,132	14,032	3,649	0.16	228,526	333,361	190,028	602,606
14	EFU Gen. Ins. Ltd.	7,922,858	4,435,624	2,982,005	474,787	1,193,112	(424,060)	11,363	126,401	(622,184)	(685,619)	(5.48)	1,250,000	9,318,873	12,011,172	22,748,233
15	Excel Insurance	16,934	13,200	4,966	1,775	10,615	1,459	90	307	(2,607)	(2,607)	0.50	200,000	201,118	124,915	228,049
16	Habib Insurance **	609,741	303,277	140,952	12,251	122,508	72,823	4,387	63,309	104,776	84,011	2.10	400,403	367,011	889,358	1,650,910
17	IGI Insurance	1,059,269	545,268	259,917	82,126	211,095	232,021	6,753	169,622	340,474	290,474	4.04	718,427	11,029,772	11,454,812	12,806,565
18	New Hampshire Ins.	799,356	274,334	143,997	(14,518)	233,564	124,819	2,151	60,606	38,261	28,524	0.00	0	0	1,370,495	2,449,311
19	New Jubilee Ins.	3,630,426	1,812,400	1,306,881	169,162	437,313	338,626	23,377	(90,347)	261,047	219,659	2.78	790,977	2,642,921	3,831,682	7,959,237
20	Pakistan Gen. Ins.	267,249	103,852	43,697	17,308	44,396	9,323	4	51,666	42,190	31,253	1.25	250,000	383,515	300,866	674,370
21	PICIC Insurance	391,666	110,045	80,594	(8,119)	73,721	15,832	75	(17,120)	(20,244)	(20,244)	(0.58)	350,000	205,566	177,963	852,147
22	Premier Ins. **	603,067	275,201	109,111	21,667	143,185	104,316	2,677	30,126	104,513	83,929	2.78	302,821	1,805,604	1,466,333	3,069,197
23	Reliance Insurance	355,789	167,739	71,088	21,328	80,470	38,529	776	12,689	33,997	30,847	1.22	252,001	353,429	283,173	939,015
24	Saudi Pak Ins.	161,135	64,869	42,384	2,039	52,312	6,176	178	(20,621)	(21,433)	(22,082)	(0.68)	325,000	178,787	177,863	540,745
25	Security Gen. Insc.	322,702	103,869	26,575	12,005	59,121	365,728	3,517	39,198	310,016	275,962	4.05	680,625	6,850,873	7,292,117	8,126,357
26	Shaheen Insurance	453,529	324,920	217,679	54,544	95,784	10,952	2,004	10,132	(30,131)	(33,381)	(1.67)	200,000	191,871	265,508	774,388
27	Silver Star Insc.	75,971	23,483	29,440	4,134	6,515	23	570	(14,604)	(20,420)	(20,420)	(0.81)	253,125	132,809	32,718	737,826
28	TPL Direct Ins.	309,489	230,274	96,672	24,896	141,139	3,358	8,764	(20,311)	(2,842)	(23,153)	(0.75)	310,000	190,365	33,843	548,454
29	UBL Insurer	503,598	179,047	117,522	19,962	115,837	18,238	2,594	25,072	(13,519)	(16,777)	(0.34)	500,000	320,539	302,051	1,012,724
30	United Ins.	629,806	422,148	141,856	27,071	179,435	9,888	948	161,331	84,622	78,883	2.29	400,200	627,283	294,787	1,143,358
31	Universal Ins.	406,169	248,990	131,817	34,223	150,364	1,663	10,482	(6,163)	(55,269)	(54,988)	(2.62)	210,000	215,130	86,576	973,052
	<b>TOTAL---&gt;</b>	<b>29,019,577</b>	<b>15,387,881</b>	<b>9,919,207</b>	<b>1,505,957</b>	<b>5,301,170</b>	<b>1,697,090</b>	<b>236,780</b>	<b>853,866</b>	<b>1,069,306</b>	<b>710,681</b>	<b>23.74</b>	<b>11,593,219</b>	<b>52,685,227</b>	<b>59,187,795</b>	<b>106,088,052</b>

\* 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

New Hampshire Paid up Capital = Pakistan Branch - Current Account

B&C Appearing in Statement of Premium

D Appearing in Statement of Claims

E Net Commission Expense

E-1 includes Premium Deficiency + U/W Expense & General and Admin. Expense

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.

## Columns Descriptions of IAP - Proposed Format

Columns	Descriptions
B	Appearing in Statement of Premium
C	To be obtained from Insurance Companies
D	Appearing in Statement of Premium
E	Appearing in Statement of Premium
F	Appearing in Statement of Claims
G	Appearing in Statement of Claims
H	Includes Premium Deficiency + U/w Expense & General and Admin. Expense + Net Commission Expense
J	Includes all Income other than Investment Income