

The Insurance Association of Pakistan

Key information for the year ended December , 31, 2018. (Conventional & Family Takaful Business)

(PKR '000)

Name of Company	Gross Conventional Premium Breakup					Net Claims	Expenses			Income		Revenue Account		Profit / (Loss)		
	First Year Premium	Renewal Premium	Single Premium	Group Life Premium	Group Health Prem.		Total Gross Acq. Costs	Gross Admin. Exp.	Commission from Reinsurers	Investment	Others	Surplus before Tax	Balance of Statutory Funds	Pre-tax	After Tax	E.P.S (Rupees)
	A					C	D	E	F	G	H	I	J	K	L	M
1 Adamjee Life	2,790,415	1,872,151	4,228,194	622,144	0	6,392,070	2,139,988	773,060	0	330,043	0	96,894	29,852,824	(16,475)	56,088	6.60
2 Askari Life	2,224	10,659	0	30,966	0	50,083	11,222	83,221	807	34,183	2,018	(96,500)	186,713	(112,738)	(112,993)	(1.82)
3 EFU Life	6,845,943	18,334,742	2,588,947	3,186,853	0	13,094,451	6,750,979	1,602,816	20,144	6,942,391	63,277	2,137,813	105,322,372	2,326,390	1,581,333	15.81
4 IGI Life	317,863	1,254,544	482,169	345,779	1,153,116	4,852,571	468,587	578,033	23,109	416,086	86,713	(122,568)	15,313,752	(134,076)	(94,703)	(1.34)
5 Jubilee Life	11,627,611	30,624,111	3,974,576	2,013,372	3,647,403	16,315,729	9,795,735	2,645,584	61,251	(1,786,258)	94,180	3,739,633	123,972,937	2,806,681	1,780,715	22.45
6 State Life	18,962,637	86,176,007	0	4,668,633	5,430,900	53,040,335	23,865,627	35,405,830	(32,926)	74,832,738	4,124,393	7,941,679	872,617,363	2,049,776	1,386,434	43.78
7 TPL Life	28,282	2,008	9,262	57,360	338,286	246,484	36,161	264,008	0	12,709	8,109	(207,819)	216,918	(199,906)	(200,050)	(2.73)
TOTAL->	40,574,975	138,274,222	11,283,148	10,925,107	10,569,705	93,991,723	43,068,299	41,352,552	72,385	80,781,892	4,378,690	13,489,132	1,147,482,879	6,719,652	4,396,824	

Name of Company	Balance Sheet					No of Employees	Pre Tax Profit	Ratios in %						
	Paid Up Capital	Net Shr.holders Equity	Investments	Total Assets	Varification			No of Employees	Net Working Capital	Current Ratios	Net Claims to Total Net Prem.	Surplus Before Tax to Total Net Prem.	Gross Admin. Exp to Total Net Prem.	Gross Acq. Cost to Total Net Prem.
	N	O	P	Q	R	S	T	U	V	W	X			
1 Adamjee Life	935,494	1,122,889	28,783,093	33,912,292	765	765	2,815,480	3.81	50%	1%	6.1%	17%		
2 Askari Life	1,101,720	545,884	787,786	843,373	62	(112,738)	62	637,853	6.39	195%	-376%	324%	44%	
3 EFU Life	1,000,000	5,027,596	105,820,637	116,764,611	2,229	2,326,390	2,229	6,056,264	3.5	43%	7%	5%	22%	
4 IGI Life	705,672	1,353,854	15,681,832	18,650,377	208	(134,076)	208	1,608,414	3.00	100%	-5.00%	14.88%	15.37%	
5 Jubilee Life	793,307	7,033,334	134,094,451	139,626,012	2,347	2,806,681	2,347	5,207,235	1.04	32.2	7.38	5.22	19.33	
6 State Life	4,000,000	4,593,477	758,544,823	928,762,842	5,120	2,049,776	5,120	39,726,100	1.83	46.16%	6.91%	30.81%	20.77%	
7 TPL Life	800,000	259,678	459,722	611,495	115	(199,906)	115	155,253	1.464622	62.35%	-52.57%	66.78%	9.15%	
TOTAL->	9,336,193	19,936,712	1,044,172,344	1,239,171,002	10,846	-	6,736,127	10,846						

Key information for the year ended December 31, 2018 (Family Takaful Business)

(PKR '000)

Name of Company	Gross Family Takaful Contribution Breakup					Net Claims	Expenses			Income		Revenue Account		Total Assets	Surplus Before Tax to Total Net Contri.	Ratio in %	
	First Year Contribution	Renewal Contribution	Single Contribution	Group Life Contribution	Group Health Cont.		Total Gross Acq. Costs	Gross Admin. Exp.	Commission from Reinsurers	Investment	Others	Surplus before Tax	Balance of Statutory Funds				
	A					C	D	E	F	G	H	I	J	Q	V	X	
1 Adamjee Life	644,658	275,068	291,750	0	0	237,504	350,349	126,162	0	(25,967)		(38,137)	1,624,425	33,912,292	-3%	29%	
2 Askari Life *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3 EFU Life	1,427,561	1,175,913	329,572	225,316	0	511,292	1,214,531	1,415,779	9,733	154,009		57,116	3,496,077	5,396,022	2%	39%	
4 IGI Life	261,833	389,142	427,179	16,336	145,600	270,064	242,957	136,964	2,657	(75,027)		30,375	(95,465)	1,747,930	1,825,911	-7.75%	19.74%
5 Jubilee Life	4,731,580	3,592,768	1,528,273	88,729	165,516	774,775	3,105,434	569,753	21,791	(26,758)		100	401,239	10,454,018	11,517,767	4.01	31.05
6 State Life	-	-	-	-	-	-	-	20,525	-	6,028		-	(14,726)	70,787	111,699	-	-
7 TPL Life *	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	
TOTAL->	7,065,632	5,432,891	2,576,774	330,381	311,116	1,793,635	4,913,271	2,269,183	34,181	32,285		30,475	310,027	17,393,237	52,763,691		

* Does not transact family takaful business

Formuals Defination:

- A: Appearing in Statement of Premium
- C: Appearing in Statement of Claims
- D+E+F: Appearing in Statement of Expenses
- G: Includes Investment income + Rental Income + Return on Bank Deposit
- H: Includes all Income other than Investment Income.
- I: Appearing in Revenue Account
- M: Earning per Share
- P: Includes Investments + Investment Properties + Bank Deposits
- S: Current Assets - Current Liabilities
- T: Current Assets / Current Liabilities
- U: (Net Claims / Total Net Premium) *100
- V: (Surplus Before Tax / Total Net Premium or contribution)*100
- W: (Gross Administrative Expenses/ Total Net Premium) *100
- X: (Gross Acq. Cost / Total Net Premium or contribution)*100