

The Insurance Association of Pakistan

Key information for the period ended June 30, 2020. (Conventional & Takaful)

(PKR '000)

Nos	Name of Company	Gross Conventional/ Takaful Premium/ Contribution Breakup				Net Conv/ Takaful Prem. Contribution	Claims	Expenses		Income			Profit/(Loss)			
		First Year Premium/ Contri.	Renewal Premium/ Contri.	Single Premium/ Contri.	Group Policies Premium/ Contribution without	Net Written Prem./ Contribution	Net Claims	Total Gross Acq. Costs	Gross Admin. Exp.	Investment (including oci)	Others		Pre-tax	After Tax	E.P.S (Rupees)	
		A				B	C	D	E	G		H		K	L	M
1	Adamjee Life	1,078,722	3,507,522	1,231,112	251,099	6,068,455	2,859,971	1,070,519	447,038		(68,364)		171,549	19,466	5,982	0.06
2	Askari Life	31,512	16,529	15,865	77,335	86,056	56,221	61,678	99,763		22,414			(6)	(184)	(0.00)
3	EFU Life	2,125,846	9,808,493	191,997	1,685,587	13,318,830	7,110,262	2,806,911	885,050		9,465,294		21,130	964,057	683,167	6.83
4	IGI Life	409,564	764,796	522,710	954,571	2,545,843	2,109,116	580,396	380,317		962,439		34,357	(66,555)	(47,253)	(0.28)
5	Jubilee Life	1,411,586	15,001,696	43,297	3,919,257	19,726,111	11,513,700	2,873,642	2,023,624		(2,189,712)		89,901	2,004,728	1,410,330	16.16
6	Pak Qatar Family Tak.	671,841	1,960,570	119,496	606,855	3,156,916	1,894,841	821,395	273,341		40,804	369	2,421	(24,674)	(29,445)	(0.23)
7	State Life	3,156,677	29,778,594	-	4,151,155	37,017,076	23,225,208	4,357,081	4,315,105		27,804,679		8,316,535	2,601,483	2,035,639	47.34
8	TPL Life	47,308	9,239	1,550	484,069	459,392	240,460	88,203	193,177		26,993		82	(96,866)	(97,167)	(0.86)
	TOTAL->	8,933,056	60,847,439	2,126,027	12,129,928	82,378,679	49,009,779	12,659,825	8,617,415		36,064,547	369	8,635,975	53	5,401,633	3,961,069

Nos	Name of Company	Balance Sheet					Ratios in %							
		Paid Up Capital	Net Shareholders Equity	Investments	Total Assets	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.		
		N	O	P	Q	R		S	T	U	W	X		
1	Adamjee Life	935,494	1,328,579	32,760,112	41,343,150		1,414	6,133,347		4.00	47.13	7.37	17.64	
2	Askari Life	1,101,720	174,062	622,332	776,585		94	365,273		2.65	65%	116%	72%	
3	EFU Life	1,000,000	5,344,641	126,183,468	139,663,284		2,470	7,370,786		3.37	53%	7%	21%	
4	IGI Life	1,705,672	2,149,292	17,907,624	20,841,697		227	956,324		1.07	0.83	15%	28%	
5	Jubilee Life	872,638	11,602,536	158,008,685	174,302,387		2,477	9,969,562		1.06	58%	10%	15%	
6	Pak Qatar Family Tak.	1,307,124	1,238,061	20,135,268	26,481	762	-	24,195,528		15.67	60.02	8.66	26.02	
7	State Life	4,300,000	9,184,709	1,015,586,695	1,100,270,547		5,234	57,924,303		3	62.74	11.66	11.77	
8	TPL Life	1,200,000	316,246	261,261	1,080,257		111	292,540		1.38	5234%	4205%	19.20%	
	TOTAL->	12,422,648	31,338,126	1,371,465,445	1,478,304,388	762	12,027	0	107,207,663	0	32.44	59.49	10.46	56.98

Key information for the period ended June 30, 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 Contribution	Renewal Contribution	Single Contribution	Group Policies Contribution without Cash Values	Net Written Contribution	Net Claims	Total Gross Acq. Costs	Gross Admin. Exp.	Investment (including oci)	Others		Total Assets	Gross Acq. Cost to Total Net Contri.		
		A				B	C	D	E	G		H		Q	X	
1	Adamjee Life	378,138	519,434	74,232	12,432	967,155	164,240	277,497	70,687		(38,312)			3,256,512	28.69	
2	Askari Life	1,845		170	3,215	2,617	123	895	624		93			4,947	0	
3	EFU Life	675,250	1,123,499	72,442	162,281	1,958,583	297,514	775,183	131,737		341,649		-	582,155	0.40	
4	IGI Life	238,162	286,544	72,778	40,914	621,723	343,475	250,562	83,693		(91,733)		1,905	2,507,714	40.00	
5	Jubilee Life	826,521	3,158,138	15,821	557,970	4,477,868	1,211,666	1,075,734	562,376		(764,559)		44,655	20,012,109	0.24	
6	Pak Qatar Family Tak.	671,841	1,960,570	119,496	606,855	3,156,916	1,894,841	821,395	273,341		40,804	369	2,421	26,481,577	26.02	
7	State Life	-	-	-	-	-	-	2	11,878		6,090		-	136,469	0.00	
8	TPL Life	-	-	-	44,188	13,733	1,301	448	7,806		244		-	50,756	0.03	
	TOTAL->	2,791,757	7,048,185	354,939	1,427,855	11,198,595	3,913,160	3,201,716	1,142,142	0	(505,724)	0	48,981	53	53,032,239	28.59

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