

The Insurance Association of Pakistan

Key Information including window takaful for the nine month period ended September 30, 2018.

(Business underwritten inside Pakistan)

		PKR in '000																										
S.No	Name of Companies	Premium/ Contribution						Claims			Expenses				Income/ (Loss)				Profit / (Loss)				Balance Sheet					
		* Premium Written	Contribution underwritten	Total Premium incl. Takaful Cont	Net Premium Revenue	Net Contribution Revenue	Tot. Net Prem. Inc. Taka Cont. Rev.	Net Claims	Net Claims of Tak operators	Tot Net claims inc. takaful	Net Commission (Income)/Expense	Management Expenses	Gen. Adm. Exp- Financial +Other Exp	Investment Income/(Loss)	Inv. Income from Takaful operat	Total Inv. Income incl. takaful	Others Income/(Loss)	Underwriting Profit / (Loss)	Surplus/ (deficit) in PTF	Profit before tax from w.t operator	Pre-tax	After Tax	E.P.S (Rupees)	Paid Up Capital	Shr.holders Equity	Investment and Cash & Bank deposits	Total Assets	
	A	B	C	B+C	D	E	D+E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V				
1	Adamiée Insurance	10,238,375	817,444	11,055,819	5,408,382	289,228	5,697,610	2,827,395	245,371	3,072,766	415,206	1,586,750	90,462	1,425,799	11,179	1,436,978	56,321	689,994	51,138	69,769	2,153,929	1,510,572	4.32	3,500,000	19,360,335	22,429,767	46,854,619	
2	Alfalah Ins. Co	1,778,792	204,346	1,983,138	917,760	138,418	1,056,178	443,879	76,409	520,288	164,234	292,922	9,780	33,642	2,445	36,087	25,102	16,725	5,473	8,756	74,445	52,112	1.04	500,000	1,092,346	774,934	3,162,044	
3	Allianz EFU Health	1,607,358	34,324	1,641,682	962,622	32,350	994,972	760,840	23,621	784,461	(40,072)	164,464	54,027	25,200	1,888	27,088	12,575	77,390	2,721	1,265	62,403	49,369	0.99	500,000	553,540	854,107	1,860,377	
4	Alpha Insurance	61,435	0	61,435	38,127	0	38,127	4,189	0	4,189	8,260	68,659	3,103	32,863	0	32,863	4,098	(42,981)	0	0	(9,123)	9,386	(0.19)	500,000	742,464	884,684	1,380,891	
5	Asia Insurance	39,393	30,265	69,658	368,849	5,320	374,169	83,611	6,497	90,108	61,684	212,228	8,585	10,851	0	10,851	17,093	12,745	(417,754)	5,764	37,868	23,715	0.43	603,373	989,333	351,812	1,436,928	
6	Askari Gen. Inc.	1,803,945	209,582	2,013,527	1,344,900	139,735	1,484,635	781,533	72,128	853,661	(74,452)	408,880	9,619	54,961	2,633	57,594	228,940	2,158	228,940	5,685	38,304	314,745	220,960	3.53	625,234	1,630,697	2,299,983	4,291,029
7	Atlas Insurance	2,200,090	152,003	2,352,093	1,095,377	77,923	1,173,300	376,093	49,400	425,493	(119,809)	363,012	13,895	189,455	2,160	191,615	63,232	476,081	(16,624)	10,642	725,515	470,827	6.71	701,614	3,484,148	4,903,455	6,718,263	
8	Century Insurance	948,349	44,104	992,453	508,105	15,130	523,235	215,050	1,635	216,685	(4,239)	212,886	-	(23,852)	681	(23,171)	14,615	84,408	4,876	3,145	78,317	53,520	1.06	502,968	1,745,058	1,216,115	3,010,665	
9	Chubb Ins.	334,821	0	334,821	97,342	-	97,342	17,447	-	17,447	(22,319)	(71,587)	4,168	23,582	-	23,582	3,383	30,627	-	-	53,425	37,932	0.76	500,000	105,592	631,914	1,041,538	
10	Cooperative Ins.	10,779	0	10,779	6,595	0	6,595	230	0	230	(1,239)	(7,527)	6,150	2,743	0	2,743	54	(3,131)	0	0	(2,314)	1,523	(0.03)	500,032	55,502	59,195	2,269,720	
11	Crescent Star	91,617	0	91,617	82,901	0	82,901	4,967	0	4,967	14,968	58,954	45,812	1,814	0	1,814	29,481	4,010	0	0	(10,504)	(11,524)	(0.11)	1,076,950	977,846	164,334	1,274,539	
12	East West Ins.	2,255,910	3,947	2,259,857	1,048,703	276	1,048,979	445,555	0	445,555	204,090	172,639	83,423	51,652	380	52,032	1,691	226,420	138	(1,262)	195,077	139,852	2.29	609,782	1,286,926	2,650,973	3,191,543	
13	EFU Gen. Ins. Ltd.	14,426,474	1,494,335	15,920,809	5,939,618	1,134,686	7,074,304	2,369,710	568,513	2,938,223	411,790	1,912,433	42,769	1,278,868	15,438	1,294,306	39,285	1,245,685	114,885	85,219	2,606,288	1,650,362	8.25	2,000,000	18,940,875	26,392,420	42,484,050	
14	Excel Insurance	1,988	0	1,988	500	0	500	180	0	180	(241)	10,383	8,082	8,834	0	8,834	76	(9,822)	0	0	(8,994)	(9,403)	(0.19)	500,000	588,485	640,481	677,195	
15	Habib Insurance **	958,238	0	958,238	382,708	0	382,708	226,310	0	226,310	(51,713)	181,926	69,770	161,368	0	161,368	5,864	26,185	0	0	123,647	86,674	1.40	619,374	1,434,670	1,263,852	3,497,194	
16	IGI General Ins.	3,644,901	149,512	3,794,413	1,673,450	71,064	1,744,514	863,136	45,609	908,745	77,375	535,718	20,414	128,805	1,449	130,254	6,378	197,221	6,244	11,271	323,261	231,228	2,500,000	2,159,171	3,326,507	7,034,209		
17	Jubilee General Ins.	7,742,749	702,528	8,445,277	3,733,617	519,592	4,253,209	2,194,328	271,646	2,465,974	318,138	1,200,673	54,162	1,134,268	8,799	1,143,067	10,838	20,478	83,870	62,476	1,173,898	761,048	4.22	1,804,465	8,178,556	13,705,113	23,190,518	
18	Pakistan Gen. Ins. *	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Premier Ins	433,168	95,743	528,911	268,845	105,926	374,771	149,129	64,534	213,663	27,222	155,782	67,097	3,417	1,634	5,051	25,074	(63,288)	(2,216)	467	(101,427)	110,003	(2.20)	505,650	978,893	1,005,437	3,018,320	
20	Reliance Insurance	667,788	79,120	746,908	245,214	48,512	293,726	62,791	8,523	71,314	40,023	96,176	38,713	62,375	2,126	64,501	1,747	46,224	17,012	11,009	82,642	65,685	1.17	561,412	871,883	730,215	1,784,372	
21	SPI Insurance	413,622	169,902	583,524	353,718	31,025	384,743	100,036	22,780	122,816	50,465	169,512	6,616	12,372	2,508	14,880	1,208,236	33,702	21,068	(12,672)	27,995	19,706	0.39	500,000	542,155	235,479	1,233,081	
22	Security Gen. Inc.	2,249,824	7,256	2,257,080	432,590	224	432,814	62,432	88	62,520	16,015	154,399	12,846	746,759	0	746,759	401	199,744	41	(2,155)	931,903	630,374	9.26	680,625	14,737,562	16,194,605	21,577,959	
23	Shaheen Ins.	385,604	5,684	391,288	289,745	292	290,037	71,719	877	72,596	102,389	52,399	41,704	22,146	1,748	23,894	4,548	63,238	(800)	(719)	47,509	33,760	0.56	600,000	667,045	271,392	1,193,622	
24	Sindh Insurance	408,629	5,137	413,766	268,231	(2,835)	265,396	66,556	904	67,460	147,592	92,245	1,116	201,280	2,646	203,926	4,149	(38,163)	(4,395)	1,105	167,255	117,237	1.17	1,000,000	1,398,164	2,973,713	3,598,252	
25	Takaful Pakistan	0	230,420	230,420	0	83,616	83,616	0	52,030	52,030	6,131	45,875	36,963	0	15,298	15,298	3,099	(20,420)	(2,994)	0	(38,886)	(40,466)	(0.92)	500,000	367,268	550,008	859,758	
26	TPL Insurance Ltd.	1,027,448	792,630	1,820,078	957,552	736,647	1,694,199	399,400	370,653	770,053	98,412	338,545	209,007	26,126	4,079	30,205	158,221	121,196	(67,963)	28,573	13,655	0.15	938,663	1,113,047	797,698	2,478,765		
27	UBL Insurer	2,944,879	338,775	3,283,654	1,012,358	23,268	1,035,626	402,735	25,062	427,797	(15,812)	359,328	92,440	41,103	2,937	44,040	7,219	266,107	19,655	7,298	229,287	158,702	1.38	800,000	1,304,909	2,157,658	5,707,495	
28	United Ins.	3,054,568	858,168	3,912,736	1,799,017	582,947	2,381,964	803,018	234,583	1,037,601	89,328	570,787	71,698	45,493	2,918	48,411	19,847	346,246	14,140	195,223	557,440	418,080	1.85	2,261,754	3,069,699	2,499,249	6,883,218	
29	Universal Ins.	30,773	0	30,773	11,686	0	11,686	2,771	0	2,771	1,911	49,937	2,984	24,395	0	24,395	4,057	(42,933)	0	0	(17,465)	(19,030)	(0.38)	500,000	760,631	436,172	910,115	
	TOTAL-->	59,761,517	6,425,225	66,186,742	29,248,512	4,033,344	33,281,856	13,735,040	2,140,863	15,875,903	1,925,337	9,388,398	1,105,405	5,726,319	82,946	5,809,265	1,728,842	4,192,628	(100,722)	426,942	9,806,609	6,785,859		26,391,896	89,136,800	110,341,272	202,620,277	

* 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
 New Hampshire have close their operation.

B&C Appearing in Statement of Premium
 D Appearing in Statement of Claims
 E Net Commission Expense
 E-1 Management expenses
 E 2 General administration expenses + financial charges + other expenses
 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.