Insurance Companies

Insurance Companies - Overall

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	136,725,650	144,263,314	159,739,372	164,325,669	192,817,195
1.Share capital	44,833,163	46,673,453	49,685,787	58,427,610	61,966,694
2.Reserves	45,942,123	50,397,119	56,177,365	48,965,269	64,134,492
3.Un appropriated profit	45,950,364	47,192,742	53,876,220	56,932,790	66,716,009
4.Others	4,637,585	7,260,610	14,142,980	24,040,520	35,546,542
B.Total liabilities (B1 to B3)	1,568,307,413	1,787,115,551	2,046,165,499	2,356,005,364	2,802,988,243
1.Balance of statutory funds	4,694,192	5,746,254	6,233,813	6,807,384	8,279,414
2.Outstanding claims, adv., prem., due to other insurers	1,155,893,250	1,311,635,102	1,473,265,748	1,757,224,094	2,078,971,667
3.Other/misc. liabilities	407,719,971	469,734,195	566,665,938	591,973,886	715,737,162
C.Total assets (C1 to C5)	1,709,670,648	1,938,639,475	2,220,047,851	2,544,371,553	3,031,351,980
1.Cash and balances with banks	123,024,871	90,950,435	137,331,125	89,164,963	125,425,708
2.Advances to policy holders & employees	1,555,858	1,593,701	1,226,647	1,419,337	1,965,521
3.Investments in securities & properties	1,255,474,860	1,472,190,763	1,595,244,468	1,832,722,060	2,102,577,674
4.Other/misc. assets	305,265,042	350,172,976	462,081,457	596,160,728	774,098,952
5.Fixed assets	24,350,017	23,731,600	24,164,154	24,904,465	27,284,125
D.Profit & loss account					
1.Investment income	112,620,172	126,019,055	136,995,101	173,096,439	249,526,703
2.Gross premium	334,879,279	348,628,936	422,255,566	538,603,402	618,539,196
3.Net premium	276,393,560	284,414,659	347,571,905	441,143,650	485,653,969
4.Gross claims	161,626,753	178,819,483	241,271,064	349,196,789	452,459,405
5.Net claims	142,993,408	158,371,568	216,283,804	318,816,398	415,468,604
6.Underwriting profit	191,674,556	208,754,611	241,473,114	327,049,657	472,357,932
7.Profit/(loss) before taxation	24,410,994	27,937,786	36,306,042	47,696,879	67,107,158
8.Profit/(loss) after taxation	16,429,661	19,886,359	25,978,962	31,666,605	41,008,126
E.Other items					
1.No. of ordinary shares (000)	4,158,254	4,315,283	6,778,492	7,488,592	8,250,614
2.Cash dividend	N/A	N/A	N/A	N/A	N/A
3.Stock dividend/bonus shares	N/A	N/A	N/A	N/A	N/A
4.Cash generated from operating activities	39,928,359	54,289,509	42,204,868	62,523,607	(61,373,564)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	12.02%	13.78%	16.26%	19.27%	21.27%
2.Return on assets (ROA) (D8/C)	0.96%	1.03%	1.17%	1.24%	1.35%
3.Earning per share (D8/E1) (rs. per share)	3.95	4.61	3.83	4.23	4.97
4.Net Claims Incurred Ratio (D5/D3)	51.74%	55.68%	62.23%	72.27%	85.55%
5.Underwriting profit to profit after tax. (D6/D8)	1,166.64%	1,049.74%	929.49%	1,032.79%	1,151.86%
6.Investment income to net premium (D1/D3)	40.75%	44.31%	39.41%	39.24%	51.38%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	7.20%	4.69%	6.19%	3.50%	4.14%
2. Investment to total assets (C3/C)	73.43%	75.94%	71.86%	72.03%	69.36%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	8.00%	7.44%	7.20%	6.46%	6.36%
2.Break up value per share (A/E1) (Rs. per share)	32.88	33.43	23.57	21.94	23.37
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	243.03%	273.00%	162.46%	197.44%	-149.66%

Life Insurance Corporations - Overall

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	26,809,866	29,431,524	35,906,114	40,140,156	44,867,617
1.Share capital	10,936,193	11,940,524	14,930,030	16,230,030	18,160,926
2.Reserves	5,031,160	5,299,068	10,252,162	11,215,121	12,597,143
3.Un appropriated profit	10,842,513	12,191,932	10,723,922	12,695,005	14,109,548
4.Others	1,785,168	4,064,071	9,484,599	19,281,695	30,199,165
B.Total liabilities (B1 to B3)	1,395,158,246	1,589,669,077	1,831,786,207	2,078,059,148	2,462,545,884
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	1,038,950,237	1,181,637,418	1,330,964,693	1,553,246,438	1,839,435,905
3.Other/misc. liabilities	356,208,009	408,031,659	500,821,514	524,812,710	623,109,979
C.Total assets (C1 to C5)	1,423,753,280	1,623,164,672	1,877,176,920	2,137,480,999	2,537,612,666
1.Cash and balances with banks	109,538,381	77,220,128	119,729,618	63,401,311	96,293,874
2.Advances to policy holders & employees	1,143,045	1,099,856	1,009,256	998,951	1,529,726
3.Investments in securities & properties	1,106,210,493	1,308,624,155	1,420,148,548	1,657,047,076	1,884,048,281
4.Other/misc. assets	198,344,818	228,074,036	327,981,863	407,889,353	547,101,939
5.Fixed assets	8,516,543	8,146,497	8,307,635	8,144,308	8,638,846
D.Profit & loss account					
1.Investment income	101,566,506	115,015,759	125,018,611	161,301,430	227,975,508
2.Gross premium	212,993,597	223,308,603	280,926,100	363,068,285	389,102,315
3.Net premium	210,015,107	219,615,590	276,318,509	358,032,572	383,546,059
4.Gross claims	109,425,243	127,199,609	183,363,098	274,406,643	361,525,945
5.Net claims	107,159,858	123,356,798	179,445,710	270,812,121	358,247,075
6.Underwriting profit	187,069,703	204,465,539	233,702,881	322,055,583	465,245,495
7.Profit/(loss) before taxation	8,069,574	12,108,377	14,347,882	27,845,899	33,879,770
8.Profit/(loss) after taxation	5,264,038	8,379,504	10,256,533	17,997,027	20,218,602
E.Other items					
1.No. of ordinary shares (000)	706,619	780,052	1,052,003	1,065,003	1,096,093
2.Cash dividend	N/A	N/A	N/A	N/A	N/A
3.Stock dividend/bonus shares	N/A	N/A	N/A	N/A	N/A
4.Cash generated from operating activities	34,414,091	48,733,026	34,973,966	50,554,615	(70,089,427)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	19.63%	28.47%	28.56%	44.84%	45.06%
2.Return on assets (ROA) (D8/C)	0.37%	0.52%	0.55%	0.84%	0.80%
3.Earning per share (D8/E1) (rs. per share)	7.45	10.74	9.75	16.90	18.45
4.Net Claims Incurred Ratio (D5/D3)	51.02%	56.17%	64.94%	75.64%	93.40%
5.Underwriting profit to profit after tax. (D6/D8)	3,553.73%	2,440.07%	2,278.58%	1,789.49%	2,301.08%
6.Investment income to net premium (D1/D3)	48.36%	52.37%	45.24%	45.05%	59.44%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	7.69%	4.76%	6.38%	2.97%	3.79%
2. Investment to total assets (C3/C)	77.70%	80.62%	75.65%	77.52%	74.24%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	1.88%	1.81%	1.91%	1.88%	1.77%
2.Break up value per share (A/E1) (Rs. per share)	37.94	37.73	34.13	37.69	40.93
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	653.76%	581.57%	340.99%	280.91%	-346.66%

State Life Insurance Corporation Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	5,591,925	6,365,221	6,759,565	9,221,919	11,531,761
1.Share capital	4,300,000	4,600,000	4,900,000	6,200,000	8,000,000
2.Reserves	7,043	304,725	4,725	808,314	1,661,919
3.Un appropriated profit	1,284,882	1,460,496	1,854,840	2,213,605	1,869,842
4.Others	1,557,145	3,943,311	8,644,917	18,190,546	28,600,427
B.Total liabilities (B1 to B3)	1,051,687,035	1,193,074,111	1,350,707,975	1,575,176,039	1,890,551,447
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	1,027,823,887	1,166,687,540	1,314,040,498	1,528,488,901	1,810,879,250
3.Other/misc. liabilities	23,863,148	26,386,571	36,667,477	46,687,138	79,672,197
C.Total assets (C1 to C5)	1,058,836,105	1,203,382,643	1,366,112,457	1,602,588,504	1,930,683,635
1.Cash and balances with banks	91,859,786	56,184,733	101,002,030	48,345,441	82,227,016
2.Advances to policy holders & employees	953,037	949,821	953,738	936,969	1,420,194
3.Investments in securities & properties	781,259,434	930,911,392	1,015,572,066	1,233,301,070	1,390,341,676
4.Other/misc. assets	183,843,613	214,485,881	247,703,437	318,971,532	455,297,440
5.Fixed assets	920,235	850,816	881,186	1,033,492	1,397,309
D.Profit & loss account					
1.Investment income	73,184,367	87,207,086	96,101,249	114,690,704	149,097,627
2.Gross premium	112,776,755	119,414,632	162,480,351	244,150,373	268,878,505
3.Net premium	112,572,322	119,034,540	161,788,686	243,210,693	267,844,182
4.Gross claims	57,143,001	64,886,618	98,348,335	175,557,029	247,853,999
5.Net claims	57,048,764	64,688,426	98,037,891	175,320,881	247,512,791
6.Underwriting profit	57,048,764	64,688,426	98,037,891	175,320,881	247,512,791
7.Profit/(loss) before taxation	2,796,846	5,926,610	9,264,871	20,664,527	24,479,353
8.Profit/(loss) after taxation	1,984,303	4,206,342	6,556,446	13,728,269	14,719,723
E.Other items					
1.No. of ordinary shares (000)	43,000	46,000	49,000	62,000	80,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	12,635,718	30,894,807	28,696,223	56,969,782	(46,909,514)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	35.49%	66.08%	97.00%	148.87%	127.65%
2.Return on assets (ROA) (D8/C)	0.19%	0.35%	0.48%	0.86%	0.76%
3.Earning per share (D8/E1) (rs. per share)	46.15	91.44	133.81	221.42	184.00
4.Net Claims Incurred Ratio (D5/D3)	50.68%	54.34%	60.60%	72.09%	92.41%
5.Underwriting profit to profit after tax. (D6/D8)	2,875.00%	1,537.88%	1,495.29%	1,277.08%	1,681.50%
6.Investment income to net premium (D1/D3)	65.01%	73.26%	59.40%	47.16%	55.67%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	8.68%	4.67%	7.39%	3.02%	4.26%
2. Investment to total assets (C3/C)	73.78%	77.36%	74.34%	76.96%	72.01%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	0.53%	0.53%	0.49%	0.58%	0.60%
2.Break up value per share (A/E1) (Rs. per share)	130.04	138.37	137.95	148.74	144.15
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	636.78%	734.48%	437.68%	414.98%	-318.68%

Adamjee Life Assurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	1,322,823	1,490,254	3,254,471	3,753,786	4,417,568
1.Share capital	935,494	935,494	2,500,000	2,500,000	2,500,000
2.Reserves	367,674	526,415	590,205	777,370	1,047,816
3.Un appropriated profit	19,655	28,345	164,266	476,416	869,752
4.Others	(3,532)	361	(4,743)	(5,496)	0
B.Total liabilities (B1 to B3)	39,057,153	49,348,801	58,667,831	65,417,764	81,672,100
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	1,130,250	1,630,458	2,015,438	3,664,745	3,725,484
3.Other/misc. liabilities	37,926,903	47,718,343	56,652,393	61,753,019	77,946,616
C.Total assets (C1 to C5)	40,376,444	50,839,416	61,917,559	69,166,054	86,089,668
1.Cash and balances with banks	7,260,559	9,955,052	9,726,073	5,316,997	3,926,596
2.Advances to policy holders & employees	64,058	33,090	0	0	0
3.Investments in securities & properties	31,954,538	39,402,518	50,617,541	61,714,223	79,673,213
4.Other/misc. assets	533,314	1,283,364	1,391,540	1,892,723	2,243,797
5.Fixed assets	563,975	165,392	182,405	242,111	246,062
D.Profit & loss account					
1.Investment income	2,539,618	2,586,859	3,135,827	5,923,579	11,854,800
2.Gross premium	12,969,421	17,100,887	20,658,169	20,948,801	23,350,828
3.Net premium	12,386,150	16,536,920	20,128,118	20,315,452	22,685,659
4.Gross claims	7,065,482	7,452,420	9,540,127	14,589,534	19,435,671
5.Net claims	6,723,882	6,838,631	9,105,758	14,234,436	18,997,003
6.Underwriting profit	15,895,867	20,822,093	23,256,138	24,049,605	40,747,708
7.Profit/(loss) before taxation	281,181	310,192	231,205	810,310	1,541,202
8.Profit/(loss) after taxation	217,106	191,014	173,804	497,702	908,075
E.Other items					
1.No. of ordinary shares (000)	93,549	93,549	250,000	250,000	250,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	20.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	2,865,383	5,650,284	6,630,113	3,388,610	(566,180)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	16.41%	12.82%	5.34%	13.26%	20.56%
2.Return on assets (ROA) (D8/C)	0.54%	0.38%	0.28%	0.72%	1.05%
3.Earning per share (D8/E1) (rs. per share)	2.32	2.04	0.70	1.99	3.63
4.Net Claims Incurred Ratio (D5/D3)	54.29%	41.35%	45.24%	70.07%	83.74%
5.Underwriting profit to profit after tax. (D6/D8)	7,321.71%	10,900.82%	13,380.67%	4,832.13%	4,487.26%
6.Investment income to net premium (D1/D3)	20.50%	15.64%	15.58%	29.16%	52.26%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	17.98%	19.58%	15.71%	7.69%	4.56%
2. Investment to total assets (C3/C)	79.14%	77.50%	81.75%	89.23%	92.55%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	3.28%	2.93%	5.26%	5.43%	5.13%
2.Break up value per share (A/E1) (Rs. per share)	14.14	15.93	13.02	15.02	17.67
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	1,319.81%	2,958.05%	3,814.71%	680.85%	-62.35%

Askari Life Insurance Co. Ltd.(Formally East West Life Assu

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	283,247	448,496	206,386	(70,951)	(239,554)
1.Share capital	1,101,720	1,501,720	1,501,720	1,501,720	1,501,720
2.Reserves	(732,058)	(970,982)	(1,222,477)	(1,507,607)	(1,686,416)
3.Un appropriated profit	(86,415)	(82,242)	(72,857)	(65,064)	(54,858)
4.Others	800	2,373	102,283	430,275	636,323
B.Total liabilities (B1 to B3)	485,861	599,303	846,719	1,264,736	1,702,233
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	37,492	188,082	239,047	281,887	294,762
3.Other/misc. liabilities	448,369	411,221	607,672	982,849	1,407,471
C.Total assets (C1 to C5)	769,908	1,050,172	1,155,388	1,624,060	2,099,002
1.Cash and balances with banks	112,844	86,503	143,773	254,525	280,005
2.Advances to policy holders & employees	520	546	0	0	0
3.Investments in securities & properties	510,611	822,950	877,479	1,176,249	1,591,299
4.Other/misc. assets	102,911	108,374	114,429	172,638	213,858
5.Fixed assets	43,022	31,799	19,707	20,648	13,840
D.Profit & loss account					
1.Investment income	88,124	56,671	59,652	118,942	268,773
2.Gross premium	301,961	449,264	834,920	1,301,556	1,613,540
3.Net premium	219,535	281,371	600,421	1,077,752	1,254,184
4.Gross claims	176,873	328,175	452,695	479,719	621,515
5.Net claims	82,127	126,702	154,944	148,084	281,431
6.Underwriting profit	295,972	350,140	664,791	1,208,186	1,551,001
7.Profit/(loss) before taxation	(262,370)	(238,354)	(242,051)	(274,620)	(158,642)
8.Profit/(loss) after taxation	(262,880)	(238,801)	(242,440)	(275,971)	(165,240)
E.Other items					
1.No. of ordinary shares (000)	110,172	150,172	150,172	150,172	150,172
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(193,514)	(185,626)	(50,861)	(31,667)	(42,896)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-92.81%	-53.24%	-117.47%	388.96%	68.98%
2.Return on assets (ROA) (D8/C)	-34.14%	-22.74%	-20.98%	-16.99%	-7.87%
3.Earning per share (D8/E1) (rs. per share)	-2.39	-1.59	-1.61	-1.84	-1.10
4.Net Claims Incurred Ratio (D5/D3)	37.41%	45.03%	25.81%	13.74%	22.44%
5.Underwriting profit to profit after tax. (D6/D8)	-112.59%	-146.62%	-274.21%	-437.79%	-938.64%
6.Investment income to net premium (D1/D3)	40.14%	20.14%	9.94%	11.04%	21.43%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	14.66%	8.24%	12.44%	15.67%	13.34%
2. Investment to total assets (C3/C)	66.32%	78.36%	75.95%	72.43%	75.81%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	36.79%	42.71%	17.86%	-4.37%	-11.41%
2.Break up value per share (A/E1) (Rs. per share)	2.57	2.99	1.37	-0.47	-1.60
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	73.61%	77.73%	20.98%	11.47%	25.96%

EFU Life Assurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	5,856,954	6,136,778	6,144,975	6,337,093	6,903,331
1.Share capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
2.Reserves	2,000,000	2,000,000	4,200,521	4,141,554	4,682,670
3.Un appropriated profit	2,856,954	3,136,778	944,454	1,195,539	1,220,661
4.Others	50,986	38,311	33,404	11,457	46,012
B.Total liabilities (B1 to B3)	123,381,699	148,304,847	157,001,576	172,098,122	203,254,559
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	3,942,890	4,972,058	4,603,508	6,485,984	8,113,488
3.Other/misc. liabilities	119,438,809	143,332,789	152,398,068	165,612,138	195,141,071
C.Total assets (C1 to C5)	129,289,639	154,479,936	163,179,955	178,446,672	210,203,902
1.Cash and balances with banks	5,713,548	5,335,091	4,608,125	4,558,867	5,054,792
2.Advances to policy holders & employees	82,799	87,012	0	0	0
3.Investments in securities & properties	116,065,289	142,432,034	150,902,180	164,633,179	194,864,464
4.Other/misc. assets	4,897,609	4,143,701	5,156,941	6,800,734	7,432,565
5.Fixed assets	2,530,394	2,482,098	2,512,709	2,453,892	2,852,081
D.Profit & loss account					
1.Investment income	11,589,124	11,468,634	11,869,292	19,211,061	32,897,028
2.Gross premium	31,750,084	32,545,748	37,406,876	39,564,664	37,467,136
3.Net premium	31,141,634	31,653,339	36,350,499	38,471,291	36,403,845
4.Gross claims	16,115,441	18,587,039	23,818,672	27,420,518	32,850,082
5.Net claims	15,677,433	17,860,692	23,020,008	26,601,104	32,121,795
6.Underwriting profit	38,061,925	52,550,827	43,829,390	53,005,896	75,750,650
7.Profit/(loss) before taxation	2,354,173	2,527,233	2,141,668	2,842,107	2,997,575
8.Profit/(loss) after taxation	1,549,264	1,784,150	1,508,197	1,692,118	2,066,238
E.Other items					
1.No. of ordinary shares (000)	100,000	100,000	100,000	100,000	100,000
2.Cash dividend	150.00%	150.00%	150.00%	150.00%	150.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	7,849,700	5,819,758	1,677,620	1,287,541	(7,059,738)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	26.45%	29.07%	24.54%	26.70%	29.93%
2.Return on assets (ROA) (D8/C)	1.20%	1.15%	0.92%	0.95%	0.98%
3.Earning per share (D8/E1) (rs. per share)	15.49	17.84	15.08	16.92	20.66
4.Net Claims Incurred Ratio (D5/D3)	50.34%	56.43%	63.33%	69.15%	88.24%
5.Underwriting profit to profit after tax. (D6/D8)	2,456.77%	2,945.43%	2,906.08%	3,132.52%	3,666.11%
6.Investment income to net premium (D1/D3)	37.21%	36.23%	32.65%	49.94%	90.37%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	4.42%	3.45%	2.82%	2.55%	2.40%
2. Investment to total assets (C3/C)	89.77%	92.20%	92.48%	92.26%	92.70%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	4.53%	3.97%	3.77%	3.55%	3.28%
2.Break up value per share (A/E1) (Rs. per share)	58.57	61.37	61.45	63.37	69.03
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	506.67%	326.19%	111.23%	76.09%	-341.67%

IGI Life Insurance Limited (Formerly American Life Insuranc

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	2,232,970	2,134,397	1,784,105	1,828,512	1,971,011
1.Share capital	1,705,672	1,705,672	1,705,672	1,705,672	1,705,672
2.Reserves	(148,245)	(641,955)	(1,043,446)	(1,029,779)	(1,203,903)
3.Un appropriated profit	675,543	1,070,680	1,121,879	1,152,619	1,469,242
4.Others	7,743	2,331	(39,924)	(88,124)	(24,536)
B.Total liabilities (B1 to B3)	17,903,386	19,731,014	20,302,006	19,704,535	24,741,558
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	511,927	916,886	881,821	1,034,463	988,746
3.Other/misc. liabilities	17,391,459	18,814,128	19,420,185	18,670,072	23,752,812
C.Total assets (C1 to C5)	20,144,099	21,867,742	22,046,187	21,444,923	26,688,033
1.Cash and balances with banks	110,462	363,263	312,967	218,118	342,469
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	17,350,938	19,017,906	19,071,550	18,502,340	23,478,133
4.Other/misc. assets	2,040,361	1,755,610	1,956,788	2,180,889	2,348,592
5.Fixed assets	642,338	730,963	704,882	543,576	518,839
D.Profit & loss account					
1.Investment income	1,551,163	1,644,301	1,331,881	1,639,062	2,505,665
2.Gross premium	4,814,857	6,160,785	7,056,672	6,072,070	7,991,605
3.Net premium	4,656,663	5,949,885	6,837,969	5,800,343	7,685,877
4.Gross claims	4,883,118	4,416,919	5,076,159	5,458,775	4,480,832
5.Net claims	4,770,078	4,295,989	4,917,339	5,301,836	4,348,974
6.Underwriting profit	6,315,977	7,916,618	8,160,049	7,523,231	10,786,664
7.Profit/(loss) before taxation	(245,797)	(135,987)	(492,237)	60,170	224,865
8.Profit/(loss) after taxation	(176,718)	(95,725)	(349,157)	42,031	142,699
E.Other items					
1.No. of ordinary shares (000)	170,567	170,567	170,567	170,567	170,567
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(1,607,511)	(95,965)	(887,032)	(2,112,544)	708,558
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-7.91%	-4.48%	-19.57%	2.30%	7.24%
2.Return on assets (ROA) (D8/C)	-0.88%	-0.44%	-1.58%	0.20%	0.53%
3.Earning per share (D8/E1) (rs. per share)	-1.04	-0.56	-2.05	0.25	0.84
4.Net Claims Incurred Ratio (D5/D3)	102.44%	72.20%	71.91%	91.41%	56.58%
5.Underwriting profit to profit after tax. (D6/D8)	-3,574.04%	-8,270.17%	-2,337.07%	17,899.24%	7,559.03%
6.Investment income to net premium (D1/D3)	33.31%	27.64%	19.48%	28.26%	32.60%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	0.55%	1.66%	1.42%	1.02%	1.28%
2. Investment to total assets (C3/C)	86.13%	86.97%	86.51%	86.28%	87.97%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	11.08%	9.76%	8.09%	8.53%	7.39%
2.Break up value per share (A/E1) (Rs. per share)	13.09	12.51	10.46	10.72	11.56
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	909.65%	100.25%	254.05%	-5,026.16%	496.54%

Jubilee Life Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	11,233,535	12,794,822	13,150,841	14,061,909	15,275,612
1.Share capital	793,307	872,638	872,638	872,638	1,003,534
2.Reserves	3,436,746	4,080,865	4,302,634	4,605,269	4,675,057
3.Un appropriated profit	7,003,482	7,841,319	7,975,569	8,584,002	9,597,021
4.Others	172,026	77,384	(82,209)	(120,452)	77,450
B.Total liabilities (B1 to B3)	161,954,962	177,549,917	177,483,292	173,911,175	190,137,210
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	5,265,177	6,797,869	8,325,839	12,494,295	14,638,012
3.Other/misc. liabilities	156,689,785	170,752,048	169,157,453	161,416,880	175,499,198
C.Total assets (C1 to C5)	173,360,523	190,422,123	190,551,924	187,852,632	205,490,272
1.Cash and balances with banks	4,094,997	4,943,260	3,079,725	4,169,423	3,925,056
2.Advances to policy holders & employees	42,631	29,387	55,518	61,321	108,871
3.Investments in securities & properties	158,843,190	175,769,348	178,152,099	173,303,162	189,682,643
4.Other/misc. assets	6,593,765	5,812,754	5,295,204	6,507,697	8,202,547
5.Fixed assets	3,785,940	3,867,374	3,969,378	3,811,029	3,571,155
D.Profit & loss account					
1.Investment income	12,591,769	12,024,816	12,274,759	19,080,221	30,713,754
2.Gross premium	49,627,409	46,507,123	49,355,599	47,343,377	46,113,257
3.Net premium	48,396,019	45,207,696	47,580,137	45,571,152	44,086,423
4.Gross claims	23,629,644	30,662,188	41,634,063	44,497,032	49,879,810
5.Net claims	22,471,614	28,825,518	39,848,772	42,933,793	48,713,094
6.Underwriting profit	68,766,251	57,137,348	51,787,830	50,289,698	78,238,595
7.Profit/(loss) before taxation	3,416,367	4,070,024	2,540,238	3,300,954	4,352,966
8.Profit/(loss) after taxation	2,224,227	2,884,381	1,793,107	2,072,051	2,306,280
E.Other items					
1.No. of ordinary shares (000)	79,331	87,264	87,264	87,264	100,353
2.Cash dividend	165.00%	165.00%	145.00%	130.00%	130.00%
3.Stock dividend/bonus shares	10.00%	0.00%	0.00%	15.00%	0.00%
4.Cash generated from operating activities	13,027,353	6,807,490	(1,322,586)	(6,226,642)	(13,499,192)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	19.80%	22.54%	13.63%	14.74%	15.10%
2.Return on assets (ROA) (D8/C)	1.28%	1.51%	0.94%	1.10%	1.12%
3.Earning per share (D8/E1) (rs. per share)	28.04	33.05	20.55	23.74	22.98
4.Net Claims Incurred Ratio (D5/D3)	46.43%	63.76%	83.75%	94.21%	110.49%
5.Underwriting profit to profit after tax. (D6/D8)	3,091.69%	1,980.92%	2,888.16%	2,427.05%	3,392.42%
6.Investment income to net premium (D1/D3)	26.02%	26.60%	25.80%	41.87%	69.67%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	2.36%	2.60%	1.62%	2.22%	1.91%
2. Investment to total assets (C3/C)	91.63%	92.31%	93.49%	92.25%	92.31%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	6.48%	6.72%	6.90%	7.49%	7.43%
2.Break up value per share (A/E1) (Rs. per share)	141.60	146.62	150.70	161.14	152.22
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	585.70%	236.01%	-73.76%	-300.51%	-585.32%

Postal Life Insurance

(Thousand Rupees)

Items	2021	2022	2023
A.Total equity (A1 to A3)	4,190,825	4,592,942	4,592,942
1.Share capital	700,000	700,000	700,000
2.Reserves	3,300,000	3,300,000	3,300,000
3.Un appropriated profit	190,825	592,942	592,942
4.Others	830,871	863,489	863,489
B.Total liabilities (B1 to B3)	66,191,046	69,901,015	69,901,015
1.Balance of statutory funds	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	549,749	487,370	487,370
3.Other/misc. liabilities	65,641,297	69,413,645	69,413,645
C.Total assets (C1 to C5)	71,212,742	75,357,446	75,357,446
1.Cash and balances with banks	618,504	299,519	299,519
2.Advances to policy holders & employees	0	661	661
3.Investments in securities & properties	4,468,793	3,930,013	3,930,013
4.Other/misc. assets	66,113,279	71,112,895	71,112,895
5.Fixed assets	12,166	14,358	14,358
D.Profit & loss account			
1.Investment income	218,870	610,780	610,780
2.Gross premium	2,493,266	3,047,197	3,047,197
3.Net premium	2,492,261	3,045,471	3,045,471
4.Gross claims	3,703,872	5,614,861	5,614,861
5.Net claims	3,703,872	5,614,861	5,614,861
6.Underwriting profit	7,362,123	10,053,417	10,053,417
7.Profit/(loss) before taxation	1,090,660	628,923	628,923
8.Profit/(loss) after taxation	1,008,186	432,437	432,437
E.Other items			
1.No. of ordinary shares (000)	70,000	70,000	70,000
2.Cash dividend	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%
4.Cash generated from operating activities	690,514	(2,260,440)	(2,260,440)
F.Efficiency ratios/profitability ratios			
1.Return on equity (ROE) (D8/A)	24.06%	9.42%	9.42%
2.Return on assets (ROA) (D8/C)	1.42%	0.57%	0.57%
3.Earning per share (D8/E1) (rs. per share)	14.40	6.18	6.18
4.Net Claims Incurred Ratio (D5/D3)	148.61%	184.37%	184.37%
5.Underwriting profit to profit after tax. (D6/D8)	730.23%	2,324.83%	2,324.83%
6.Investment income to net premium (D1/D3)	8.78%	20.06%	20.06%
G.Liquidity ratios			
1.Cash & bank balances to total assets (C1/C)	0.87%	0.40%	0.40%
2. Investment to total assets (C3/C)	6.28%	5.22%	5.22%
H.Capital /leverage ratios			
1.Capital ratio (A/C)	5.88%	6.09%	6.09%
2.Break up value per share (A/E1) (Rs. per share)	59.87	65.61	65.61
I.Cash flow ratio			
1.Cash generated from operating activities to profit after tax. (E4/D8)	68.49%	-522.72%	-522.72%

TPL Life Insurance Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	288,412	61,556	414,946	414,946	414,946
1.Share capital	1,100,000	1,325,000	1,750,000	1,750,000	1,750,000
2.Reserves	100,000	0	120,000	120,000	120,000
3.Un appropriated profit	(911,588)	(1,263,444)	(1,455,054)	(1,455,054)	(1,455,054)
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	688,150	1,061,084	585,762	585,762	585,762
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	238,614	444,525	308,793	308,793	308,793
3.Other/misc. liabilities	449,536	616,559	276,969	276,969	276,969
C.Total assets (C1 to C5)	976,562	1,122,640	1,000,708	1,000,708	1,000,708
1.Cash and balances with banks	386,185	352,226	238,421	238,421	238,421
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	226,493	268,007	486,840	486,840	486,840
4.Other/misc. assets	333,245	484,352	250,245	250,245	250,245
5.Fixed assets	30,639	18,055	25,202	25,202	25,202
D.Profit & loss account					
1.Investment income	22,341	27,392	27,081	27,081	27,081
2.Gross premium	753,110	1,130,164	640,247	640,247	640,247
3.Net premium	642,784	951,839	540,418	540,418	540,418
4.Gross claims	411,684	866,250	789,175	789,175	789,175
5.Net claims	385,960	720,840	657,126	657,126	657,126
6.Underwriting profit	684,947	1,000,087	604,669	604,669	604,669
7.Profit/(loss) before taxation	(270,826)	(351,341)	(186,472)	(186,472)	(186,472)
8.Profit/(loss) after taxation	(271,264)	(351,857)	(191,610)	(191,610)	(191,610)
E.Other items					
1.No. of ordinary shares (000)	110,000	132,500	175,000	175,000	175,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(163,038)	(157,722)	(460,025)	(460,025)	(460,025)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-94.05%	-571.60%	-46.18%	-46.18%	-46.18%
2.Return on assets (ROA) (D8/C)	-27.78%	-31.34%	-19.15%	-19.15%	-19.15%
3.Earning per share (D8/E1) (rs. per share)	-2.47	-2.66	-1.09	-1.09	-1.09
4.Net Claims Incurred Ratio (D5/D3)	60.05%	75.73%	121.60%	121.60%	121.60%
5.Underwriting profit to profit after tax. (D6/D8)	-252.50%	-284.23%	-315.57%	-315.57%	-315.57%
6.Investment income to net premium (D1/D3)	3.48%	2.88%	5.01%	5.01%	5.01%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	39.55%	31.37%	23.83%	23.83%	23.83%
2. Investment to total assets (C3/C)	23.19%	23.87%	48.65%	48.65%	48.65%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	29.53%	5.48%	41.47%	41.47%	41.47%
2.Break up value per share (A/E1) (Rs. per share)	2.62	0.46	2.37	2.37	2.37
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	60.10%	44.83%	240.08%	240.08%	240.08%

Non-Life Insurance Corporations - Overall

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	107,394,486	112,062,476	120,592,903	120,531,261	143,680,759
1.Share capital	30,717,631	31,553,590	31,057,387	38,499,210	39,608,703
2.Reserves	41,023,732	45,210,207	46,268,118	38,063,074	51,928,489
3.Un appropriated profit	35,653,123	35,298,679	43,267,398	43,968,977	52,143,567
4.Others	2,050,932	2,284,457	3,669,500	3,768,042	4,175,464
B.Total liabilities (B1 to B3)	142,169,705	160,560,003	173,566,128	233,941,621	282,560,956
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	114,973,645	127,354,296	138,655,638	199,113,448	233,545,806
3.Other/misc. liabilities	27,196,060	33,205,707	34,910,490	34,828,173	49,015,150
C.Total assets (C1 to C5)	251,615,123	274,906,936	297,828,531	358,240,924	430,417,179
1.Cash and balances with banks	8,719,187	9,764,426	13,156,399	21,151,585	23,253,429
2.Advances to policy holders & employees	396,663	482,240	205,565	397,469	408,938
3.Investments in securities & properties	124,880,984	132,677,641	142,032,887	140,321,959	172,961,660
4.Other/misc. assets	102,714,472	117,348,192	127,548,261	180,579,980	217,080,422
5.Fixed assets	14,903,817	14,634,437	14,885,419	15,789,931	16,712,730
D.Profit & loss account					
1.Investment income	8,697,859	9,286,727	10,890,443	10,369,273	19,510,983
2.Gross premium	110,229,702	113,317,001	126,534,440	159,515,663	206,241,590
3.Net premium	56,962,843	55,169,258	59,191,731	70,281,704	82,468,214
4.Gross claims	46,504,659	45,092,260	49,619,888	64,613,483	75,968,995
5.Net claims	30,532,748	29,071,060	29,074,205	38,785,306	43,091,083
6.Underwriting profit	4,618,765	4,250,390	7,711,473	4,984,738	6,952,904
7.Profit/(loss) before taxation	16,154,646	15,497,294	21,530,677	19,431,257	32,858,470
8.Profit/(loss) after taxation	11,041,451	11,243,538	15,372,413	13,414,134	20,488,955
E.Other items					
1.No. of ordinary shares (000)	3,133,701	3,217,296	5,356,652	6,053,752	6,734,815
2.Cash dividend	N/A	N/A	N/A	N/A	N/A
3.Stock dividend/bonus shares	N/A	N/A	N/A	N/A	N/A
4.Cash generated from operating activities	4,028,251	3,869,880	5,169,946	10,703,229	4,086,506
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	10.28%	10.03%	12.75%	11.13%	14.26%
2.Return on assets (ROA) (D8/C)	4.39%	4.09%	5.16%	3.74%	4.76%
3.Earning per share (D8/E1) (rs. per share)	3.52	3.49	2.87	2.22	3.04
4.Net Claims Incurred Ratio (D5/D3)	53.60%	52.69%	49.12%	55.19%	52.25%
5.Underwriting profit to profit after tax. (D6/D8)	41.83%	37.80%	50.16%	37.16%	33.93%
6.Investment income to net premium (D1/D3)	15.27%	16.83%	18.40%	14.75%	23.66%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	3.47%	3.55%	4.42%	5.90%	5.40%
2. Investment to total assets (C3/C)	49.63%	48.26%	47.69%	39.17%	40.18%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	42.68%	40.76%	40.49%	33.65%	33.38%
2.Break up value per share (A/E1) (Rs. per share)	34.27	34.83	22.51	19.91	21.33
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	36.48%	34.42%	33.63%	79.79%	19.94%

Pakistan Reinsurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	9,828,798	9,828,798	11,526,913	12,900,130	16,549,733
1.Share capital	3,000,000	3,000,000	3,000,000	9,000,000	9,000,000
2.Reserves	3,711,061	3,711,061	3,113,273	2,764,834	6,414,437
3.Un appropriated profit	3,117,737	3,117,737	5,413,640	1,135,296	1,135,296
4.Others	0	0	1,545,282	1,421,278	1,590,000
B.Total liabilities (B1 to B3)	26,007,168	26,007,168	33,733,357	49,533,537	58,747,672
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	21,974,820	21,974,820	28,400,893	44,248,954	52,026,455
3.Other/misc. liabilities	4,032,348	4,032,348	5,332,464	5,284,583	6,721,217
C.Total assets (C1 to C5)	35,835,966	35,835,966	46,805,552	63,854,945	76,887,405
1.Cash and balances with banks	815,679	815,679	1,140,841	3,030,891	3,159,752
2.Advances to policy holders & employees	91,398	91,398	0	0	0
3.Investments in securities & properties	10,969,290	10,969,290	13,285,177	13,384,742	19,117,759
4.Other/misc. assets	23,892,328	23,892,328	31,941,970	46,983,161	53,933,524
5.Fixed assets	67,271	67,271	437,564	456,151	676,370
D.Profit & loss account					
1.Investment income	1,008,309	1,008,309	981,710	1,338,391	2,389,537
2.Gross premium	17,655,482	17,655,482	20,993,560	24,271,390	33,969,248
3.Net premium	6,905,155	6,905,155	7,225,624	7,929,370	9,323,453
4.Gross claims	6,154,840	6,154,840	5,511,516	6,210,425	7,061,557
5.Net claims	4,258,866	4,258,866	3,777,805	4,311,851	4,707,325
6.Underwriting profit	501,365	501,365	1,682,808	1,652,023	1,892,818
7.Profit/(loss) before taxation	2,189,249	2,189,249	3,614,418	3,556,744	5,189,323
8.Profit/(loss) after taxation	1,484,283	1,484,283	2,589,586	2,624,828	3,065,248
E.Other items					
1.No. of ordinary shares (000)	300,000	300,000	300,000	900,000	900,000
2.Cash dividend	20.00%	25.00%	20.00%	7.50%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	200.00%	0.00%	0.00%
4.Cash generated from operating activities	531,001	531,001	155,440	1,732,090	2,518,011
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	15.10%	15.10%	22.47%	20.35%	18.52%
2.Return on assets (ROA) (D8/C)	4.14%	4.14%	5.53%	4.11%	3.99%
3.Earning per share (D8/E1) (rs. per share)	4.95	4.95	8.63	2.92	3.41
4.Net Claims Incurred Ratio (D5/D3)	61.68%	61.68%	52.28%	54.38%	50.49%
5.Underwriting profit to profit after tax. (D6/D8)	33.78%	33.78%	64.98%	62.94%	61.75%
6.Investment income to net premium (D1/D3)	14.60%	14.60%	13.59%	16.88%	25.63%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	2.28%	2.28%	2.44%	4.75%	4.11%
2. Investment to total assets (C3/C)	30.61%	30.61%	28.38%	20.96%	24.86%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	27.43%	27.43%	24.63%	20.20%	21.52%
2.Break up value per share (A/E1) (Rs. per share)	32.76	32.76	38.42	14.33	18.39
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	35.77%	35.77%	6.00%	65.99%	82.15%

Sindh Insurance Limited

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	1,818,745	2,202,310	2,414,214	2,778,494	3,254,565
1.Share capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
2.Reserves	13,563	76,732	78	206	(33,788)
3.Un appropriated profit	805,182	1,125,578	1,414,136	1,778,288	2,288,353
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	2,821,567	2,535,311	2,305,810	2,699,429	3,143,121
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	2,774,850	2,456,375	2,255,888	2,625,667	3,003,273
3.Other/misc. liabilities	46,717	78,936	49,922	73,762	139,848
C.Total assets (C1 to C5)	4,640,312	4,737,621	4,720,024	5,477,923	6,397,686
1.Cash and balances with banks	66,870	110,728	58,880	156,457	94,210
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	3,296,226	3,566,363	3,686,435	4,180,289	4,508,574
4.Other/misc. assets	1,247,110	1,029,639	943,578	1,116,202	1,772,911
5.Fixed assets	30,106	30,891	31,131	24,975	21,991
D.Profit & loss account					
1.Investment income	360,060	385,108	374,010	520,840	923,031
2.Gross premium	895,899	488,546	714,554	1,055,482	1,784,624
3.Net premium	377,973	254,168	85,966	202,621	271,124
4.Gross claims	234,297	71,434	178,561	240,533	499,351
5.Net claims	205,448	66,798	(205,519)	68,043	111,571
6.Underwriting profit	55,990	54,306	30,031	34,325	24,595
7.Profit/(loss) before taxation	458,495	451,165	404,611	572,370	998,843
8.Profit/(loss) after taxation	325,827	320,395	288,703	364,811	610,004
E.Other items					
1.No. of ordinary shares (000)	100,000	100,000	100,000	100,000	100,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(162,022)	(169,642)	(230,544)	25,643	(359,966)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	17.91%	14.55%	11.96%	13.13%	18.74%
2.Return on assets (ROA) (D8/C)	7.02%	6.76%	6.12%	6.66%	9.53%
3.Earning per share (D8/E1) (rs. per share)	3.26	3.20	2.89	3.65	6.10
4.Net Claims Incurred Ratio (D5/D3)	54.36%	26.28%	-239.07%	33.58%	41.15%
5.Underwriting profit to profit after tax. (D6/D8)	17.18%	16.95%	10.40%	9.41%	4.03%
6.Investment income to net premium (D1/D3)	95.26%	151.52%	435.07%	257.05%	340.45%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	1.44%	2.34%	1.25%	2.86%	1.47%
2. Investment to total assets (C3/C)	71.03%	75.28%	78.10%	76.31%	70.47%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	39.19%	46.49%	51.15%	50.72%	50.87%
2.Break up value per share (A/E1) (Rs. per share)	18.19	22.02	24.14	27.78	32.55
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-49.73%	-52.95%	-79.86%	7.03%	-59.01%

Adamjee Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	21,380,492	22,234,859	25,389,764	24,918,939	30,620,069
1.Share capital	3,500,000	3,500,000	3,500,000	3,500,000	3,500,000
2.Reserves	4,555,491	4,486,946	5,486,879	3,527,175	7,963,751
3.Un appropriated profit	13,325,001	14,247,913	16,402,885	17,891,764	19,156,318
4.Others	0	0	0	0	30,754
B.Total liabilities (B1 to B3)	28,157,770	27,285,290	36,250,819	48,846,960	59,476,929
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	23,773,861	20,022,083	29,668,880	43,688,423	50,984,433
3.Other/misc. liabilities	4,383,909	7,263,207	6,581,939	5,158,537	8,492,496
C.Total assets (C1 to C5)	49,538,262	49,520,149	61,640,583	73,765,899	90,127,752
1.Cash and balances with banks	1,176,685	1,312,044	2,174,053	5,276,694	5,252,776
2.Advances to policy holders & employees	201,496	282,387	177,729	373,275	378,207
3.Investments in securities & properties	26,289,568	26,997,649	32,701,601	29,417,889	38,953,293
4.Other/misc. assets	17,569,456	16,371,963	22,248,657	34,342,339	41,235,649
5.Fixed assets	4,301,057	4,556,106	4,338,543	4,355,702	4,307,827
D.Profit & loss account					
1.Investment income	1,372,373	1,092,506	2,469,444	2,127,600	3,902,919
2.Gross premium	22,507,035	18,279,110	23,319,840	32,676,780	41,463,413
3.Net premium	15,433,989	13,294,626	12,552,477	16,980,105	19,319,089
4.Gross claims	14,686,699	11,973,346	11,343,930	19,356,834	23,719,945
5.Net claims	9,876,537	7,986,856	7,203,883	11,284,674	13,606,120
6.Underwriting profit	653,622	375,700	672,263	(209,456)	(1,365,306)
7.Profit/(loss) before taxation	2,532,994	1,910,186	4,405,361	3,147,208	3,912,267
8.Profit/(loss) after taxation	1,812,975	1,875,506	3,136,494	2,585,013	2,262,030
E.Other items					
1.No. of ordinary shares (000)	350,000	350,000	2,538,976	2,491,894	3,062,007
2.Cash dividend	25.00%	25.00%	30.00%	30.00%	30.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(93,353)	647,787	1,402,481	626,821	(2,981,093)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	8.48%	8.43%	12.35%	10.37%	7.39%
2.Return on assets (ROA) (D8/C)	3.66%	3.79%	5.09%	3.50%	2.51%
3.Earning per share (D8/E1) (rs. per share)	5.18	5.36	1.24	1.04	0.74
4.Net Claims Incurred Ratio (D5/D3)	63.99%	60.08%	57.39%	66.46%	70.43%
5.Underwriting profit to profit after tax. (D6/D8)	36.05%	20.03%	21.43%	-8.10%	-60.36%
6.Investment income to net premium (D1/D3)	8.89%	8.22%	19.67%	12.53%	20.20%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	2.38%	2.65%	3.53%	7.15%	5.83%
2. Investment to total assets (C3/C)	53.07%	54.52%	53.05%	39.88%	43.22%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	43.16%	44.90%	41.19%	33.78%	33.97%
2.Break up value per share (A/E1) (Rs. per share)	61.09	63.53	10.00	10.00	10.00
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-5.15%	34.54%	44.71%	24.25%	-131.79%

Alflah Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	1,312,385	1,631,582	1,833,502	1,993,898	1,993,898
1.Share capital	500,000	500,000	500,000	500,000	500,000
2.Reserves	184,396	224,283	160,591	116,436	116,436
3.Un appropriated profit	627,989	907,299	1,172,911	1,377,462	1,377,462
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	2,711,377	2,602,041	3,192,045	3,950,503	3,950,503
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	1,939,432	1,674,685	2,373,702	2,903,831	2,903,831
3.Other/misc. liabilities	771,945	927,356	818,343	1,046,672	1,046,672
C.Total assets (C1 to C5)	4,023,762	4,233,623	5,025,547	5,944,401	5,944,401
1.Cash and balances with banks	328,906	350,668	344,658	538,463	538,463
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	1,543,047	1,771,100	2,137,107	2,224,512	2,224,512
4.Other/misc. assets	1,970,251	1,947,600	2,367,922	2,991,492	2,991,492
5.Fixed assets	181,558	164,255	175,860	189,934	189,934
D.Profit & loss account					
1.Investment income	110,855	219,337	189,081	232,436	232,436
2.Gross premium	2,666,478	2,810,203	3,499,285	4,374,858	4,374,858
3.Net premium	1,583,734	1,726,381	1,934,765	2,218,696	2,218,696
4.Gross claims	921,704	1,250,726	1,313,298	1,823,908	1,823,908
5.Net claims	658,573	742,441	978,950	1,198,482	1,198,482
6.Underwriting profit	81,791	94,404	117,661	37,094	37,094
7.Profit/(loss) before taxation	253,053	381,905	365,422	457,099	457,099
8.Profit/(loss) after taxation	159,344	273,730	265,840	303,352	303,352
E.Other items					
1.No. of ordinary shares (000)	50,000	50,000	50,000	50,000	50,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	64,612	(60,766)	288,565	216,661	216,661
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	12.14%	16.78%	14.50%	15.21%	15.21%
2.Return on assets (ROA) (D8/C)	3.96%	6.47%	5.29%	5.10%	5.10%
3.Earning per share (D8/E1) (rs. per share)	3.19	5.47	5.32	6.07	6.07
4.Net Claims Incurred Ratio (D5/D3)	41.58%	43.01%	50.60%	54.02%	54.02%
5.Underwriting profit to profit after tax. (D6/D8)	51.33%	34.49%	44.26%	12.23%	12.23%
6.Investment income to net premium (D1/D3)	7.00%	12.71%	9.77%	10.48%	10.48%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	8.17%	8.28%	6.86%	9.06%	9.06%
2. Investment to total assets (C3/C)	38.35%	41.83%	42.52%	37.42%	37.42%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	32.62%	38.54%	36.48%	33.54%	33.54%
2.Break up value per share (A/E1) (Rs. per share)	26.25	32.63	36.67	39.88	39.88
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	40.55%	-22.20%	108.55%	71.42%	71.42%

Alpha Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	705,526	700,118	713,041	688,200	688,200
1.Share capital	500,000	500,000	500,000	500,000	500,000
2.Reserves	105,743	97,537	92,611	81,799	81,799
3.Un appropriated profit	99,783	102,581	120,430	106,401	106,401
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	406,448	382,809	364,564	466,485	466,485
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	305,282	302,121	274,193	373,556	373,556
3.Other/misc. liabilities	101,166	80,688	90,371	92,929	92,929
C.Total assets (C1 to C5)	1,111,974	1,082,927	1,077,605	1,154,685	1,154,685
1.Cash and balances with banks	141,980	46,387	69,483	125,446	125,446
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	654,194	754,630	664,257	682,908	682,908
4.Other/misc. assets	292,665	265,847	332,322	338,692	338,692
5.Fixed assets	23,135	16,063	11,543	7,639	7,639
D.Profit & loss account					
1.Investment income	43,277	59,882	55,387	48,055	48,055
2.Gross premium	114,854	97,043	174,121	255,507	255,507
3.Net premium	60,197	70,318	102,878	182,580	182,580
4.Gross claims	103,037	35,420	93,434	138,632	138,632
5.Net claims	2,696	44,550	26,270	116,577	116,577
6.Underwriting profit	(56,046)	(57,895)	(35,717)	(68,100)	(68,100)
7.Profit/(loss) before taxation	5,743	2,971	27,763	(11,083)	(11,083)
8.Profit/(loss) after taxation	3,596	1,835	18,256	(14,283)	(14,283)
E.Other items					
1.No. of ordinary shares (000)	50,000	50,000	50,000	50,000	50,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(80,106)	(45,499)	(113,427)	(19,033)	(19,033)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	0.51%	0.26%	2.56%	-2.08%	-2.08%
2.Return on assets (ROA) (D8/C)	0.32%	0.17%	1.69%	-1.24%	-1.24%
3.Earning per share (D8/E1) (rs. per share)	0.07	0.04	0.37	-0.29	-0.29
4.Net Claims Incurred Ratio (D5/D3)	4.48%	63.36%	25.54%	63.85%	63.85%
5.Underwriting profit to profit after tax. (D6/D8)	-1,558.57%	-3,155.04%	-195.65%	476.79%	476.79%
6.Investment income to net premium (D1/D3)	71.89%	85.16%	53.84%	26.32%	26.32%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	12.77%	4.28%	6.45%	10.86%	10.86%
2. Investment to total assets (C3/C)	58.83%	69.68%	61.64%	59.14%	59.14%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	63.45%	64.65%	66.17%	59.60%	59.60%
2.Break up value per share (A/E1) (Rs. per share)	14.11	14.00	14.26	13.76	13.76
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-2,227.64%	-2,479.51%	-621.31%	133.26%	133.26%

Asia Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	963,586	984,887	951,363	837,620	905,319
1.Share capital	603,374	603,374	663,711	730,082	730,082
2.Reserves	199,126	199,126	138,789	72,418	72,418
3.Un appropriated profit	161,086	182,387	148,863	35,120	102,819
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	640,394	751,726	919,444	1,235,736	1,195,494
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	410,224	516,620	692,803	968,833	922,408
3.Other/misc. liabilities	230,170	235,106	226,641	266,903	273,086
C.Total assets (C1 to C5)	1,603,980	1,736,613	1,870,807	2,073,356	2,100,813
1.Cash and balances with banks	202,790	116,685	275,208	437,421	399,943
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	573,991	613,235	504,499	300,492	361,311
4.Other/misc. assets	634,607	845,358	958,112	1,150,417	1,183,561
5.Fixed assets	192,592	161,335	132,988	185,026	155,998
D.Profit & loss account					
1.Investment income	52,855	110,631	19,259	(29,044)	53,804
2.Gross premium	523,656	607,062	923,509	1,001,553	1,219,521
3.Net premium	437,893	471,450	593,676	735,275	827,146
4.Gross claims	170,907	238,051	248,575	368,589	543,533
5.Net claims	131,677	145,131	166,803	293,086	278,741
6.Underwriting profit	(67,990)	(25,571)	6,503	(74,575)	7,272
7.Profit/(loss) before taxation	606	87,623	37,340	(91,229)	157,406
8.Profit/(loss) after taxation	2,321	41,301	26,813	(73,831)	85,699
E.Other items					
1.No. of ordinary shares (000)	60,337	60,337	66,371	73,008	73,008
2.Cash dividend	0.00%	10.00%	3.00%	0.00%	5.00%
3.Stock dividend/bonus shares	0.00%	10.00%	10.00%	0.00%	0.00%
4.Cash generated from operating activities	(60,195)	(159,457)	86,700	62,295	28,048
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	0.24%	4.19%	2.82%	-8.81%	9.47%
2.Return on assets (ROA) (D8/C)	0.14%	2.38%	1.43%	-3.56%	4.08%
3.Earning per share (D8/E1) (rs. per share)	0.04	0.68	0.40	-1.01	1.17
4.Net Claims Incurred Ratio (D5/D3)	30.07%	30.78%	28.10%	39.86%	33.70%
5.Underwriting profit to profit after tax. (D6/D8)	-2,929.34%	-61.91%	24.25%	101.01%	8.49%
6.Investment income to net premium (D1/D3)	12.07%	23.47%	3.24%	-3.95%	6.50%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	12.64%	6.72%	14.71%	21.10%	19.04%
2. Investment to total assets (C3/C)	35.79%	35.31%	26.97%	14.49%	17.20%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	60.07%	56.71%	50.85%	40.40%	43.09%
2.Break up value per share (A/E1) (Rs. per share)	15.97	16.32	14.33	11.47	12.40
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-2,593.49%	-386.09%	323.35%	-84.38%	32.73%

Askari General Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	1,966,379	2,181,933	2,316,327	2,462,109	2,748,615
1.Share capital	719,019	719,019	719,019	719,019	719,019
2.Reserves	191,500	194,186	172,274	167,238	223,813
3.Un appropriated profit	1,055,860	1,268,728	1,425,034	1,575,852	1,805,783
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	3,465,019	3,686,321	3,970,773	4,542,100	5,534,575
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	2,880,506	3,015,515	3,239,747	3,684,383	4,597,529
3.Other/misc. liabilities	584,513	670,806	731,026	857,717	937,046
C.Total assets (C1 to C5)	5,431,398	5,868,254	6,287,100	7,004,209	8,283,190
1.Cash and balances with banks	342,237	231,797	196,392	291,610	314,999
2.Advances to policy holders & employees	2,973	3,085	357	342	356
3.Investments in securities & properties	2,257,338	2,590,093	2,813,013	3,138,404	3,762,199
4.Other/misc. assets	2,542,940	2,659,528	2,872,203	3,168,717	3,874,005
5.Fixed assets	285,910	383,751	405,135	405,136	331,631
D.Profit & loss account					
1.Investment income	201,389	265,754	252,402	267,960	449,855
2.Gross premium	3,029,070	2,955,255	3,606,497	4,042,262	4,907,753
3.Net premium	2,016,249	1,860,234	2,172,782	2,427,948	2,851,209
4.Gross claims	1,613,090	1,484,248	1,887,268	1,889,692	2,476,418
5.Net claims	1,250,767	1,116,735	1,377,015	1,548,190	1,794,055
6.Underwriting profit	217,839	231,938	193,743	186,438	173,233
7.Profit/(loss) before taxation	509,464	560,000	504,234	540,031	772,426
8.Profit/(loss) after taxation	361,838	395,159	366,879	346,590	432,518
E.Other items					
1.No. of ordinary shares (000)	71,902	71,902	71,902	71,902	71,902
2.Cash dividend	25.00%	27.50%	27.50%	29.00%	32.50%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	575,132	206,117	255,669	460,209	281,816
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	18.40%	18.11%	15.84%	14.08%	15.74%
2.Return on assets (ROA) (D8/C)	6.66%	6.73%	5.84%	4.95%	5.22%
3.Earning per share (D8/E1) (rs. per share)	5.03	5.50	5.10	4.82	6.02
4.Net Claims Incurred Ratio (D5/D3)	62.03%	60.03%	63.38%	63.77%	62.92%
5.Underwriting profit to profit after tax. (D6/D8)	60.20%	58.69%	52.81%	53.79%	40.05%
6.Investment income to net premium (D1/D3)	9.99%	14.29%	11.62%	11.04%	15.78%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	6.30%	3.95%	3.12%	4.16%	3.80%
2. Investment to total assets (C3/C)	41.56%	44.14%	44.74%	44.81%	45.42%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	36.20%	37.18%	36.84%	35.15%	33.18%
2.Break up value per share (A/E1) (Rs. per share)	27.35	30.35	32.22	34.24	38.23
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	158.95%	52.16%	69.69%	132.78%	65.16%

Atlas Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	3,706,740	4,775,227	4,176,463	3,585,192	4,770,941
1.Share capital	771,775	848,953	848,953	933,848	1,494,157
2.Reserves	2,313,255	3,277,641	2,705,977	2,174,865	2,419,880
3.Un appropriated profit	621,710	648,633	621,533	476,479	856,904
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	3,327,380	4,886,518	5,141,333	5,948,951	8,509,890
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	2,218,434	3,257,821	3,517,874	3,983,281	5,778,412
3.Other/misc. liabilities	1,108,946	1,628,697	1,623,459	1,965,670	2,731,478
C.Total assets (C1 to C5)	7,034,120	9,661,745	9,317,796	9,534,143	13,280,831
1.Cash and balances with banks	650,207	882,778	974,543	1,553,708	1,544,843
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	4,775,442	6,229,415	5,861,569	4,642,090	6,806,600
4.Other/misc. assets	1,487,815	2,389,763	2,334,058	3,117,030	4,699,252
5.Fixed assets	120,656	159,789	147,626	221,315	230,136
D.Profit & loss account					
1.Investment income	224,805	239,702	330,420	2,449	603,075
2.Gross premium	2,911,830	3,046,399	3,739,638	4,697,393	5,862,022
3.Net premium	1,455,416	1,405,342	1,830,688	2,132,895	2,382,207
4.Gross claims	1,008,501	794,917	1,092,598	1,652,478	1,653,912
5.Net claims	468,715	449,595	622,186	721,228	702,549
6.Underwriting profit	596,751	599,520	772,885	915,827	921,189
7.Profit/(loss) before taxation	895,241	907,775	1,181,508	1,095,627	1,822,621
8.Profit/(loss) after taxation	623,256	645,427	835,376	719,314	1,007,167
E.Other items					
1.No. of ordinary shares (000)	77,178	84,895	84,895	93,385	149,416
2.Cash dividend	70.00%	70.00%	70.00%	70.00%	46.00%
3.Stock dividend/bonus shares	10.00%	0.00%	10.00%	0.00%	60.00%
4.Cash generated from operating activities	534,734	635,396	1,060,583	828,678	589,704
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	16.81%	13.52%	20.00%	20.06%	21.11%
2.Return on assets (ROA) (D8/C)	8.86%	6.68%	8.97%	7.54%	7.58%
3.Earning per share (D8/E1) (rs. per share)	8.08	7.60	9.84	7.70	6.74
4.Net Claims Incurred Ratio (D5/D3)	32.20%	31.99%	33.99%	33.81%	29.49%
5.Underwriting profit to profit after tax. (D6/D8)	95.75%	92.89%	92.52%	127.32%	91.46%
6.Investment income to net premium (D1/D3)	15.45%	17.06%	18.05%	0.11%	25.32%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	9.24%	9.14%	10.46%	16.30%	11.63%
2. Investment to total assets (C3/C)	67.89%	64.48%	62.91%	48.69%	51.25%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	52.70%	49.42%	44.82%	37.60%	35.92%
2.Break up value per share (A/E1) (Rs. per share)	48.03	56.25	49.20	38.39	31.93
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	85.80%	98.45%	126.96%	115.20%	58.55%

Century Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	1,836,698	2,049,065	2,264,976	2,429,007	2,823,067
1.Share capital	502,968	502,968	502,968	553,265	553,265
2.Reserves	378,570	435,864	479,258	456,032	470,487
3.Un appropriated profit	955,160	1,110,233	1,282,750	1,419,710	1,799,315
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	1,249,523	1,353,783	1,585,500	1,853,353	2,249,131
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	944,936	1,018,084	1,245,024	1,450,869	1,815,248
3.Other/misc. liabilities	304,587	335,699	340,476	402,484	433,883
C.Total assets (C1 to C5)	3,086,221	3,402,848	3,850,476	4,282,360	5,072,198
1.Cash and balances with banks	267,025	454,366	725,475	426,476	436,348
2.Advances to policy holders & employees	3,216	3,856	3,770	4,226	7,102
3.Investments in securities & properties	1,696,844	1,728,775	1,868,484	2,243,262	2,866,962
4.Other/misc. assets	989,133	1,094,701	1,127,179	1,485,712	1,660,149
5.Fixed assets	130,003	121,150	125,568	122,684	101,637
D.Profit & loss account					
1.Investment income	27,995	79,514	116,009	182,150	449,940
2.Gross premium	1,314,587	1,371,196	1,601,304	1,847,249	1,969,053
3.Net premium	779,722	846,099	897,582	1,072,368	1,197,153
4.Gross claims	505,475	612,772	606,769	1,088,150	809,048
5.Net claims	362,677	360,165	449,748	561,535	618,518
6.Underwriting profit	135,199	193,853	207,306	220,972	251,913
7.Profit/(loss) before taxation	199,655	342,417	389,628	495,181	830,075
8.Profit/(loss) after taxation	145,196	242,602	277,526	313,354	496,869
E.Other items					
1.No. of ordinary shares (000)	50,297	50,297	50,297	55,327	55,327
2.Cash dividend	17.50%	20.00%	22.50%	25.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	10.00%	0.00%	0.00%
4.Cash generated from operating activities	87,971	139,932	300,794	1,772	269,713
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	7.91%	11.84%	12.25%	12.90%	17.60%
2.Return on assets (ROA) (D8/C)	4.70%	7.13%	7.21%	7.32%	9.80%
3.Earning per share (D8/E1) (rs. per share)	2.89	4.82	5.52	5.66	8.98
4.Net Claims Incurred Ratio (D5/D3)	46.51%	42.57%	50.11%	52.36%	51.67%
5.Underwriting profit to profit after tax. (D6/D8)	93.11%	79.91%	74.70%	70.52%	50.70%
6.Investment income to net premium (D1/D3)	3.59%	9.40%	12.92%	16.99%	37.58%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	8.65%	13.35%	18.84%	9.96%	8.60%
2. Investment to total assets (C3/C)	54.98%	50.80%	48.53%	52.38%	56.52%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	59.51%	60.22%	58.82%	56.72%	55.66%
2.Break up value per share (A/E1) (Rs. per share)	36.52	40.74	45.03	43.90	51.03
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	60.59%	57.68%	108.38%	0.57%	54.28%

Chubb Insurance Pakistan Ltd

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	673,804	764,864	909,138	1,105,353	1,542,735
1.Share capital	500,000	500,000	500,000	500,000	500,000
2.Reserves	11,444	15,320	19,416	24,192	28,952
3.Un appropriated profit	162,360	249,544	389,722	581,161	1,013,783
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	557,065	772,043	808,669	2,154,450	2,576,324
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	495,976	700,428	730,420	2,033,133	2,320,847
3.Other/misc. liabilities	61,089	71,615	78,249	121,317	255,477
C.Total assets (C1 to C5)	1,230,869	1,536,907	1,717,807	3,259,803	4,119,059
1.Cash and balances with banks	33,506	70,836	54,488	55,853	384,849
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	632,310	742,513	848,905	1,466,687	225,751
4.Other/misc. assets	532,866	678,482	760,269	1,683,140	3,461,911
5.Fixed assets	32,187	45,076	54,145	54,123	46,548
D.Profit & loss account					
1.Investment income	58,251	60,258	52,661	135,905	285,578
2.Gross premium	604,750	870,179	927,850	1,506,676	2,035,063
3.Net premium	168,173	209,284	321,259	468,641	874,270
4.Gross claims	51,441	35,911	57,618	53,342	333,416
5.Net claims	33,010	24,767	21,337	110,020	174,660
6.Underwriting profit	30,036	75,120	160,064	175,983	466,216
7.Profit/(loss) before taxation	87,473	127,675	204,857	296,233	738,004
8.Profit/(loss) after taxation	61,810	88,815	143,520	194,625	446,122
E.Other items					
1.No. of ordinary shares (000)	50,000	50,000	50,000	50,000	50,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	68,356	105,485	58,423	501,880	245,325
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	9.17%	11.61%	15.79%	17.61%	28.92%
2.Return on assets (ROA) (D8/C)	5.02%	5.78%	8.35%	5.97%	10.83%
3.Earning per share (D8/E1) (rs. per share)	1.24	1.78	2.87	3.89	8.92
4.Net Claims Incurred Ratio (D5/D3)	19.63%	11.83%	6.64%	23.48%	19.98%
5.Underwriting profit to profit after tax. (D6/D8)	48.59%	84.58%	111.53%	90.42%	104.50%
6.Investment income to net premium (D1/D3)	34.64%	28.79%	16.39%	29.00%	32.66%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	2.72%	4.61%	3.17%	1.71%	9.34%
2. Investment to total assets (C3/C)	51.37%	48.31%	49.42%	44.99%	5.48%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	54.74%	49.77%	52.92%	33.91%	37.45%
2.Break up value per share (A/E1) (Rs. per share)	13.48	15.30	18.18	22.11	30.85
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	110.59%	118.77%	40.71%	257.87%	54.99%

Crescent Star Insurance Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	1,173,762	1,228,948	1,278,252	1,309,067	1,383,304
1.Share capital	1,076,950	1,076,950	1,076,950	1,076,950	1,076,950
2.Reserves	26,716	27,321	29,780	33,663	39,797
3.Un appropriated profit	70,096	124,677	171,522	198,454	266,557
4.Others	(199,650)	(199,650)	(199,650)	(199,650)	(199,650)
B.Total liabilities (B1 to B3)	280,659	303,772	325,964	357,674	404,788
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	116,701	109,937	110,826	167,284	265,351
3.Other/misc. liabilities	163,958	193,835	215,138	190,390	139,437
C.Total assets (C1 to C5)	1,254,771	1,333,070	1,404,566	1,467,091	1,588,442
1.Cash and balances with banks	73,887	10,065	13,868	5,606	4,441
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	167,162	241,776	247,517	259,623	429,608
4.Other/misc. assets	997,323	1,066,362	1,131,845	1,192,104	1,145,459
5.Fixed assets	16,399	14,867	11,336	9,758	8,934
D.Profit & loss account					
1.Investment income	3,675	2,097	4,694	9,070	21,153
2.Gross premium	115,988	105,071	91,612	177,076	359,258
3.Net premium	110,851	112,642	95,588	118,287	277,821
4.Gross claims	13,955	7,447	9,827	3,576	130,472
5.Net claims	13,955	7,447	9,827	4,034	129,907
6.Underwriting profit	2,097	19,864	191	(35,014)	651
7.Profit/(loss) before taxation	63,585	66,165	51,884	35,675	39,742
8.Profit/(loss) after taxation	49,133	54,582	46,844	26,933	68,103
E.Other items					
1.No. of ordinary shares (000)	107,695	107,695	107,695	107,695	107,695
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	2,882	12,335	2,373	(9,063)	142,146
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	4.19%	4.44%	3.66%	2.06%	4.92%
2.Return on assets (ROA) (D8/C)	3.92%	4.09%	3.34%	1.84%	4.29%
3.Earning per share (D8/E1) (rs. per share)	0.46	0.51	0.43	0.25	0.63
4.Net Claims Incurred Ratio (D5/D3)	12.59%	6.61%	10.28%	3.41%	46.76%
5.Underwriting profit to profit after tax. (D6/D8)	4.27%	36.39%	0.41%	-130.00%	0.96%
6.Investment income to net premium (D1/D3)	3.32%	1.86%	4.91%	7.67%	7.61%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	5.89%	0.76%	0.99%	0.38%	0.28%
2. Investment to total assets (C3/C)	13.32%	18.14%	17.62%	17.70%	27.05%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	93.54%	92.19%	91.01%	89.23%	87.09%
2.Break up value per share (A/E1) (Rs. per share)	10.90	11.41	11.87	12.16	12.84
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	5.87%	22.60%	5.07%	-33.65%	208.72%

E.F.U.General Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	19,296,071	19,578,865	19,273,812	18,426,725	20,407,751
1.Share capital	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
2.Reserves	15,765,886	19,065,817	18,384,411	15,099,111	15,674,047
3.Un appropriated profit	1,530,185	(1,486,952)	(1,110,599)	1,327,614	2,733,704
4.Others	1,000,414	1,013,365	1,076,919	1,133,089	1,139,550
B.Total liabilities (B1 to B3)	25,402,761	25,220,106	26,649,601	37,059,674	45,957,750
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	21,553,489	21,126,091	22,439,899	32,298,482	39,961,044
3.Other/misc. liabilities	3,849,272	4,094,015	4,209,702	4,761,192	5,996,706
C.Total assets (C1 to C5)	45,699,246	45,812,336	47,000,332	56,619,488	67,505,051
1.Cash and balances with banks	1,191,688	1,328,500	1,189,522	1,634,869	2,286,861
2.Advances to policy holders & employees	4,772	5,102	7,200	6,027	3,306
3.Investments in securities & properties	25,881,160	27,253,859	26,034,084	27,761,161	29,768,846
4.Other/misc. assets	15,654,195	14,406,022	16,882,513	24,115,746	31,960,220
5.Fixed assets	2,967,431	2,818,853	2,887,013	3,101,685	3,485,818
D.Profit & loss account					
1.Investment income	2,262,228	2,185,430	1,826,470	1,924,703	2,389,885
2.Gross premium	19,774,236	20,241,229	21,960,072	29,025,118	38,450,142
3.Net premium	7,459,570	8,616,759	9,806,853	10,293,238	12,389,706
4.Gross claims	4,897,302	5,232,548	6,992,207	6,680,734	7,810,103
5.Net claims	3,548,905	4,359,123	4,276,597	5,600,092	5,123,388
6.Underwriting profit	505,115	738,889	1,551,696	69,540	1,648,868
7.Profit/(loss) before taxation	3,827,335	3,453,394	3,816,719	3,116,012	5,460,471
8.Profit/(loss) after taxation	2,608,580	2,370,823	2,706,638	2,005,722	3,281,611
E.Other items					
1.No. of ordinary shares (000)	200,000	200,000	200,000	200,000	200,000
2.Cash dividend	90.00%	100.00%	100.00%	100.00%	100.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	863,825	1,401,732	159,078	3,081,564	936,666
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	13.52%	12.11%	14.04%	10.88%	16.08%
2.Return on assets (ROA) (D8/C)	5.71%	5.18%	5.76%	3.54%	4.86%
3.Earning per share (D8/E1) (rs. per share)	13.04	11.85	13.53	10.03	16.41
4.Net Claims Incurred Ratio (D5/D3)	47.58%	50.59%	43.61%	54.41%	41.35%
5.Underwriting profit to profit after tax. (D6/D8)	19.36%	31.17%	57.33%	3.47%	50.25%
6.Investment income to net premium (D1/D3)	30.33%	25.36%	18.62%	18.70%	19.29%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	2.61%	2.90%	2.53%	2.89%	3.39%
2. Investment to total assets (C3/C)	56.63%	59.49%	55.39%	49.03%	44.10%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	42.22%	42.74%	41.01%	32.54%	30.23%
2.Break up value per share (A/E1) (Rs. per share)	96.48	97.89	96.37	92.13	102.04
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	33.11%	59.12%	5.88%	153.64%	28.54%

EFU Health Insurance Limited (formerly Allianz EFU Health I

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	446,645	590,886	532,361	620,157	620,157
1.Share capital	500,000	500,000	500,000	500,000	500,000
2.Reserves	3,432	(452)	(12,871)	(1,016)	(1,016)
3.Un appropriated profit	(56,787)	91,338	45,232	121,173	121,173
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	1,294,517	1,327,741	1,332,977	1,660,244	1,660,244
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	1,056,629	1,133,862	1,117,088	1,424,363	1,424,363
3.Other/misc. liabilities	237,888	193,879	215,889	235,881	235,881
C.Total assets (C1 to C5)	1,741,162	1,918,627	1,865,338	2,280,401	2,280,401
1.Cash and balances with banks	30,422	88,060	62,525	65,135	65,135
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	594,177	814,816	760,300	1,107,771	1,107,771
4.Other/misc. assets	1,017,586	936,829	929,039	999,421	999,421
5.Fixed assets	98,977	78,922	113,474	108,074	108,074
D.Profit & loss account					
1.Investment income	64,705	97,503	73,404	129,936	129,936
2.Gross premium	2,382,505	2,360,612	2,578,067	3,215,099	3,215,099
3.Net premium	1,615,665	1,464,581	1,739,488	1,965,876	1,965,876
4.Gross claims	2,178,924	1,750,989	2,297,694	2,438,804	2,438,804
5.Net claims	1,493,619	1,097,409	1,504,641	1,636,278	1,636,278
6.Underwriting profit	(136,487)	71,977	(87,727)	(57,959)	(57,959)
7.Profit/(loss) before taxation	(54,495)	179,391	7,247	107,430	107,430
8.Profit/(loss) after taxation	(79,981)	148,125	3,894	75,941	75,941
E.Other items					
1.No. of ordinary shares (000)	50,000	50,000	50,000	50,000	50,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(185,927)	234,126	(37,985)	250,424	250,424
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-17.91%	25.07%	0.73%	12.25%	12.25%
2.Return on assets (ROA) (D8/C)	-4.59%	7.72%	0.21%	3.33%	3.33%
3.Earning per share (D8/E1) (rs. per share)	-1.60	2.96	0.08	1.52	1.52
4.Net Claims Incurred Ratio (D5/D3)	92.45%	74.93%	86.50%	83.23%	83.23%
5.Underwriting profit to profit after tax. (D6/D8)	170.65%	48.59%	-2,252.88%	-76.32%	-76.32%
6.Investment income to net premium (D1/D3)	4.00%	6.66%	4.22%	6.61%	6.61%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	1.75%	4.59%	3.35%	2.86%	2.86%
2. Investment to total assets (C3/C)	34.13%	42.47%	40.76%	48.58%	48.58%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	25.65%	30.80%	28.54%	27.20%	27.20%
2.Break up value per share (A/E1) (Rs. per share)	8.93	11.82	10.65	12.40	12.40
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	232.46%	158.06%	-975.48%	329.76%	329.76%

East West Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	1,425,302	1,648,766	1,960,942	2,467,512	3,061,692
1.Share capital	1,029,007	1,183,358	1,360,862	1,758,914	1,758,914
2.Reserves	136,330	368,419	368,130	480,511	1,091,542
3.Un appropriated profit	259,965	96,989	231,950	228,087	211,236
4.Others	0	0	0	0	263,837
B.Total liabilities (B1 to B3)	2,214,907	2,312,511	2,572,863	3,525,847	4,104,528
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	1,902,447	1,955,380	2,183,312	2,970,361	2,817,867
3.Other/misc. liabilities	312,460	357,131	389,551	555,486	1,286,661
C.Total assets (C1 to C5)	3,640,209	3,961,277	4,533,805	5,993,359	7,430,057
1.Cash and balances with banks	28,403	26,722	27,915	31,321	88,030
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	1,287,658	1,509,419	1,917,430	2,346,835	3,407,168
4.Other/misc. assets	2,176,815	2,295,394	2,472,177	3,502,982	3,765,846
5.Fixed assets	147,333	129,742	116,283	112,221	169,013
D.Profit & loss account					
1.Investment income	23,354	84,025	91,503	185,206	404,035
2.Gross premium	3,246,178	3,468,545	3,889,266	4,945,720	6,140,193
3.Net premium	1,467,313	1,852,506	2,117,507	2,732,383	3,805,951
4.Gross claims	983,422	1,081,697	1,384,094	2,491,293	2,924,502
5.Net claims	642,479	817,827	887,393	1,325,069	1,824,375
6.Underwriting profit	284,742	330,776	377,227	414,671	389,952
7.Profit/(loss) before taxation	235,023	297,399	357,512	477,273	676,565
8.Profit/(loss) after taxation	183,846	231,375	312,467	388,101	583,150
E.Other items					
1.No. of ordinary shares (000)	102,901	118,336	136,086	175,891	175,891
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	20.00%	15.00%	15.00%	17.50%	0.00%
4.Cash generated from operating activities	(50,997)	159,112	329,272	146,714	511,933
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	12.90%	14.03%	15.93%	15.73%	19.05%
2.Return on assets (ROA) (D8/C)	5.05%	5.84%	6.89%	6.48%	7.85%
3.Earning per share (D8/E1) (rs. per share)	1.79	1.96	2.30	2.21	3.32
4.Net Claims Incurred Ratio (D5/D3)	43.79%	44.15%	41.91%	48.49%	47.93%
5.Underwriting profit to profit after tax. (D6/D8)	154.88%	142.96%	120.73%	106.85%	66.87%
6.Investment income to net premium (D1/D3)	1.59%	4.54%	4.32%	6.78%	10.62%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	0.78%	0.67%	0.62%	0.52%	1.18%
2. Investment to total assets (C3/C)	35.37%	38.10%	42.29%	39.16%	45.86%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	39.15%	41.62%	43.25%	41.17%	41.21%
2.Break up value per share (A/E1) (Rs. per share)	13.85	13.93	14.41	14.03	17.41
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-27.74%	68.77%	105.38%	37.80%	87.79%

Habib Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	974,903	975,386	1,026,142	1,168,302	1,503,453
1.Share capital	619,374	619,374	619,374	619,374	619,374
2.Reserves	264,122	264,122	264,122	414,961	749,067
3.Un appropriated profit	91,407	91,890	142,646	133,967	135,012
4.Others	274,278	324,862	228,932	0	0
B.Total liabilities (B1 to B3)	2,391,486	2,717,628	2,938,678	3,375,337	3,990,607
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	1,657,378	1,974,614	2,191,069	2,653,779	3,044,187
3.Other/misc. liabilities	734,108	743,014	747,609	721,558	946,420
C.Total assets (C1 to C5)	3,640,667	4,017,876	4,193,752	4,543,639	5,494,060
1.Cash and balances with banks	121,116	179,541	88,566	306,241	471,369
2.Advances to policy holders & employees	57,320	63,212	7,075	2,946	5,639
3.Investments in securities & properties	1,265,566	1,315,548	1,393,617	1,636,965	1,567,220
4.Other/misc. assets	2,028,745	2,272,205	2,634,936	2,540,936	3,335,576
5.Fixed assets	167,920	187,370	69,558	56,551	114,256
D.Profit & loss account					
1.Investment income	94,810	94,145	141,031	124,572	305,198
2.Gross premium	1,620,051	1,658,449	2,039,761	2,637,092	3,075,350
3.Net premium	755,586	738,670	806,165	1,227,979	1,505,708
4.Gross claims	944,415	936,857	1,076,729	1,301,830	1,782,558
5.Net claims	417,753	355,903	380,257	627,306	951,898
6.Underwriting profit	101,298	12,918	(28,744)	(20,658)	(240,681)
7.Profit/(loss) before taxation	97,227	89,037	147,657	141,196	159,744
8.Profit/(loss) after taxation	70,087	61,663	107,024	111,091	112,781
E.Other items					
1.No. of ordinary shares (000)	123,875	123,875	123,875	123,875	123,875
2.Cash dividend	10.00%	10.00%	12.50%	12.50%	12.50%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	147,699	114,108	(27,387)	578,943	(576,065)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	7.19%	6.32%	10.43%	9.51%	7.50%
2.Return on assets (ROA) (D8/C)	1.93%	1.53%	2.55%	2.44%	2.05%
3.Earning per share (D8/E1) (rs. per share)	0.57	0.50	0.86	0.90	0.91
4.Net Claims Incurred Ratio (D5/D3)	55.29%	48.18%	47.17%	51.08%	63.22%
5.Underwriting profit to profit after tax. (D6/D8)	144.53%	20.95%	-26.86%	-18.60%	-213.41%
6.Investment income to net premium (D1/D3)	12.55%	12.75%	17.49%	10.14%	20.27%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	3.33%	4.47%	2.11%	6.74%	8.58%
2. Investment to total assets (C3/C)	34.76%	32.74%	33.23%	36.03%	28.53%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	26.78%	24.28%	24.47%	25.71%	27.37%
2.Break up value per share (A/E1) (Rs. per share)	7.87	7.87	8.28	9.43	12.14
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	210.74%	185.05%	-25.59%	521.14%	-510.78%

IGI General Insurance Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	2,462,112	2,446,797	2,541,995	2,736,938	2,843,289
1.Share capital	1,918,384	1,918,384	1,918,384	1,918,384	1,918,384
2.Reserves	0	0	0	0	0
3.Un appropriated profit	543,728	528,413	623,611	818,554	924,905
4.Others	313,309	333,025	368,414	387,613	369,013
B.Total liabilities (B1 to B3)	6,153,198	7,678,412	8,746,492	13,580,874	17,474,372
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	4,708,787	6,144,946	6,855,561	11,477,441	14,718,608
3.Other/misc. liabilities	1,444,411	1,533,466	1,890,931	2,103,433	2,755,764
C.Total assets (C1 to C5)	8,928,619	10,458,234	11,656,901	16,705,425	20,686,674
1.Cash and balances with banks	133,110	231,606	874,386	992,301	973,353
2.Advances to policy holders & employees	0	0	0	7,163	4,684
3.Investments in securities & properties	3,528,471	3,286,454	3,372,602	2,548,074	3,285,259
4.Other/misc. assets	4,408,128	6,059,142	6,520,831	12,156,595	15,240,619
5.Fixed assets	858,910	881,032	889,082	1,001,292	1,182,759
D.Profit & loss account					
1.Investment income	465,848	344,294	144,434	290,972	510,600
2.Gross premium	5,177,105	5,476,591	7,388,824	8,537,522	12,388,623
3.Net premium	2,396,793	2,320,744	2,715,962	3,413,733	4,482,049
4.Gross claims	1,617,607	2,181,572	3,676,785	5,884,018	4,651,131
5.Net claims	1,203,473	1,096,802	1,497,392	2,029,381	1,951,936
6.Underwriting profit	233,123	299,684	308,649	254,314	459,568
7.Profit/(loss) before taxation	806,897	685,556	603,063	741,495	1,243,295
8.Profit/(loss) after taxation	573,157	486,460	427,910	468,191	673,547
E.Other items					
1.No. of ordinary shares (000)	191,838	191,838	191,838	191,838	191,838
2.Cash dividend	30.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	452,031	(22,090)	296,031	(496,535)	1,625,605
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	23.28%	19.88%	16.83%	17.11%	23.69%
2.Return on assets (ROA) (D8/C)	6.42%	4.65%	3.67%	2.80%	3.26%
3.Earning per share (D8/E1) (rs. per share)	2.99	2.54	2.23	2.44	3.51
4.Net Claims Incurred Ratio (D5/D3)	50.21%	47.26%	55.13%	59.45%	43.55%
5.Underwriting profit to profit after tax. (D6/D8)	40.67%	61.61%	72.13%	54.32%	68.23%
6.Investment income to net premium (D1/D3)	19.44%	14.84%	5.32%	8.52%	11.39%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	1.49%	2.21%	7.50%	5.94%	4.71%
2. Investment to total assets (C3/C)	39.52%	31.42%	28.93%	15.25%	15.88%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	27.58%	23.40%	21.81%	16.38%	13.74%
2.Break up value per share (A/E1) (Rs. per share)	12.83	12.75	13.25	14.27	14.82
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	78.87%	-4.54%	69.18%	-106.05%	241.35%

Jubilee General Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	8,712,061	9,547,009	10,189,700	10,536,340	13,476,546
1.Share capital	1,804,465	1,984,912	1,984,912	1,984,912	1,984,912
2.Reserves	5,721,041	5,941,897	6,335,919	6,766,604	8,021,467
3.Un appropriated profit	1,186,555	1,620,200	1,868,869	1,784,824	3,470,167
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	13,376,863	13,747,961	16,004,304	21,581,267	23,757,993
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	9,875,266	10,550,427	12,401,729	17,492,019	19,185,365
3.Other/misc. liabilities	3,501,597	3,197,534	3,602,575	4,089,248	4,572,628
C.Total assets (C1 to C5)	22,088,924	23,294,970	26,194,004	32,117,607	37,234,539
1.Cash and balances with banks	1,148,951	965,862	1,901,990	2,823,766	2,656,284
2.Advances to policy holders & employees	1,256	726	0	0	0
3.Investments in securities & properties	13,849,904	15,176,812	15,644,998	16,449,442	20,518,266
4.Other/misc. assets	6,846,271	6,954,079	8,509,997	12,664,878	13,901,228
5.Fixed assets	242,542	197,491	137,019	179,521	158,761
D.Profit & loss account					
1.Investment income	949,909	1,709,685	1,385,277	1,436,822	2,923,955
2.Gross premium	9,375,269	9,109,975	10,614,596	13,057,381	17,171,208
3.Net premium	5,279,188	4,959,025	5,197,050	5,688,759	7,068,147
4.Gross claims	3,489,678	3,649,795	3,557,349	4,413,656	4,693,791
5.Net claims	2,827,884	3,058,182	2,860,391	3,386,419	3,867,330
6.Underwriting profit	372,326	23,946	511,761	249,107	853,078
7.Profit/(loss) before taxation	1,725,016	2,113,708	2,329,995	2,469,557	4,569,456
8.Profit/(loss) after taxation	1,224,285	1,532,738	1,649,327	1,533,700	2,995,617
E.Other items					
1.No. of ordinary shares (000)	180,447	198,491	198,491	198,491	198,491
2.Cash dividend	30.00%	35.00%	40.00%	40.00%	50.00%
3.Stock dividend/bonus shares	10.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	417,293	(87,619)	773,412	1,281,718	(13,906)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	14.05%	16.05%	16.19%	14.56%	22.23%
2.Return on assets (ROA) (D8/C)	5.54%	6.58%	6.30%	4.78%	8.05%
3.Earning per share (D8/E1) (rs. per share)	6.78	7.72	8.31	7.73	15.09
4.Net Claims Incurred Ratio (D5/D3)	53.57%	61.67%	55.04%	59.53%	54.71%
5.Underwriting profit to profit after tax. (D6/D8)	30.41%	1.56%	31.03%	16.24%	28.48%
6.Investment income to net premium (D1/D3)	17.99%	34.48%	26.66%	25.26%	41.37%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	5.20%	4.15%	7.26%	8.79%	7.13%
2. Investment to total assets (C3/C)	62.70%	65.15%	59.73%	51.22%	55.11%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	39.44%	40.98%	38.90%	32.81%	36.19%
2.Break up value per share (A/E1) (Rs. per share)	48.28	48.10	51.34	53.08	67.89
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	34.08%	-5.72%	46.89%	83.57%	-0.46%

PICIC Insurance Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	(17,994)	(18,006)	(18,438)	(19,510)	(15,946)
1.Share capital	350,000	350,000	350,000	350,000	350,000
2.Reserves	0	1,294	1,693	3,690	6,492
3.Un appropriated profit	(367,994)	(369,300)	(370,131)	(373,200)	(372,438)
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	88,812	93,607	97,663	102,677	108,919
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	0	0	0	83,373	83,373
3.Other/misc. liabilities	88,812	93,607	97,663	19,304	25,546
C.Total assets (C1 to C5)	70,818	75,601	79,225	83,167	92,973
1.Cash and balances with banks	116	157	22	38	32
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	44,384	48,306	51,561	56,820	66,632
4.Other/misc. assets	26,307	27,137	27,641	26,308	26,308
5.Fixed assets	11	1	1	1	1
D.Profit & loss account					
1.Investment income	4,515	4,751	3,758	4,661	8,247
2.Gross premium	0	0	0	0	0
3.Net premium	0	0	0	0	0
4.Gross claims	0	0	0	0	0
5.Net claims	0	0	0	0	0
6.Underwriting profit	(5,954)	(4,548)	(3,900)	(4,700)	(5,948)
7.Profit/(loss) before taxation	(1,705)	(12)	(831)	(338)	1,999
8.Profit/(loss) after taxation	2,175	(12)	(831)	(3,069)	762
E.Other items					
1.No. of ordinary shares (000)	35,000	35,000	35,000	35,000	35,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(712)	(863)	(638)	(1,384)	(1,243)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-12.09%	0.07%	4.51%	15.73%	-4.78%
2.Return on assets (ROA) (D8/C)	3.07%	-0.02%	-1.05%	-3.69%	0.82%
3.Earning per share (D8/E1) (rs. per share)	0.06	0.00	-0.02	-0.09	0.02
4.Net Claims Incurred Ratio (D5/D3)	-	-	-	-	-
5.Underwriting profit to profit after tax. (D6/D8)	-273.75%	37,900.00%	469.31%	153.14%	-780.58%
6.Investment income to net premium (D1/D3)	-	-	-	-	-
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	0.16%	0.21%	0.03%	0.05%	0.03%
2. Investment to total assets (C3/C)	62.67%	63.90%	65.08%	68.32%	71.67%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	-25.41%	-23.82%	-23.27%	-23.46%	-17.15%
2.Break up value per share (A/E1) (Rs. per share)	-0.51	-0.51	-0.53	-0.56	-0.46
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-32.74%	7,191.67%	76.77%	45.10%	-163.12%

Premier Insurance Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	1,157,023	1,336,909	1,332,383	855,413	947,396
1.Share capital	505,650	505,650	505,650	505,650	505,650
2.Reserves	1,332,439	1,629,308	1,653,748	1,367,000	1,450,085
3.Un appropriated profit	(681,066)	(798,049)	(827,015)	(1,017,237)	(1,008,339)
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	1,800,277	1,912,371	2,146,975	1,988,513	1,668,465
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	1,378,006	1,527,484	1,766,632	1,643,766	1,350,508
3.Other/misc. liabilities	422,271	384,887	380,343	344,747	317,957
C.Total assets (C1 to C5)	2,957,300	3,249,280	3,479,358	2,843,926	2,615,861
1.Cash and balances with banks	95,196	37,590	75,964	53,729	39,063
2.Advances to policy holders & employees	6,279	4,521	0	0	0
3.Investments in securities & properties	1,253,929	1,537,742	1,491,005	1,182,781	1,307,545
4.Other/misc. assets	1,366,688	1,445,714	1,697,711	1,401,435	1,072,116
5.Fixed assets	235,208	223,713	214,678	205,981	197,137
D.Profit & loss account					
1.Investment income	(135,584)	22,366	151,791	(3,651)	45,685
2.Gross premium	501,364	532,726	602,428	606,816	515,683
3.Net premium	223,329	195,194	246,737	288,183	314,859
4.Gross claims	339,646	194,701	503,284	652,515	637,265
5.Net claims	88,086	112,290	231,182	305,162	145,465
6.Underwriting profit	(223,824)	(183,788)	(211,059)	(244,433)	(56,973)
7.Profit/(loss) before taxation	(274,655)	(110,036)	(19,311)	(183,075)	16,277
8.Profit/(loss) after taxation	(239,761)	(117,112)	(27,534)	(190,265)	7,938
E.Other items					
1.No. of ordinary shares (000)	50,565	50,565	50,565	50,565	50,565
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(83,985)	(121,787)	(182,991)	(67,364)	(47,402)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-20.72%	-8.76%	-2.07%	-22.24%	0.84%
2.Return on assets (ROA) (D8/C)	-8.11%	-3.60%	-0.79%	-6.69%	0.30%
3.Earning per share (D8/E1) (rs. per share)	-4.74	-2.32	-0.54	-3.76	0.16
4.Net Claims Incurred Ratio (D5/D3)	39.44%	57.53%	93.70%	105.89%	46.20%
5.Underwriting profit to profit after tax. (D6/D8)	93.35%	156.93%	766.54%	128.47%	-717.72%
6.Investment income to net premium (D1/D3)	-60.71%	11.46%	61.52%	-1.27%	14.51%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	3.22%	1.16%	2.18%	1.89%	1.49%
2. Investment to total assets (C3/C)	42.40%	47.33%	42.85%	41.59%	49.99%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	39.12%	41.14%	38.29%	30.08%	36.22%
2.Break up value per share (A/E1) (Rs. per share)	22.88	26.44	26.35	16.92	18.74
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	35.03%	103.99%	664.60%	35.41%	-597.15%

Progressive Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	114,764	113,483	118,801	118,269	118,269
1.Share capital	161,500	161,500	161,500	161,500	161,500
2.Reserves	(46,736)	(48,017)	16,702	26,209	26,209
3.Un appropriated profit	0	0	(59,401)	(69,440)	(69,440)
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	7,647	9,798	4,070	4,541	4,541
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	0	0	0	0	0
3.Other/misc. liabilities	7,647	9,798	4,070	4,541	4,541
C.Total assets (C1 to C5)	122,411	123,281	122,871	122,810	122,810
1.Cash and balances with banks	21	624	300	205	205
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	115,145	115,419	3,899	3,473	3,473
4.Other/misc. assets	6,881	6,917	118,306	118,739	118,739
5.Fixed assets	364	321	366	393	393
D.Profit & loss account					
1.Investment income	307	292	(121)	216	216
2.Gross premium	0	0	0	0	0
3.Net premium	0	0	0	0	0
4.Gross claims	0	0	0	0	0
5.Net claims	0	0	0	0	0
6.Underwriting profit	0	0	0	0	0
7.Profit/(loss) before taxation	(1,783)	(1,754)	(9,487)	(10,039)	(10,039)
8.Profit/(loss) after taxation	(1,783)	(1,754)	(9,487)	(10,039)	(10,039)
E.Other items					
1.No. of ordinary shares (000)	16,150	16,150	16,150	16,150	16,150
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(2,016)	(1,954)	(9,179)	(9,979)	(9,979)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-1.55%	-1.55%	-7.99%	-8.49%	-8.49%
2.Return on assets (ROA) (D8/C)	-1.46%	-1.42%	-7.72%	-8.17%	-8.17%
3.Earning per share (D8/E1) (rs. per share)	-0.11	-0.11	-0.59	-0.62	-0.62
4.Net Claims Incurred Ratio (D5/D3)	-	-	-	-	-
5.Underwriting profit to profit after tax. (D6/D8)	0.00%	0.00%	0.00%	0.00%	0.00%
6.Investment income to net premium (D1/D3)	-	-	-	-	-
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	0.02%	0.51%	0.24%	0.17%	0.17%
2. Investment to total assets (C3/C)	94.06%	93.62%	3.17%	2.83%	2.83%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	93.75%	92.05%	96.69%	96.30%	96.30%
2.Break up value per share (A/E1) (Rs. per share)	7.11	7.03	7.36	7.32	7.32
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	113.07%	111.40%	96.75%	99.40%	99.40%

Reliance Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	924,777	993,273	1,046,283	1,060,216	1,200,428
1.Share capital	561,413	561,413	603,519	633,695	665,379
2.Reserves	250,000	250,000	270,000	290,000	310,000
3.Un appropriated profit	113,364	181,860	172,764	136,521	225,049
4.Others	8,752	4,362	1,778	49	21,992
B.Total liabilities (B1 to B3)	661,957	716,339	799,634	828,599	1,090,096
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	568,397	640,084	714,969	714,535	886,927
3.Other/misc. liabilities	93,560	76,255	84,665	114,064	203,169
C.Total assets (C1 to C5)	1,595,486	1,713,974	1,847,695	1,888,864	2,312,516
1.Cash and balances with banks	131,228	111,310	93,709	101,815	108,555
2.Advances to policy holders & employees	1,059	930	0	0	0
3.Investments in securities & properties	777,312	813,517	837,942	793,971	952,595
4.Other/misc. assets	602,857	718,007	842,646	920,339	1,164,207
5.Fixed assets	83,030	70,210	73,398	72,739	87,159
D.Profit & loss account					
1.Investment income	92,725	83,543	74,747	67,385	246,032
2.Gross premium	622,401	569,073	651,200	761,879	980,276
3.Net premium	347,798	319,478	303,130	360,467	460,686
4.Gross claims	320,478	194,450	270,507	296,280	441,445
5.Net claims	87,205	76,425	64,168	93,638	139,118
6.Underwriting profit	40,821	29,010	31,869	39,426	48,865
7.Profit/(loss) before taxation	96,404	83,576	70,507	67,600	256,988
8.Profit/(loss) after taxation	71,211	68,495	53,010	44,109	171,897
E.Other items					
1.No. of ordinary shares (000)	56,141	56,141	60,352	63,370	66,538
2.Cash dividend	0.00%	0.00%	5.00%	5.00%	10.00%
3.Stock dividend/bonus shares	0.00%	7.50%	5.00%	5.00%	0.00%
4.Cash generated from operating activities	(44,957)	(62,243)	(54,277)	(55,523)	(62,342)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	7.70%	6.90%	5.07%	4.16%	14.32%
2.Return on assets (ROA) (D8/C)	4.46%	4.00%	2.87%	2.34%	7.43%
3.Earning per share (D8/E1) (rs. per share)	1.27	1.22	0.88	0.70	2.58
4.Net Claims Incurred Ratio (D5/D3)	25.07%	23.92%	21.17%	25.98%	30.20%
5.Underwriting profit to profit after tax. (D6/D8)	57.32%	42.35%	60.12%	89.38%	28.43%
6.Investment income to net premium (D1/D3)	26.66%	26.15%	24.66%	18.69%	53.41%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	8.22%	6.49%	5.07%	5.39%	4.69%
2. Investment to total assets (C3/C)	48.72%	47.46%	45.35%	42.03%	41.19%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	57.96%	57.95%	56.63%	56.13%	51.91%
2.Break up value per share (A/E1) (Rs. per share)	16.47	17.69	17.34	16.73	18.04
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-63.13%	-90.87%	-102.39%	-125.88%	-36.27%

SPI Insurance Company Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	677,099	700,312	714,487	714,487	714,487
1.Share capital	500,000	575,000	575,000	575,000	575,000
2.Reserves	110,252	103,118	114,467	114,467	114,467
3.Un appropriated profit	66,847	22,194	25,020	25,020	25,020
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	722,134	723,385	320,921	320,921	320,921
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	474,279	485,506	202,972	202,972	202,972
3.Other/misc. liabilities	247,855	237,879	117,949	117,949	117,949
C.Total assets (C1 to C5)	1,399,233	1,423,697	1,035,408	1,035,408	1,035,408
1.Cash and balances with banks	32,114	47,661	29,137	29,137	29,137
2.Advances to policy holders & employees	884	1,779	984	984	984
3.Investments in securities & properties	393,950	375,699	333,346	333,346	333,346
4.Other/misc. assets	869,412	901,033	565,602	565,602	565,602
5.Fixed assets	102,873	97,525	106,339	106,339	106,339
D.Profit & loss account					
1.Investment income	17,564	17,368	13,159	13,159	13,159
2.Gross premium	739,496	718,719	363,012	363,012	363,012
3.Net premium	579,151	534,135	333,622	333,622	333,622
4.Gross claims	207,374	250,101	327,339	327,339	327,339
5.Net claims	136,597	149,251	135,223	135,223	135,223
6.Underwriting profit	32,653	12,523	19,987	19,987	19,987
7.Profit/(loss) before taxation	52,266	44,615	1,645	1,645	1,645
8.Profit/(loss) after taxation	66,835	33,306	2,780	2,780	2,780
E.Other items					
1.No. of ordinary shares (000)	50,000	57,500	57,500	57,500	57,500
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(42,581)	1,964	(69,060)	(69,060)	(69,060)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	9.87%	4.76%	0.39%	0.39%	0.39%
2.Return on assets (ROA) (D8/C)	4.78%	2.34%	0.27%	0.27%	0.27%
3.Earning per share (D8/E1) (rs. per share)	1.34	0.58	0.05	0.05	0.05
4.Net Claims Incurred Ratio (D5/D3)	23.59%	27.94%	40.53%	40.53%	40.53%
5.Underwriting profit to profit after tax. (D6/D8)	48.86%	37.60%	718.96%	718.96%	718.96%
6.Investment income to net premium (D1/D3)	3.03%	3.25%	3.94%	3.94%	3.94%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	2.30%	3.35%	2.81%	2.81%	2.81%
2. Investment to total assets (C3/C)	28.15%	26.39%	32.19%	32.19%	32.19%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	48.39%	49.19%	69.01%	69.01%	69.01%
2.Break up value per share (A/E1) (Rs. per share)	13.54	12.18	12.43	12.43	12.43
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-63.71%	5.90%	-2,484.17%	-2,484.17%	-2,484.17%

Security General Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	14,917,643	14,410,562	16,766,202	14,921,593	18,215,091
1.Share capital	680,625	680,625	680,625	680,625	680,625
2.Reserves	3,742,464	2,867,792	4,068,134	1,917,666	4,540,482
3.Un appropriated profit	10,494,554	10,862,145	12,017,443	12,323,302	12,993,984
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	6,902,683	20,121,635	9,586,436	9,548,082	13,060,761
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	4,513,580	15,487,591	5,365,872	6,628,504	7,117,184
3.Other/misc. liabilities	2,389,103	4,634,044	4,220,564	2,919,578	5,943,577
C.Total assets (C1 to C5)	21,820,326	34,532,197	26,352,638	24,469,675	31,275,852
1.Cash and balances with banks	268,560	697,927	641,628	394,570	944,649
2.Advances to policy holders & employees	1,010	693	0	0	0
3.Investments in securities & properties	16,717,987	17,051,384	19,888,801	16,745,355	22,101,710
4.Other/misc. assets	4,683,393	16,621,866	5,629,467	7,115,443	7,990,311
5.Fixed assets	149,376	160,327	192,742	214,307	239,182
D.Profit & loss account					
1.Investment income	1,037,215	724,489	1,831,301	862,249	2,085,279
2.Gross premium	3,121,741	8,798,985	3,923,919	4,358,836	5,582,296
3.Net premium	695,996	815,915	924,430	925,844	1,203,464
4.Gross claims	437,968	573,265	705,525	859,971	1,546,353
5.Net claims	110,472	111,478	119,900	220,373	297,034
6.Underwriting profit	302,407	368,744	390,734	294,783	400,214
7.Profit/(loss) before taxation	1,353,963	1,008,011	2,104,372	1,043,304	2,100,711
8.Profit/(loss) after taxation	959,383	707,054	1,499,588	611,030	1,310,667
E.Other items					
1.No. of ordinary shares (000)	68,063	68,063	68,063	68,063	68,063
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	756,763	(51,561)	77,207	(269,239)	(632,146)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	6.43%	4.91%	8.94%	4.09%	7.20%
2.Return on assets (ROA) (D8/C)	4.40%	2.05%	5.69%	2.50%	4.19%
3.Earning per share (D8/E1) (rs. per share)	14.10	10.39	22.03	8.98	19.26
4.Net Claims Incurred Ratio (D5/D3)	15.87%	13.66%	12.97%	23.80%	24.68%
5.Underwriting profit to profit after tax. (D6/D8)	31.52%	52.15%	26.06%	48.24%	30.54%
6.Investment income to net premium (D1/D3)	149.03%	88.79%	198.10%	93.13%	173.27%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	1.23%	2.02%	2.43%	1.61%	3.02%
2. Investment to total assets (C3/C)	76.62%	49.38%	75.47%	68.43%	70.67%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	68.37%	41.73%	63.62%	60.98%	58.24%
2.Break up value per share (A/E1) (Rs. per share)	219.18	211.73	246.34	219.23	267.62
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	78.88%	-7.29%	5.15%	-44.06%	-48.23%

Shaheen Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	621,112	655,818	687,227	731,927	844,606
1.Share capital	600,000	600,000	600,000	600,000	600,000
2.Reserves	33,103	32,200	32,605	23,863	20,238
3.Un appropriated profit	(11,991)	23,618	54,622	108,064	224,368
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	553,096	438,159	406,518	505,512	776,023
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	323,464	298,587	249,321	341,914	500,602
3.Other/misc. liabilities	229,632	139,572	157,197	163,598	275,421
C.Total assets (C1 to C5)	1,174,208	1,093,977	1,093,745	1,237,439	1,620,629
1.Cash and balances with banks	23,319	14,686	72,588	105,705	252,189
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	694,132	738,259	714,716	779,146	850,240
4.Other/misc. assets	374,439	319,015	266,512	297,509	442,503
5.Fixed assets	82,318	22,017	39,929	55,079	75,697
D.Profit & loss account					
1.Investment income	61,065	56,538	47,559	78,381	113,043
2.Gross premium	350,295	244,386	231,254	485,602	826,275
3.Net premium	295,190	229,055	179,988	300,868	443,680
4.Gross claims	153,382	117,600	56,746	121,445	451,081
5.Net claims	99,575	66,080	42,706	80,080	149,422
6.Underwriting profit	67,272	(37,823)	(38,177)	(35,574)	22,296
7.Profit/(loss) before taxation	80,256	45,933	25,970	77,791	163,934
8.Profit/(loss) after taxation	60,000	35,600	31,078	53,376	116,304
E.Other items					
1.No. of ordinary shares (000)	60,000	60,000	60,000	60,000	60,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	2.50%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	7.50%
4.Cash generated from operating activities	14,533	(21,808)	(10,720)	51,142	138,225
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	9.66%	5.43%	4.52%	7.29%	13.77%
2.Return on assets (ROA) (D8/C)	5.11%	3.25%	2.84%	4.31%	7.18%
3.Earning per share (D8/E1) (rs. per share)	1.00	0.59	0.52	0.89	1.94
4.Net Claims Incurred Ratio (D5/D3)	33.73%	28.85%	23.73%	26.62%	33.68%
5.Underwriting profit to profit after tax. (D6/D8)	112.12%	-106.24%	-122.84%	-66.65%	19.17%
6.Investment income to net premium (D1/D3)	20.69%	24.68%	26.42%	26.05%	25.48%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	1.99%	1.34%	6.64%	8.54%	15.56%
2. Investment to total assets (C3/C)	59.11%	67.48%	65.35%	62.96%	52.46%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	52.90%	59.95%	62.83%	59.15%	52.12%
2.Break up value per share (A/E1) (Rs. per share)	10.35	10.93	11.45	12.20	14.08
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	24.22%	-61.26%	-34.49%	95.81%	118.85%

TPL Insurance Company Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	832,688	798,979	1,594,370	2,199,017	2,680,845
1.Share capital	938,663	938,663	1,171,913	1,983,945	1,983,945
2.Reserves	8,034	24,802	487,775	274,940	237,016
3.Un appropriated profit	(114,009)	(164,486)	(65,318)	(59,868)	459,884
4.Others	(78,634)	41,374	(67,482)	(54,668)	(42,584)
B.Total liabilities (B1 to B3)	2,212,050	2,660,815	3,259,175	3,827,147	4,670,488
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	1,727,721	2,200,553	2,614,918	3,119,185	3,420,958
3.Other/misc. liabilities	484,329	460,262	644,257	707,962	1,249,530
C.Total assets (C1 to C5)	2,966,104	3,501,168	4,786,063	5,971,496	7,308,749
1.Cash and balances with banks	702,442	913,389	1,046,391	1,569,424	1,996,505
2.Advances to policy holders & employees	2,158	3,043	5,860	2,506	8,660
3.Investments in securities & properties	729,380	920,773	1,390,445	1,740,035	2,256,476
4.Other/misc. assets	1,102,985	1,406,415	1,942,172	2,237,485	2,746,278
5.Fixed assets	429,139	257,548	401,195	422,046	300,830
D.Profit & loss account					
1.Investment income	80,931	114,984	78,667	84,864	445,455
2.Gross premium	2,505,278	2,746,927	3,284,024	3,823,156	4,084,589
3.Net premium	2,132,243	2,163,082	2,398,357	2,967,029	3,084,669
4.Gross claims	1,258,996	1,441,268	1,737,235	1,947,388	2,185,663
5.Net claims	882,931	970,053	1,112,667	1,415,410	1,506,438
6.Underwriting profit	111,712	116,276	114,777	185,317	(154,885)
7.Profit/(loss) before taxation	56,029	79,513	(5,224)	65,060	1,172,490
8.Profit/(loss) after taxation	30,515	39,788	(9,688)	18,264	1,127,019
E.Other items					
1.No. of ordinary shares (000)	93,866	93,866	117,191	198,395	198,395
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	30.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	35.00%	0.00%
4.Cash generated from operating activities	348,950	494,145	(36,246)	321,392	(76,933)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	3.66%	4.98%	-0.61%	0.83%	42.04%
2.Return on assets (ROA) (D8/C)	1.03%	1.14%	-0.20%	0.31%	15.42%
3.Earning per share (D8/E1) (rs. per share)	0.33	0.42	-0.08	0.09	5.68
4.Net Claims Incurred Ratio (D5/D3)	41.41%	44.85%	46.39%	47.70%	48.84%
5.Underwriting profit to profit after tax. (D6/D8)	366.09%	292.24%	-1,184.73%	1,014.66%	-13.74%
6.Investment income to net premium (D1/D3)	3.80%	5.32%	3.28%	2.86%	14.44%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	23.68%	26.09%	21.86%	26.28%	27.32%
2. Investment to total assets (C3/C)	24.59%	26.30%	29.05%	29.14%	30.87%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	28.07%	22.82%	33.31%	36.83%	36.68%
2.Break up value per share (A/E1) (Rs. per share)	8.87	8.51	13.60	11.08	13.51
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	1,143.54%	1,241.94%	374.13%	1,759.70%	-6.83%

The Cooperative Insurance Society of Pakistan Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	2,325,302	2,345,249	2,355,783	2,355,783	2,355,783
1.Share capital	500,032	500,032	500,032	500,032	500,032
2.Reserves	1,815,246	1,765,412	1,774,321	1,774,321	1,774,321
3.Un appropriated profit	10,024	79,805	81,430	81,430	81,430
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	59,911	62,721	63,680	63,680	63,680
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	20,158	12,892	10,441	10,441	10,441
3.Other/misc. liabilities	39,753	49,829	53,239	53,239	53,239
C.Total assets (C1 to C5)	2,385,213	2,407,970	2,419,463	2,419,463	2,419,463
1.Cash and balances with banks	13,218	14,731	12,286	12,286	12,286
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	70,643	168,724	165,952	165,952	165,952
4.Other/misc. assets	12,716	8,062	8,562	8,562	8,562
5.Fixed assets	2,288,636	2,216,453	2,232,663	2,232,663	2,232,663
D.Profit & loss account					
1.Investment income	2,604	2,272	3,957	3,957	3,957
2.Gross premium	33,351	0	0	0	0
3.Net premium	23,464	26,473	17,243	17,243	17,243
4.Gross claims	845	0	0	0	0
5.Net claims	768	4,063	64	64	64
6.Underwriting profit	5,936	4,001	1,181	1,181	1,181
7.Profit/(loss) before taxation	6,000	1,456	1,611	1,611	1,611
8.Profit/(loss) after taxation	1,908	(1,421)	(1,020)	(1,020)	(1,020)
E.Other items					
1.No. of ordinary shares (000)	50,003	50,003	50,003	50,003	50,003
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(1,666)	(8,740)	(10,512)	(10,512)	(10,512)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	0.08%	-0.06%	-0.04%	-0.04%	-0.04%
2.Return on assets (ROA) (D8/C)	0.08%	-0.06%	-0.04%	-0.04%	-0.04%
3.Earning per share (D8/E1) (rs. per share)	0.04	-0.03	-0.02	-0.02	-0.02
4.Net Claims Incurred Ratio (D5/D3)	3.27%	15.35%	0.37%	0.37%	0.37%
5.Underwriting profit to profit after tax. (D6/D8)	311.11%	-281.56%	-115.78%	-115.78%	-115.78%
6.Investment income to net premium (D1/D3)	11.10%	8.58%	22.95%	22.95%	22.95%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	0.55%	0.61%	0.51%	0.51%	0.51%
2. Investment to total assets (C3/C)	2.96%	7.01%	6.86%	6.86%	6.86%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	97.49%	97.40%	97.37%	97.37%	97.37%
2.Break up value per share (A/E1) (Rs. per share)	46.50	46.90	47.11	47.11	47.11
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-87.32%	615.06%	1,030.59%	1,030.59%	1,030.59%

The Pakistan General Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	470,758	433,360	447,254	419,443	419,443
1.Share capital	464,015	464,015	464,015	464,015	464,015
2.Reserves	51,983	51,765	51,524	51,391	51,391
3.Un appropriated profit	(45,240)	(82,420)	(68,285)	(95,963)	(95,963)
4.Others	6,233	1,353	22,268	23,426	23,426
B.Total liabilities (B1 to B3)	72,398	72,807	38,476	35,548	35,548
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	42,712	42,712	29,247	29,247	29,247
3.Other/misc. liabilities	29,686	30,095	9,229	6,301	6,301
C.Total assets (C1 to C5)	549,389	507,520	507,998	478,417	478,417
1.Cash and balances with banks	6,379	2,908	7,778	523	523
2.Advances to policy holders & employees	4,265	51	0	0	0
3.Investments in securities & properties	313,914	300,531	302,824	305,860	305,860
4.Other/misc. assets	123,022	108,252	78,315	67,045	67,045
5.Fixed assets	101,809	95,778	119,081	104,989	104,989
D.Profit & loss account					
1.Investment income	3,334	4,904	3,612	3,165	3,165
2.Gross premium	0	0	0	0	0
3.Net premium	(17,975)	0	0	0	0
4.Gross claims	0	0	0	0	0
5.Net claims	(41,200)	0	0	0	0
6.Underwriting profit	(11,728)	(19,642)	(35,504)	(21,014)	(21,014)
7.Profit/(loss) before taxation	(46,908)	41,791	5,017	(29,696)	(29,696)
8.Profit/(loss) after taxation	(19,530)	41,791	13,087	(28,792)	(28,792)
E.Other items					
1.No. of ordinary shares (000)	46,402	46,402	46,402	46,402	46,402
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(36,397)	(13,877)	(17,810)	(19,798)	(19,798)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-4.15%	9.64%	2.93%	-6.86%	-6.86%
2.Return on assets (ROA) (D8/C)	-3.55%	8.23%	2.58%	-6.02%	-6.02%
3.Earning per share (D8/E1) (rs. per share)	-0.42	0.90	0.28	-0.62	-0.62
4.Net Claims Incurred Ratio (D5/D3)	229.21%	-	-	-	-
5.Underwriting profit to profit after tax. (D6/D8)	60.05%	-47.00%	-271.29%	72.99%	72.99%
6.Investment income to net premium (D1/D3)	-18.55%	-	-	-	-
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	1.16%	0.57%	1.53%	0.11%	0.11%
2. Investment to total assets (C3/C)	57.14%	59.22%	59.61%	63.93%	63.93%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	85.69%	85.39%	88.04%	87.67%	87.67%
2.Break up value per share (A/E1) (Rs. per share)	10.15	9.34	9.64	9.04	9.04
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	186.36%	-33.21%	-136.09%	68.76%	68.76%

The United Insurance Co. of Pakistan Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	3,437,546	3,754,097	4,020,342	3,977,645	4,371,812
1.Share capital	2,601,017	2,950,000	2,950,000	2,950,000	3,467,500
2.Reserves	49,899	52,846	42,460	29,954	46,249
3.Un appropriated profit	786,630	751,251	1,027,882	997,691	858,063
4.Others	434,296	380,300	339,220	703,960	658,020
B.Total liabilities (B1 to B3)	4,311,221	5,726,347	5,886,376	8,318,820	8,832,897
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	3,643,893	4,943,057	4,584,948	6,758,671	6,611,444
3.Other/misc. liabilities	667,328	783,290	1,301,428	1,560,149	2,221,453
C.Total assets (C1 to C5)	8,183,063	9,860,744	10,245,938	13,000,425	13,862,729
1.Cash and balances with banks	266,126	457,297	764,875	894,345	588,922
2.Advances to policy holders & employees	14,897	17,787	0	0	0
3.Investments in securities & properties	2,303,885	2,562,709	1,450,679	2,076,214	1,746,443
4.Other/misc. assets	4,349,906	5,610,998	6,833,968	8,507,045	9,695,026
5.Fixed assets	1,248,249	1,211,953	1,196,416	1,522,821	1,832,338
D.Profit & loss account					
1.Investment income	67,101	57,171	63,603	110,991	134,804
2.Gross premium	4,310,794	4,920,602	5,196,471	6,436,692	7,895,071
3.Net premium	2,541,595	1,868,698	2,722,938	3,379,932	3,629,605
4.Gross claims	2,141,759	2,132,161	2,068,060	2,092,519	4,206,711
5.Net claims	1,153,501	438,671	533,540	755,697	968,382
6.Underwriting profit	351,574	451,682	980,486	1,123,118	1,087,720
7.Profit/(loss) before taxation	609,114	534,400	759,878	1,199,179	1,370,213
8.Profit/(loss) after taxation	401,591	414,555	511,715	921,719	1,005,429
E.Other items					
1.No. of ordinary shares (000)	260,102	295,000	295,000	295,000	346,750
2.Cash dividend	0.00%	6.00%	10.00%	45.00%	35.00%
3.Stock dividend/bonus shares	13.42%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	369,330	575,099	831,540	997,201	473,838
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	11.68%	11.04%	12.73%	23.17%	23.00%
2.Return on assets (ROA) (D8/C)	4.91%	4.20%	4.99%	7.09%	7.25%
3.Earning per share (D8/E1) (rs. per share)	1.54	1.41	1.73	3.12	2.90
4.Net Claims Incurred Ratio (D5/D3)	45.38%	23.47%	19.59%	22.36%	26.68%
5.Underwriting profit to profit after tax. (D6/D8)	87.55%	108.96%	191.61%	121.85%	108.18%
6.Investment income to net premium (D1/D3)	2.64%	3.06%	2.34%	3.28%	3.71%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	3.25%	4.64%	7.47%	6.88%	4.25%
2. Investment to total assets (C3/C)	28.15%	25.99%	14.16%	15.97%	12.60%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	42.01%	38.07%	39.24%	30.60%	31.54%
2.Break up value per share (A/E1) (Rs. per share)	13.22	12.73	13.63	13.48	12.61
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	91.97%	138.73%	162.50%	108.19%	47.13%

The Universal Insurance Co. Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	530,180	444,235	486,425	376,776	346,887
1.Share capital	500,000	500,000	500,000	500,000	500,000
2.Reserves	13,824	13,824	13,824	14,079	13,842
3.Un appropriated profit	16,356	(69,589)	(27,399)	(137,303)	(166,955)
4.Others	291,934	385,466	353,819	352,945	321,106
B.Total liabilities (B1 to B3)	131,728	155,807	152,604	218,468	191,316
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	116,340	139,251	138,774	205,210	175,512
3.Other/misc. liabilities	15,388	16,556	13,830	13,258	15,804
C.Total assets (C1 to C5)	953,842	985,508	992,848	948,189	859,309
1.Cash and balances with banks	46,376	9,332	13,398	10,071	142,861
2.Advances to policy holders & employees	22	125	0	0	0
3.Investments in securities & properties	466,512	505,729	572,669	520,129	373,425
4.Other/misc. assets	249,020	281,856	251,338	260,070	196,514
5.Fixed assets	191,912	188,466	155,443	157,919	146,509
D.Profit & loss account					
1.Investment income	13,634	9,754	13,881	14,697	6,089
2.Gross premium	139,149	140,986	115,433	107,457	60,603
3.Net premium	68,115	67,199	75,205	78,158	45,051
4.Gross claims	4,827	50,430	62,991	154,567	30,389
5.Net claims	(19,576)	35,774	40,660	64,761	24,648
6.Underwriting profit	7,287	(62,386)	(60,483)	(157,217)	(75,505)
7.Profit/(loss) before taxation	4,421	(109,479)	45,289	(147,257)	(48,881)
8.Profit/(loss) after taxation	2,335	(87,845)	40,440	(111,017)	(154,911)
E.Other items					
1.No. of ordinary shares (000)	50,000	50,000	50,000	50,000	50,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	15,860	(44,817)	(34,139)	(65,759)	(131,190)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	0.44%	-19.77%	8.31%	-29.46%	-44.66%
2.Return on assets (ROA) (D8/C)	0.24%	-8.91%	4.07%	-11.71%	-18.03%
3.Earning per share (D8/E1) (rs. per share)	0.05	-1.76	0.81	-2.22	-3.10
4.Net Claims Incurred Ratio (D5/D3)	-28.74%	53.24%	54.07%	82.86%	54.71%
5.Underwriting profit to profit after tax. (D6/D8)	312.08%	71.02%	-149.56%	141.62%	48.74%
6.Investment income to net premium (D1/D3)	20.02%	14.52%	18.46%	18.80%	13.52%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	4.86%	0.95%	1.35%	1.06%	16.63%
2. Investment to total assets (C3/C)	48.91%	51.32%	57.68%	54.85%	43.46%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	55.58%	45.08%	48.99%	39.74%	40.37%
2.Break up value per share (A/E1) (Rs. per share)	10.60	8.88	9.73	7.54	6.94
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	679.23%	51.02%	-84.42%	59.23%	84.69%

UBL Insurers Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	1,665,953	1,670,279	1,742,879	1,856,219	2,288,324
1.Share capital	800,000	800,000	800,000	800,000	800,000
2.Reserves	1	(1,504)	2,228	(3,535)	4,608
3.Un appropriated profit	865,952	871,783	940,651	1,059,754	1,483,716
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	4,088,854	4,196,236	3,960,407	5,806,692	8,536,895
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	3,549,769	3,616,462	3,278,636	4,930,971	7,013,861
3.Other/misc. liabilities	539,085	579,774	681,771	875,721	1,523,034
C.Total assets (C1 to C5)	5,754,807	5,866,515	5,703,286	7,662,911	10,825,219
1.Cash and balances with banks	360,436	214,296	225,530	227,479	341,400
2.Advances to policy holders & employees	3,122	3,009	2,590	0	0
3.Investments in securities & properties	827,412	1,067,051	1,087,453	1,827,731	2,903,956
4.Other/misc. assets	4,439,497	4,508,563	4,318,413	5,504,834	7,487,696
5.Fixed assets	124,340	73,596	69,300	102,867	92,167
D.Profit & loss account					
1.Investment income	79,661	102,026	97,333	201,176	382,860
2.Gross premium	3,988,703	4,041,493	4,104,343	5,248,055	7,292,850
3.Net premium	1,769,967	1,841,542	1,793,771	1,839,604	1,993,150
4.Gross claims	2,022,610	2,604,234	2,559,949	2,124,965	2,651,668
5.Net claims	646,815	1,127,838	959,119	892,633	931,579
6.Underwriting profit	448,098	53,807	80,962	39,332	292,565
7.Profit/(loss) before taxation	448,557	93,538	102,022	198,653	737,534
8.Profit/(loss) after taxation	307,875	67,130	66,178	133,606	455,445
E.Other items					
1.No. of ordinary shares (000)	80,000	80,000	80,000	80,000	80,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	155,088	17,159	(72,707)	631,331	869,059
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	18.48%	4.02%	3.80%	7.20%	19.90%
2.Return on assets (ROA) (D8/C)	5.35%	1.14%	1.16%	1.74%	4.21%
3.Earning per share (D8/E1) (rs. per share)	3.85	0.84	0.83	1.67	5.69
4.Net Claims Incurred Ratio (D5/D3)	36.54%	61.24%	53.47%	48.52%	46.74%
5.Underwriting profit to profit after tax. (D6/D8)	145.55%	80.15%	122.34%	29.44%	64.24%
6.Investment income to net premium (D1/D3)	4.50%	5.54%	5.43%	10.94%	19.21%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	6.26%	3.65%	3.95%	2.97%	3.15%
2. Investment to total assets (C3/C)	14.38%	18.19%	19.07%	23.85%	26.83%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	28.95%	28.47%	30.56%	24.22%	21.14%
2.Break up value per share (A/E1) (Rs. per share)	20.82	20.88	21.79	23.20	28.60
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	50.37%	25.56%	-109.87%	472.53%	190.82%

Takaful Companies - Overall

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	2,521,298	2,769,314	3,240,355	3,654,252	4,268,819
1.Share capital	3,179,339	3,179,339	3,698,370	3,698,370	4,197,065
2.Reserves	(112,769)	(112,156)	(342,915)	(312,926)	(391,140)
3.Un appropriated profit	(545,272)	(297,869)	(115,100)	268,808	462,894
4.Others	801,485	912,082	988,881	990,783	1,171,913
B.Total liabilities (B1 to B3)	30,979,462	36,886,471	40,813,164	44,004,595	57,881,403
1.Balance of statutory funds	4,694,192	5,746,254	6,233,813	6,807,384	8,279,414
2.Outstanding claims, adv., prem., due to other insurers	1,969,368	2,643,388	3,645,417	4,864,208	5,989,956
3.Other/misc. liabilities	24,315,902	28,496,829	30,933,934	32,333,003	43,612,033
C.Total assets (C1 to C5)	34,302,245	40,567,867	45,042,400	48,649,630	63,322,135
1.Cash and balances with banks	4,767,303	3,965,881	4,445,108	4,612,067	5,878,405
2.Advances to policy holders & employees	16,150	11,605	11,826	22,917	26,857
3.Investments in securities & properties	24,383,383	30,888,967	33,063,033	35,353,025	45,567,733
4.Other/misc. assets	4,205,752	4,750,748	6,551,333	7,691,395	9,916,591
5.Fixed assets	929,657	950,666	971,100	970,226	1,932,549
D.Profit & loss account					
1.Investment income	2,355,807	1,716,569	1,086,047	1,425,736	2,040,212
2.Gross premium	11,655,980	12,003,332	14,795,026	16,019,454	23,195,291
3.Net premium	9,415,610	9,629,811	12,061,665	12,829,374	19,639,696
4.Gross claims	5,696,851	6,527,614	8,288,078	10,176,663	14,964,465
5.Net claims	5,300,802	5,943,710	7,763,889	9,218,971	14,130,446
6.Underwriting profit	(13,912)	38,682	58,760	9,336	159,533
7.Profit/(loss) before taxation	186,774	332,115	427,483	419,723	368,918
8.Profit/(loss) after taxation	124,172	263,317	350,016	255,444	300,569
E.Other items					
1.No. of ordinary shares (000)	317,934	317,934	369,837	369,837	419,707
2.Cash dividend	N/A	N/A	N/A	N/A	N/A
3.Stock dividend/bonus shares	N/A	N/A	N/A	N/A	N/A
4.Cash generated from operating activities	1,486,017	1,686,603	2,060,956	1,265,763	4,629,357
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	4.92%	9.51%	10.80%	6.99%	7.04%
2.Return on assets (ROA) (D8/C)	0.36%	0.65%	0.78%	0.53%	0.47%
3.Earning per share (D8/E1) (rs. per share)	0.39	0.83	0.95	0.69	0.72
4.Net Claims Incurred Ratio (D5/D3)	56.30%	61.72%	64.37%	71.86%	71.95%
5.Underwriting profit to profit after tax. (D6/D8)	-11.20%	14.69%	16.79%	3.65%	53.08%
6.Investment income to net premium (D1/D3)	25.02%	17.83%	9.00%	11.11%	10.39%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	13.90%	9.78%	9.87%	9.48%	9.28%
2. Investment to total assets (C3/C)	71.08%	76.14%	73.40%	72.67%	71.96%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	7.35%	6.83%	7.19%	7.51%	6.74%
2.Break up value per share (A/E1) (Rs. per share)	7.93	8.71	8.76	9.88	10.17
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	1,196.74%	640.52%	588.82%	495.51%	1,540.20%

Dawood Family Takaful Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	416,022	491,558	526,176	549,472	592,647
1.Share capital	750,000	750,000	750,000	750,000	750,000
2.Reserves	0	0	0	0	0
3.Un appropriated profit	(333,978)	(258,442)	(223,824)	(200,528)	(157,353)
4.Others	(1,902)	(127)	(139)	(5,139)	2,619
B.Total liabilities (B1 to B3)	5,099,714	6,331,817	7,016,170	7,692,769	9,372,348
1.Balance of statutory funds	4,694,192	5,746,254	6,233,813	6,807,384	8,279,414
2.Outstanding claims, adv., prem., due to other insurers	137,668	149,860	377,745	400,522	403,501
3.Other/misc. liabilities	267,854	435,703	404,612	484,863	689,433
C.Total assets (C1 to C5)	5,513,834	6,823,248	7,542,207	8,237,102	9,967,614
1.Cash and balances with banks	409,626	569,297	588,070	800,000	1,294,388
2.Advances to policy holders & employees	0	0	0	5,929	11,998
3.Investments in securities & properties	4,536,961	5,399,337	6,004,641	6,218,546	6,884,114
4.Other/misc. assets	395,632	651,706	713,092	979,503	1,512,759
5.Fixed assets	171,615	202,908	236,404	233,124	264,355
D.Profit & loss account					
1.Investment income	371,554	352,486	312,395	574,864	997,150
2.Gross premium	1,636,064	1,834,213	2,046,960	2,069,520	1,929,697
3.Net premium	1,038,043	1,140,147	1,267,595	1,301,679	1,254,510
4.Gross claims	291,383	539,073	855,336	886,699	1,161,163
5.Net claims	274,572	480,306	772,146	804,783	1,000,781
6.Underwriting profit	0	0	0	0	0
7.Profit/(loss) before taxation	50,784	88,586	44,861	50,584	52,920
8.Profit/(loss) after taxation	30,185	75,536	34,617	23,296	43,175
E.Other items					
1.No. of ordinary shares (000)	75,000	75,000	75,000	75,000	75,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	704,365	641,118	452,974	364,146	254,241
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	7.26%	15.37%	6.58%	4.24%	7.29%
2.Return on assets (ROA) (D8/C)	0.55%	1.11%	0.46%	0.28%	0.43%
3.Earning per share (D8/E1) (rs. per share)	0.40	1.01	0.46	0.31	0.58
4.Net Claims Incurred Ratio (D5/D3)	26.45%	42.13%	60.91%	61.83%	79.77%
5.Underwriting profit to profit after tax. (D6/D8)	0.00%	0.00%	0.00%	0.00%	0.00%
6.Investment income to net premium (D1/D3)	35.79%	30.92%	24.64%	44.16%	79.49%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	7.43%	8.34%	7.80%	9.71%	12.99%
2. Investment to total assets (C3/C)	82.28%	79.13%	79.61%	75.49%	69.06%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	7.55%	7.20%	6.98%	6.67%	5.95%
2.Break up value per share (A/E1) (Rs. per share)	5.55	6.55	7.02	7.33	7.90
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	2,333.49%	848.76%	1,308.53%	1,563.13%	588.86%

Pak Qatar Family Takaful Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	1,308,131	1,457,665	1,468,738	1,756,318	1,913,898
1.Share capital	1,307,124	1,307,124	1,307,124	1,307,124	1,307,124
2.Reserves	0	0	0	0	0
3.Un appropriated profit	1,007	150,541	161,614	449,194	606,774
4.Others	758,986	785,805	787,836	760,459	698,081
B.Total liabilities (B1 to B3)	23,773,588	27,886,318	29,584,788	30,491,766	41,177,093
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	692,467	1,013,923	1,028,640	1,287,638	1,655,626
3.Other/misc. liabilities	23,081,121	26,872,395	28,556,148	29,204,128	39,521,467
C.Total assets (C1 to C5)	25,840,705	30,129,788	31,841,362	33,008,543	43,789,072
1.Cash and balances with banks	4,085,607	2,936,455	3,427,334	3,293,175	4,031,939
2.Advances to policy holders & employees	13,313	9,266	9,330	13,395	11,735
3.Investments in securities & properties	18,894,945	24,286,883	25,703,352	26,839,956	36,706,220
4.Other/misc. assets	2,231,803	2,327,354	2,171,452	2,286,404	2,479,483
5.Fixed assets	615,037	569,830	529,894	575,613	559,695
D.Profit & loss account					
1.Investment income	1,908,640	1,247,733	666,295	777,941	851,380
2.Gross premium	8,287,057	7,961,475	9,986,417	10,235,624	16,296,690
3.Net premium	7,861,433	7,557,834	9,555,201	9,771,659	15,846,874
4.Gross claims	4,704,790	4,860,221	6,048,762	6,971,881	10,954,415
5.Net claims	4,458,036	4,575,931	5,794,914	6,618,342	10,652,517
6.Underwriting profit	0	0	0	0	0
7.Profit/(loss) before taxation	84,070	208,122	224,674	184,620	192,113
8.Profit/(loss) after taxation	55,241	163,563	175,329	149,091	156,298
E.Other items					
1.No. of ordinary shares (000)	130,712	130,712	130,712	130,712	130,712
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	757,453	868,024	1,492,852	856,081	3,422,917
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	4.22%	11.22%	11.94%	8.49%	8.17%
2.Return on assets (ROA) (D8/C)	0.21%	0.54%	0.55%	0.45%	0.36%
3.Earning per share (D8/E1) (rs. per share)	0.42	1.25	1.34	1.14	1.20
4.Net Claims Incurred Ratio (D5/D3)	56.71%	60.55%	60.65%	67.73%	67.22%
5.Underwriting profit to profit after tax. (D6/D8)	0.00%	0.00%	0.00%	0.00%	0.00%
6.Investment income to net premium (D1/D3)	24.28%	16.51%	6.97%	7.96%	5.37%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	15.81%	9.75%	10.76%	9.98%	9.21%
2. Investment to total assets (C3/C)	73.12%	80.61%	80.72%	81.31%	83.83%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	5.06%	4.84%	4.61%	5.32%	4.37%
2.Break up value per share (A/E1) (Rs. per share)	10.01	11.15	11.24	13.44	14.64
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	1,371.18%	530.70%	851.46%	574.20%	2,189.99%

Pak Qatar General Takaful Ltd.

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	442,686	462,361	492,572	540,046	654,904
1.Share capital	509,226	509,226	509,226	509,226	509,226
2.Reserves	220	833	(1,491)	(12,281)	1,369
3.Un appropriated profit	(66,760)	(47,698)	(15,163)	43,101	144,309
4.Others	16,835	42,868	64,736	68,291	108,863
B.Total liabilities (B1 to B3)	1,057,307	924,171	1,379,316	1,869,996	1,699,814
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	471,846	452,319	666,478	842,792	785,025
3.Other/misc. liabilities	585,461	471,852	712,838	1,027,204	914,789
C.Total assets (C1 to C5)	1,516,828	1,429,400	1,936,624	2,478,333	2,463,581
1.Cash and balances with banks	247,233	173,684	236,580	312,505	494,073
2.Advances to policy holders & employees	2,837	2,339	2,496	3,593	3,124
3.Investments in securities & properties	350,277	531,147	649,382	692,139	637,799
4.Other/misc. assets	817,675	639,550	987,345	1,424,212	1,244,418
5.Fixed assets	98,806	82,680	60,821	45,884	84,167
D.Profit & loss account					
1.Investment income	5,346	44,413	52,183	72,320	125,019
2.Gross premium	701,046	601,934	542,118	712,460	870,248
3.Net premium	203,080	186,039	297,070	455,851	594,669
4.Gross claims	360,868	277,083	419,934	909,436	742,548
5.Net claims	251,637	197,069	321,296	536,225	666,712
6.Underwriting profit	(7,680)	14,905	8,951	(22,809)	(11,967)
7.Profit/(loss) before taxation	29,474	17,011	46,177	80,095	142,442
8.Profit/(loss) after taxation	21,746	19,062	32,535	58,265	101,207
E.Other items					
1.No. of ordinary shares (000)	50,923	50,923	50,923	50,923	50,923
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	49,443	48,740	126,757	63,328	63,328
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	4.91%	4.12%	6.61%	10.79%	15.45%
2.Return on assets (ROA) (D8/C)	1.43%	1.33%	1.68%	2.35%	4.11%
3.Earning per share (D8/E1) (rs. per share)	0.43	0.37	0.64	1.14	1.99
4.Net Claims Incurred Ratio (D5/D3)	123.91%	105.93%	108.15%	117.63%	112.11%
5.Underwriting profit to profit after tax. (D6/D8)	-35.32%	78.19%	27.51%	-39.15%	-11.82%
6.Investment income to net premium (D1/D3)	2.63%	23.87%	17.57%	15.86%	21.02%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	16.30%	12.15%	12.22%	12.61%	20.06%
2. Investment to total assets (C3/C)	23.09%	37.16%	33.53%	27.93%	25.89%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	29.18%	32.35%	25.43%	21.79%	26.58%
2.Break up value per share (A/E1) (Rs. per share)	8.69	9.08	9.67	10.61	12.86
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	227.37%	255.69%	389.60%	108.69%	62.57%

Salaam Takaful Limited (Formerly Takaful Pakistan limited)

(Thousand Rupees)

Items	2019	2020	2021	2022	2023
A.Total equity (A1 to A3)	354,459	357,730	752,869	808,416	1,107,370
1.Share capital	612,989	612,989	1,132,020	1,132,020	1,630,715
2.Reserves	(112,989)	(112,989)	(341,424)	(300,645)	(392,509)
3.Un appropriated profit	(145,541)	(142,270)	(37,727)	(22,959)	(130,836)
4.Others	27,566	83,536	136,448	167,172	362,350
B.Total liabilities (B1 to B3)	1,048,853	1,744,165	2,832,890	3,950,064	5,632,148
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	667,387	1,027,286	1,572,554	2,333,256	3,145,804
3.Other/misc. liabilities	381,466	716,879	1,260,336	1,616,808	2,486,344
C.Total assets (C1 to C5)	1,430,878	2,185,431	3,722,207	4,925,652	7,101,868
1.Cash and balances with banks	24,837	286,445	193,124	206,387	58,005
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	601,200	671,600	705,658	1,602,384	1,339,600
4.Other/misc. assets	760,642	1,132,138	2,679,444	3,001,276	4,679,931
5.Fixed assets	44,199	95,248	143,981	115,605	1,024,332
D.Profit & loss account					
1.Investment income	70,267	71,937	55,174	611	66,663
2.Gross premium	1,031,813	1,605,710	2,219,531	3,001,850	4,098,656
3.Net premium	313,054	745,791	941,799	1,300,185	1,943,643
4.Gross claims	339,810	851,237	964,046	1,408,647	2,106,339
5.Net claims	316,557	690,404	875,533	1,259,621	1,810,436
6.Underwriting profit	(6,232)	23,777	49,809	32,145	171,500
7.Profit/(loss) before taxation	22,446	18,396	111,771	104,424	(18,557)
8.Profit/(loss) after taxation	17,000	5,156	107,535	24,792	(111)
E.Other items					
1.No. of ordinary shares (000)	61,299	61,299	113,202	113,202	163,072
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(25,244)	128,721	(11,627)	(17,792)	888,871
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	4.80%	1.44%	14.28%	3.07%	-0.01%
2.Return on assets (ROA) (D8/C)	1.19%	0.24%	2.89%	0.50%	0.00%
3.Earning per share (D8/E1) (rs. per share)	0.28	0.08	0.95	0.22	0.00
4.Net Claims Incurred Ratio (D5/D3)	101.12%	92.57%	92.96%	96.88%	93.15%
5.Underwriting profit to profit after tax. (D6/D8)	-36.66%	461.15%	46.32%	129.66%	-154,780.60%
6.Investment income to net premium (D1/D3)	22.45%	9.65%	5.86%	0.05%	3.43%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	1.74%	13.11%	5.19%	4.19%	0.82%
2. Investment to total assets (C3/C)	42.02%	30.73%	18.96%	32.53%	18.86%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	24.77%	16.37%	20.23%	16.41%	15.59%
2.Break up value per share (A/E1) (Rs. per share)	5.78	5.84	6.65	7.14	6.79
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-148.49%	2,496.53%	-10.81%	-71.77%	-802,215.66%