

Insurance Companies - Overall

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	128,030,323	136,725,650	143,944,117	159,143,007	158,886,545
1.Share capital	42,413,174	44,833,163	46,673,453	49,685,787	56,627,610
2.Reserves	42,528,115	45,942,123	50,357,232	56,197,074	47,858,673
3.Un appropriated profit	43,089,034	45,950,364	46,913,432	53,260,146	54,400,262
4.Others	2,987,832	4,637,585	7,260,610	14,142,980	14,738,367
B.Total liabilities (B1 to B3)	1,362,206,683	1,568,307,413	1,787,224,887	2,045,579,179	2,122,451,704
1.Balance of statutory funds	3,729,090	4,694,192	5,746,254	6,233,813	6,807,384
2.Outstanding claims, adv., prem., due to other insurers	1,005,449,676	1,155,893,250	1,311,899,849	1,475,493,622	1,538,253,736
3.Other/misc. liabilities	353,027,917	407,719,971	469,578,784	563,851,744	577,390,584
C.Total assets (C1 to C5)	1,493,224,837	1,709,670,648	1,938,429,614	2,218,865,166	2,296,076,616
1.Cash and balances with banks	64,555,370	123,024,871	90,928,673	137,331,721	141,533,058
2.Advances to policy holders & employees	1,461,503	1,560,367	1,598,210	1,231,156	464,389
3.Investments in securities & properties	1,140,652,790	1,255,473,272	1,471,961,122	1,594,542,428	1,612,667,149
4.Other/misc. assets	266,651,515	305,262,121	350,192,706	461,599,078	516,861,034
5.Fixed assets	19,903,659	24,350,017	23,748,903	24,160,783	24,550,986
D.Profit & loss account					
1.Investment income	89,164,522	112,620,172	125,910,573	136,924,472	153,806,991
2.Gross premium	320,226,207	334,879,279	348,485,211	421,855,439	451,860,929
3.Net premium	271,354,020	276,393,560	284,272,012	347,108,899	356,690,380
4.Gross claims	140,846,003	161,626,753	178,490,461	240,857,763	267,151,332
5.Net claims	122,753,371	142,993,408	158,287,700	215,966,857	237,254,249
6.Underwriting profit	157,284,546	191,674,556	208,741,998	241,352,300	246,937,416
7.Profit/(loss) before taxation	21,571,801	24,410,994	27,808,934	36,185,517	36,202,329
8.Profit/(loss) after taxation	13,920,509	16,429,661	19,771,973	25,886,787	24,730,395
E.Other items					
1.No. of ordinary shares (000)	3,988,255	4,158,254	4,315,283	6,778,492	7,425,592
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	59,319,142	39,928,359	54,414,887	42,027,977	36,597,946
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	10.87%	12.02%	13.74%	16.27%	15.56%
2.Return on assets (ROA) (D8/C)	0.93%	0.96%	1.02%	1.17%	1.08%
3.Earning per share (D8/E1) (rs. per share)	3.49	3.95	4.58	3.82	3.33
4.Net Claims Incurred Ratio (D5/D3)	45.24%	51.74%	55.68%	62.22%	66.52%
5.Underwriting profit to profit after tax. (D6/D8)	1,129.88%	1,166.64%	1,055.75%	932.34%	998.52%
6.Investment income to net premium (D1/D3)	32.86%	40.75%	44.29%	39.45%	43.12%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	4.32%	7.20%	4.69%	6.19%	6.16%
2. Investment to total assets (C3/C)	76.39%	73.43%	75.94%	71.86%	70.24%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	8.57%	8.00%	7.43%	7.17%	6.92%
2.Break up value per share (A/E1) (Rs. per share)	32.10	32.88	33.36	23.48	21.40
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	426.13%	243.03%	275.21%	162.35%	147.99%

Life Insurance Corporations - Overall

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	24,300,725	26,809,866	29,431,524	35,975,140	37,344,711
1.Share capital	8,836,193	10,936,193	11,940,524	14,930,030	14,930,030
2.Reserves	5,668,163	5,031,160	5,299,068	10,252,162	10,368,125
3.Un appropriated profit	9,796,369	10,842,513	12,191,932	10,792,948	12,046,556
4.Others	1,160,028	1,785,168	4,064,071	9,484,599	9,703,448
B.Total liabilities (B1 to B3)	1,215,178,583	1,395,158,246	1,589,669,077	1,831,717,181	1,849,878,985
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	907,798,518	1,038,950,237	1,181,637,418	1,333,656,829	1,338,602,371
3.Other/misc. liabilities	307,380,065	356,208,009	408,031,659	498,060,352	511,276,614
C.Total assets (C1 to C5)	1,240,639,336	1,423,753,280	1,623,164,672	1,877,176,920	1,896,927,144
1.Cash and balances with banks	48,084,537	109,538,381	77,220,128	119,729,618	116,376,885
2.Advances to policy holders & employees	1,132,405	1,143,045	1,099,856	1,009,256	61,321
3.Investments in securities & properties	1,006,352,403	1,106,210,493	1,308,624,155	1,420,148,548	1,439,856,852
4.Other/misc. assets	177,650,853	198,344,818	228,074,036	327,981,863	332,642,276
5.Fixed assets	7,419,138	8,516,543	8,146,497	8,307,635	7,989,810
D.Profit & loss account					
1.Investment income	81,016,135	101,566,506	115,015,759	125,018,611	142,320,065
2.Gross premium	213,553,842	212,993,597	223,308,603	280,926,100	280,844,332
3.Net premium	210,747,319	210,015,107	219,615,590	276,318,509	276,057,355
4.Gross claims	93,529,365	109,425,243	127,199,609	183,363,098	194,202,525
5.Net claims	91,405,646	107,159,858	123,356,798	179,445,710	190,533,707
6.Underwriting profit	151,658,988	187,069,703	204,465,539	233,702,881	242,081,299
7.Profit/(loss) before taxation	8,032,874	8,069,574	12,108,377	14,416,908	16,977,006
8.Profit/(loss) after taxation	5,305,010	5,264,038	8,379,504	10,325,559	11,469,979
E.Other items					
1.No. of ordinary shares (000)	568,619	706,619	780,052	1,052,003	1,052,003
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	53,226,173	34,414,091	48,733,026	34,973,966	25,232,010
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	21.83%	19.63%	28.47%	28.70%	30.71%
2.Return on assets (ROA) (D8/C)	0.43%	0.37%	0.52%	0.55%	0.60%
3.Earning per share (D8/E1) (rs. per share)	9.33	7.45	10.74	9.82	10.90
4.Net Claims Incurred Ratio (D5/D3)	43.37%	51.02%	56.17%	64.94%	69.02%
5.Underwriting profit to profit after tax. (D6/D8)	2,858.79%	3,553.73%	2,440.07%	2,263.34%	2,110.56%
6.Investment income to net premium (D1/D3)	38.44%	48.36%	52.37%	45.24%	51.55%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	3.88%	7.69%	4.76%	6.38%	6.14%
2. Investment to total assets (C3/C)	81.12%	77.70%	80.62%	75.65%	75.90%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	1.96%	1.88%	1.81%	1.92%	1.97%
2.Break up value per share (A/E1) (Rs. per share)	42.74	37.94	37.73	34.20	35.50
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	1,003.32%	653.76%	581.57%	338.71%	219.98%

State Life Insurance Corporation Ltd.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	4,720,658	5,591,925	6,365,221	6,828,591	6,828,591
1.Share capital	3,500,000	4,300,000	4,600,000	4,900,000	4,900,000
2.Reserves	507,043	7,043	304,725	4,725	4,725
3.Un appropriated profit	713,615	1,284,882	1,460,496	1,923,866	1,923,866
4.Others	1,157,718	1,557,145	3,943,311	8,644,917	8,644,917
B.Total liabilities (B1 to B3)	924,352,798	1,051,687,035	1,193,074,111	1,350,638,949	1,350,638,949
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	899,221,629	1,027,823,887	1,166,687,540	1,316,732,634	1,316,732,634
3.Other/misc. liabilities	25,131,169	23,863,148	26,386,571	33,906,315	33,906,315
C.Total assets (C1 to C5)	930,231,174	1,058,836,105	1,203,382,643	1,366,112,457	1,366,112,457
1.Cash and balances with banks	33,298,315	91,859,786	56,184,733	101,002,030	101,002,030
2.Advances to policy holders & employees	915,705	953,037	949,821	953,738	0
3.Investments in securities & properties	741,775,462	781,259,434	930,911,392	1,015,572,066	1,015,572,066
4.Other/misc. assets	153,360,269	183,843,613	214,485,881	247,703,437	248,657,175
5.Fixed assets	881,423	920,235	850,816	881,186	881,186
D.Profit & loss account					
1.Investment income	63,800,988	73,184,367	87,207,086	96,101,249	96,101,249
2.Gross premium	112,356,501	112,776,755	119,414,632	162,480,351	162,480,351
3.Net premium	112,123,490	112,572,322	119,034,540	161,788,686	161,788,686
4.Gross claims	50,329,972	57,143,001	64,886,618	98,348,335	98,348,335
5.Net claims	50,249,480	57,048,764	64,688,426	98,037,891	98,037,891
6.Underwriting profit	53,040,337	57,048,764	64,688,426	98,037,891	98,037,891
7.Profit/(loss) before taxation	2,675,420	2,796,846	5,926,610	9,333,897	9,333,897
8.Profit/(loss) after taxation	1,792,210	1,984,303	4,206,342	6,625,472	6,625,472
E.Other items					
1.No. of ordinary shares (000)	35,000	43,000	46,000	49,000	49,000
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	21,068,067	12,635,718	30,894,807	28,696,223	28,696,223
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	37.97%	35.49%	66.08%	97.03%	97.03%
2.Return on assets (ROA) (D8/C)	0.19%	0.19%	0.35%	0.48%	0.48%
3.Earning per share (D8/E1) (rs. per share)	51.21	46.15	91.44	135.21	135.21
4.Net Claims Incurred Ratio (D5/D3)	44.82%	50.68%	54.34%	60.60%	60.60%
5.Underwriting profit to profit after tax. (D6/D8)	2,959.49%	2,875.00%	1,537.88%	1,479.71%	1,479.71%
6.Investment income to net premium (D1/D3)	56.90%	65.01%	73.26%	59.40%	59.40%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	3.58%	8.68%	4.67%	7.39%	7.39%
2. Investment to total assets (C3/C)	79.74%	73.78%	77.36%	74.34%	74.34%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	0.51%	0.53%	0.53%	0.50%	0.50%
2.Break up value per share (A/E1) (Rs. per share)	134.88	130.04	138.37	139.36	139.36
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	1,175.54%	636.78%	734.48%	433.12%	433.12%

Adamjee Life Assurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	1,126,817	1,322,823	1,490,254	3,254,471	3,753,786
1.Share capital	935,494	935,494	935,494	2,500,000	2,500,000
2.Reserves	139,035	367,674	526,415	590,205	777,370
3.Un appropriated profit	52,288	19,655	28,345	164,266	476,416
4.Others	(3,928)	(3,532)	361	(4,743)	(5,496)
B.Total liabilities (B1 to B3)	32,789,403	39,057,153	49,348,801	58,667,831	65,417,764
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	1,391,835	1,130,250	1,630,458	2,015,438	3,664,745
3.Other/misc. liabilities	31,397,568	37,926,903	47,718,343	56,652,393	61,753,019
C.Total assets (C1 to C5)	33,912,292	40,376,444	50,839,416	61,917,559	69,166,054
1.Cash and balances with banks	3,311,653	7,260,559	9,955,052	9,726,073	5,316,997
2.Advances to policy holders & employees	45,367	64,058	33,090	0	0
3.Investments in securities & properties	29,638,487	31,954,538	39,402,518	50,617,541	61,714,223
4.Other/misc. assets	749,148	533,314	1,283,364	1,391,540	1,892,723
5.Fixed assets	167,637	563,975	165,392	182,405	242,111
D.Profit & loss account					
1.Investment income	1,585,556	2,539,618	2,586,859	3,135,827	5,923,579
2.Gross premium	13,247,254	12,969,421	17,100,887	20,658,169	20,948,801
3.Net premium	12,711,254	12,386,150	16,536,920	20,128,118	20,315,452
4.Gross claims	6,827,889	7,065,482	7,452,420	9,540,127	14,589,534
5.Net claims	6,304,344	6,723,882	6,838,631	9,105,758	14,234,436
6.Underwriting profit	13,045,429	15,895,867	20,822,093	23,256,138	24,049,605
7.Profit/(loss) before taxation	72,563	281,181	310,192	231,205	810,310
8.Profit/(loss) after taxation	(56,088)	217,106	191,014	173,804	497,702
E.Other items					
1.No. of ordinary shares (000)	93,549	93,549	93,549	250,000	250,000
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	4,059,752	2,865,383	5,650,284	6,630,113	3,388,610
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-4.98%	16.41%	12.82%	5.34%	13.26%
2.Return on assets (ROA) (D8/C)	-0.17%	0.54%	0.38%	0.28%	0.72%
3.Earning per share (D8/E1) (rs. per share)	-0.60	2.32	2.04	0.70	1.99
4.Net Claims Incurred Ratio (D5/D3)	49.60%	54.29%	41.35%	45.24%	70.07%
5.Underwriting profit to profit after tax. (D6/D8)	-23,258.86%	7,321.71%	10,900.82%	13,380.67%	4,832.13%
6.Investment income to net premium (D1/D3)	12.47%	20.50%	15.64%	15.58%	29.16%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	9.77%	17.98%	19.58%	15.71%	7.69%
2. Investment to total assets (C3/C)	87.40%	79.14%	77.50%	81.75%	89.23%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	3.32%	3.28%	2.93%	5.26%	5.43%
2.Break up value per share (A/E1) (Rs. per share)	12.05	14.14	15.93	13.02	15.02
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-7,238.18%	1,319.81%	2,958.05%	3,814.71%	680.85%

Askari Life Insurance Co. Ltd.(Formally East West Life Assu					
(Thousand Rupees)					
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	545,627	283,247	448,496	206,386	(70,951)
1.Share capital	1,101,720	1,101,720	1,501,720	1,501,720	1,501,720
2.Reserves	(452,235)	(732,058)	(970,982)	(1,222,477)	(1,507,607)
3.Un appropriated profit	(103,858)	(86,415)	(82,242)	(72,857)	(65,064)
4.Others	257	800	2,373	102,283	430,275
B.Total liabilities (B1 to B3)	297,489	485,861	599,303	846,719	1,264,736
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	108,263	37,492	188,082	239,047	150,168
3.Other/misc. liabilities	189,226	448,369	411,221	607,672	1,114,568
C.Total assets (C1 to C5)	843,373	769,908	1,050,172	1,155,388	1,624,060
1.Cash and balances with banks	73,881	112,844	86,503	143,773	254,525
2.Advances to policy holders & employees	9,804	520	546	0	0
3.Investments in securities & properties	714,005	510,611	822,950	877,479	1,176,249
4.Other/misc. assets	40,300	102,911	108,374	114,429	172,638
5.Fixed assets	5,383	43,022	31,799	19,707	20,648
D.Profit & loss account					
1.Investment income	29,631	88,124	56,671	59,652	118,942
2.Gross premium	43,849	301,961	449,264	834,920	1,301,556
3.Net premium	25,661	219,535	281,371	600,421	1,077,752
4.Gross claims	64,040	176,873	328,175	452,695	479,719
5.Net claims	50,083	82,127	126,702	154,944	148,084
6.Underwriting profit	58,472	295,972	350,140	664,791	1,208,186
7.Profit/(loss) before taxation	(112,738)	(262,370)	(238,354)	(242,051)	(274,620)
8.Profit/(loss) after taxation	(112,993)	(262,880)	(238,801)	(242,440)	(275,971)
E.Other items					
1.No. of ordinary shares (000)	110,172	110,172	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	(118,998)	(193,514)	(185,626)	(50,861)	(31,667)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-20.71%	-92.81%	-53.24%	-117.47%	388.96%
2.Return on assets (ROA) (D8/C)	-13.40%	-34.14%	-22.74%	-20.98%	-16.99%
3.Earning per share (D8/E1) (rs. per share)	-1.03	-2.39	-1.59	-1.61	-1.84
4.Net Claims Incurred Ratio (D5/D3)	195.17%	37.41%	45.03%	25.81%	13.74%
5.Underwriting profit to profit after tax. (D6/D8)	-51.75%	-112.59%	-146.62%	-274.21%	-437.79%
6.Investment income to net premium (D1/D3)	115.47%	40.14%	20.14%	9.94%	11.04%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	8.76%	14.66%	8.24%	12.44%	15.67%
2. Investment to total assets (C3/C)	84.66%	66.32%	78.36%	75.95%	72.43%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	64.70%	36.79%	42.71%	17.86%	-4.37%
2.Break up value per share (A/E1) (Rs. per share)	4.95	2.57	2.99	1.37	-0.47
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	105.31%	73.61%	77.73%	20.98%	11.47%

EFU Life Assurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	5,882,690	5,856,954	6,136,778	6,144,975	6,337,093
1.Share capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
2.Reserves	2,150,000	2,000,000	2,000,000	4,200,521	4,141,554
3.Un appropriated profit	2,732,690	2,856,954	3,136,778	944,454	1,195,539
4.Others	75,713	50,986	38,311	33,404	11,457
B.Total liabilities (B1 to B3)	110,806,208	123,381,699	148,304,847	157,001,576	172,165,018
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	2,545,802	3,942,890	4,972,058	4,603,508	5,401,550
3.Other/misc. liabilities	108,260,406	119,438,809	143,332,789	152,398,068	166,763,468
C.Total assets (C1 to C5)	116,764,611	129,289,639	154,479,936	163,179,955	178,513,568
1.Cash and balances with banks	4,786,362	5,713,548	5,335,091	4,608,125	4,558,867
2.Advances to policy holders & employees	136,737	82,799	87,012	0	0
3.Investments in securities & properties	105,820,637	116,065,289	142,432,034	150,902,180	164,633,179
4.Other/misc. assets	3,562,210	4,897,609	4,143,701	5,156,941	6,867,630
5.Fixed assets	2,458,665	2,530,394	2,482,098	2,512,709	2,453,892
D.Profit & loss account					
1.Investment income	6,942,391	11,589,124	11,468,634	11,869,292	19,211,061
2.Gross premium	30,790,407	31,750,084	32,545,748	37,406,876	39,564,664
3.Net premium	30,164,268	31,141,634	31,653,339	36,350,499	38,471,291
4.Gross claims	13,589,766	16,115,441	18,587,039	23,818,672	26,336,083
5.Net claims	13,094,451	15,677,433	17,860,692	23,020,008	25,516,669
6.Underwriting profit	30,372,245	38,061,925	52,550,827	43,829,390	53,005,896
7.Profit/(loss) before taxation	2,282,937	2,354,173	2,527,233	2,141,668	2,842,107
8.Profit/(loss) after taxation	1,546,303	1,549,264	1,784,150	1,508,197	1,692,118
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	7,835,807	7,849,700	5,819,758	1,677,620	1,287,541
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	26.29%	26.45%	29.07%	24.54%	26.70%
2.Return on assets (ROA) (D8/C)	1.32%	1.20%	1.15%	0.92%	0.95%
3.Earning per share (D8/E1) (rs. per share)	15.46	15.49	17.84	15.08	16.92
4.Net Claims Incurred Ratio (D5/D3)	43.41%	50.34%	56.43%	63.33%	66.33%
5.Underwriting profit to profit after tax. (D6/D8)	1,964.18%	2,456.77%	2,945.43%	2,906.08%	3,132.52%
6.Investment income to net premium (D1/D3)	23.02%	37.21%	36.23%	32.65%	49.94%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	4.10%	4.42%	3.45%	2.82%	2.55%
2. Investment to total assets (C3/C)	90.63%	89.77%	92.20%	92.48%	92.22%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	5.04%	4.53%	3.97%	3.77%	3.55%
2.Break up value per share (A/E1) (Rs. per share)	58.83	58.57	61.37	61.45	63.37
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	506.74%	506.67%	326.19%	111.23%	76.09%

IGI Life Insurance Limited (Formerly American Life Insurance)					
(Thousand Rupees)					
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	1,402,094	2,232,970	2,134,397	1,784,105	1,828,512
1.Share capital	705,672	1,705,672	1,705,672	1,705,672	1,705,672
2.Reserves	71,065	(148,245)	(641,955)	(1,043,446)	(1,029,779)
3.Un appropriated profit	625,357	675,543	1,070,680	1,121,879	1,152,619
4.Others	(48,240)	7,743	2,331	(39,924)	(88,124)
B.Total liabilities (B1 to B3)	17,296,523	17,903,386	19,731,014	20,302,006	19,704,535
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	351,275	511,927	916,886	881,821	921,276
3.Other/misc. liabilities	16,945,248	17,391,459	18,814,128	19,420,185	18,783,259
C.Total assets (C1 to C5)	18,650,377	20,144,099	21,867,742	22,046,187	21,444,923
1.Cash and balances with banks	768,762	110,462	363,263	312,967	218,118
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	15,681,832	17,350,938	19,017,906	19,071,550	18,502,340
4.Other/misc. assets	1,645,575	2,040,361	1,755,610	1,956,788	2,180,889
5.Fixed assets	554,208	642,338	730,963	704,882	543,576
D.Profit & loss account					
1.Investment income	1,077,634	1,551,163	1,644,301	1,331,881	1,639,062
2.Gross premium	4,793,561	4,814,857	6,160,785	7,056,672	6,072,070
3.Net premium	4,656,321	4,656,663	5,949,885	6,837,969	5,800,343
4.Gross claims	5,154,003	4,883,118	4,416,919	5,076,159	5,458,775
5.Net claims	5,122,635	4,770,078	4,295,989	4,917,339	5,301,836
6.Underwriting profit	5,730,089	6,315,977	7,916,618	8,160,049	7,523,231
7.Profit/(loss) before taxation	(134,076)	(245,797)	(135,987)	(492,237)	60,170
8.Profit/(loss) after taxation	(94,703)	(176,718)	(95,725)	(349,157)	42,031
E.Other items					
1.No. of ordinary shares (000)	70,567	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	(1,990,349)	(1,607,511)	(95,965)	(887,032)	(2,112,544)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-6.75%	-7.91%	-4.48%	-19.57%	2.30%
2.Return on assets (ROA) (D8/C)	-0.51%	-0.88%	-0.44%	-1.58%	0.20%
3.Earning per share (D8/E1) (rs. per share)	-1.34	-1.04	-0.56	-2.05	0.25
4.Net Claims Incurred Ratio (D5/D3)	110.01%	102.44%	72.20%	71.91%	91.41%
5.Underwriting profit to profit after tax. (D6/D8)	-6.050.59%	-3.574.04%	-8.270.17%	-2.337.07%	17.899.24%
6.Investment income to net premium (D1/D3)	23.14%	33.31%	27.64%	19.48%	28.26%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	4.12%	0.55%	1.66%	1.42%	1.02%
2. Investment to total assets (C3/C)	84.08%	86.13%	86.97%	86.51%	86.28%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	7.52%	11.08%	9.76%	8.09%	8.53%
2.Break up value per share (A/E1) (Rs. per share)	19.87	13.09	12.51	10.46	10.72
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	2,101.67%	909.65%	100.25%	254.05%	-5,026.16%

Jubilee Life Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	10,363,161	11,233,535	12,794,822	13,150,841	14,061,909
1.Share capital	793,307	793,307	872,638	872,638	872,638
2.Reserves	3,153,255	3,436,746	4,080,865	4,302,634	4,561,862
3.Un appropriated profit	6,416,599	7,003,482	7,841,319	7,975,569	8,627,409
4.Others	(21,492)	172,026	77,384	(82,209)	(120,452)
B.Total liabilities (B1 to B3)	129,284,345	161,954,962	177,549,917	177,483,292	173,911,175
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	4,084,760	5,265,177	6,797,869	8,325,839	10,873,456
3.Other/misc. liabilities	125,199,585	156,689,785	170,752,048	169,157,453	163,037,719
C.Total assets (C1 to C5)	139,626,014	173,360,523	190,422,123	190,551,924	187,852,632
1.Cash and balances with banks	5,673,359	4,094,997	4,943,260	3,079,725	4,169,423
2.Advances to policy holders & employees	24,792	42,631	29,387	55,518	61,321
3.Investments in securities & properties	112,519,463	158,843,190	175,769,348	178,152,099	173,303,162
4.Other/misc. assets	18,082,299	6,593,765	5,812,754	5,295,204	6,507,697
5.Fixed assets	3,326,101	3,785,940	3,867,374	3,969,378	3,811,029
D.Profit & loss account					
1.Investment income	7,564,517	12,591,769	12,024,816	12,274,759	19,080,221
2.Gross premium	51,887,073	49,627,409	46,507,123	49,355,599	47,343,377
3.Net premium	50,670,972	48,396,019	45,207,696	47,580,137	45,571,152
4.Gross claims	17,294,771	23,629,644	30,662,188	41,634,063	44,497,032
5.Net claims	16,315,729	22,471,614	28,825,518	39,848,772	42,933,793
6.Underwriting profit	48,996,245	68,766,251	57,137,348	51,787,830	50,289,698
7.Profit/(loss) before taxation	3,448,674	3,416,367	4,070,024	2,540,238	3,300,954
8.Profit/(loss) after taxation	2,430,331	2,224,227	2,884,381	1,793,107	2,072,051
E.Other items					
1.No. of ordinary shares (000)	79,331	79,331	87,264	87,264	87,264
2.Cash dividend	175.00%	165.00%	165.00%	145.00%	130.00%
3.Stock dividend/bonus shares	0.00%	10.00%	0.00%	0.00%	15.00%
4.Cash generated from operating activities	22,499,257	13,027,353	6,807,490	(1,322,586)	(6,226,642)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	23.45%	19.80%	22.54%	13.63%	14.74%
2.Return on assets (ROA) (D8/C)	1.74%	1.28%	1.51%	0.94%	1.10%
3.Earning per share (D8/E1) (rs. per share)	30.64	28.04	33.05	20.55	23.74
4.Net Claims Incurred Ratio (D5/D3)	32.20%	46.43%	63.76%	83.75%	94.21%
5.Underwriting profit to profit after tax. (D6/D8)	2,016.03%	3,091.69%	1,980.92%	2,888.16%	2,427.05%
6.Investment income to net premium (D1/D3)	14.93%	26.02%	26.60%	25.80%	41.87%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	4.06%	2.36%	2.60%	1.62%	2.22%
2. Investment to total assets (C3/C)	80.59%	91.63%	92.31%	93.49%	92.25%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	7.42%	6.48%	6.72%	6.90%	7.49%
2.Break up value per share (A/E1) (Rs. per share)	130.63	141.60	146.62	150.70	161.14
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	925.77%	585.70%	236.01%	-73.76%	-300.51%

Postal Life Insurance

Items	(Thousand Rupees)	
	2021	2022
A.Total equity (A1 to A3)	4,190,825	4,190,825
1.Share capital	700,000	700,000
2.Reserves	3,300,000	3,300,000
3.Un appropriated profit	190,825	190,825
4.Others	830,871	830,871
B.Total liabilities (B1 to B3)	66,191,046	66,191,046
1.Balance of statutory funds	0	0
2.Outstanding claims, adv., prem., due to other insurers	549,749	549,749
3.Other/misc. liabilities	65,641,297	65,641,297
C.Total assets (C1 to C5)	71,212,742	71,212,742
1.Cash and balances with banks	618,504	618,504
2.Advances to policy holders & employees	0	0
3.Investments in securities & properties	4,468,793	4,468,793
4.Other/misc. assets	66,113,279	66,113,279
5.Fixed assets	12,166	12,166
D.Profit & loss account		
1.Investment income	218,870	218,870
2.Gross premium	2,493,266	2,493,266
3.Net premium	2,492,261	2,492,261
4.Gross claims	3,703,872	3,703,872
5.Net claims	3,703,872	3,703,872
6.Underwriting profit	7,362,123	7,362,123
7.Profit/(loss) before taxation	1,090,660	1,090,660
8.Profit/(loss) after taxation	1,008,186	1,008,186
E.Other items		
1.No. of ordinary shares (000)	70,000	70,000
2.Cash dividend	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%
4.Cash generated from operating activities	690,514	690,514
F.Efficiency ratios/profitability ratios		
1.Return on equity (ROE) (D8/A)	24.06%	24.06%
2.Return on assets (ROA) (D8/C)	1.42%	1.42%
3.Earning per share (D8/E1) (rs. per share)	14.40	14.40
4.Net Claims Incurred Ratio (D5/D3)	148.61%	148.61%
5.Underwriting profit to profit after tax. (D6/D8)	730.23%	730.23%
6.Investment income to net premium (D1/D3)	8.78%	8.78%
G.Liquidity ratios		
1.Cash & bank balances to total assets (C1/C)	0.87%	0.87%
2. Investment to total assets (C3/C)	6.28%	6.28%
H.Capital /leverage ratios		
1.Capital ratio (A/C)	5.88%	5.88%
2.Break up value per share (A/E1) (Rs. per share)	59.87	59.87
I.Cash flow ratio		
1.Cash generated from operating activities to profit after tax. (E4/D8)	68.49%	68.49%

TPL Life Insurance Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	259,678	288,412	61,556	414,946	414,946
1.Share capital	800,000	1,100,000	1,325,000	1,750,000	1,750,000
2.Reserves	100,000	100,000	0	120,000	120,000
3.Un appropriated profit	(640,322)	(911,588)	(1,263,444)	(1,455,054)	(1,455,054)
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	351,817	688,150	1,061,084	585,762	585,762
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	94,954	238,614	444,525	308,793	308,793
3.Other/misc. liabilities	256,863	449,536	616,559	276,969	276,969
C.Total assets (C1 to C5)	611,495	976,562	1,122,640	1,000,708	1,000,708
1.Cash and balances with banks	172,205	386,185	352,226	238,421	238,421
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	202,517	226,493	268,007	486,840	486,840
4.Other/misc. assets	211,052	333,245	484,352	250,245	250,245
5.Fixed assets	25,721	30,639	18,055	25,202	25,202
D.Profit & loss account					
1.Investment income	15,418	22,341	27,392	27,081	27,081
2.Gross premium	435,197	753,110	1,130,164	640,247	640,247
3.Net premium	395,353	642,784	951,839	540,418	540,418
4.Gross claims	268,924	411,684	866,250	789,175	789,175
5.Net claims	268,924	385,960	720,840	657,126	657,126
6.Underwriting profit	416,171	684,947	1,000,087	604,669	604,669
7.Profit/(loss) before taxation	(199,906)	(270,826)	(351,341)	(186,472)	(186,472)
8.Profit/(loss) after taxation	(200,050)	(271,264)	(351,857)	(191,610)	(191,610)
E.Other items					
1.No. of ordinary shares (000)	80,000	110,000	132,500	175,000	175,000
2.Cash dividend	20.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	13.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(127,363)	(163,038)	(157,722)	(460,025)	(460,025)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-77.04%	-94.05%	-571.60%	-46.18%	-46.18%
2.Return on assets (ROA) (D8/C)	-32.71%	-27.78%	-31.34%	-19.15%	-19.15%
3.Earning per share (D8/E1) (rs. per share)	-2.50	-2.47	-2.66	-1.09	-1.09
4.Net Claims Incurred Ratio (D5/D3)	68.02%	60.05%	75.73%	121.60%	121.60%
5.Underwriting profit to profit after tax. (D6/D8)	-208.03%	-252.50%	-284.23%	-315.57%	-315.57%
6.Investment income to net premium (D1/D3)	3.90%	3.48%	2.88%	5.01%	5.01%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	28.16%	39.55%	31.37%	23.83%	23.83%
2. Investment to total assets (C3/C)	33.12%	23.19%	23.87%	48.65%	48.65%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	42.47%	29.53%	5.48%	41.47%	41.47%
2.Break up value per share (A/E1) (Rs. per share)	3.25	2.62	0.46	2.37	2.37
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	63.67%	60.10%	44.83%	240.08%	240.08%

Non-Life Insurance Corporations - Overall

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	101,078,385	107,394,486	111,743,279	119,927,512	118,095,780
1.Share capital	29,947,642	30,717,631	31,553,590	31,057,387	37,999,210
2.Reserves	37,275,306	41,023,732	45,170,320	46,287,827	37,836,672
3.Un appropriated profit	33,855,437	35,653,123	35,019,369	42,582,298	42,259,898
4.Others	1,178,163	2,050,932	2,284,457	3,669,500	3,869,136
B.Total liabilities (B1 to B3)	121,257,979	142,169,705	160,669,339	173,048,834	228,534,926
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	95,763,177	114,973,645	127,619,043	138,191,376	194,776,406
3.Other/misc. liabilities	25,494,802	27,196,060	33,050,296	34,857,458	33,758,520
C.Total assets (C1 to C5)	223,514,527	251,615,123	274,697,075	296,645,846	350,499,842
1.Cash and balances with banks	13,020,287	8,719,187	9,742,664	13,156,995	20,544,106
2.Advances to policy holders & employees	321,100	401,172	486,749	210,074	386,080
3.Investments in securities & properties	112,388,063	124,879,396	132,448,000	141,330,847	137,457,272
4.Other/misc. assets	85,767,815	102,711,551	117,367,922	127,065,882	176,521,434
5.Fixed assets	12,017,262	14,903,817	14,651,740	14,882,048	15,590,950
D.Profit & loss account					
1.Investment income	6,836,801	8,697,859	9,178,245	10,819,814	10,061,190
2.Gross premium	95,801,723	110,229,702	113,173,276	125,643,962	154,504,308
3.Net premium	52,068,153	56,962,843	55,026,611	58,728,725	67,803,651
4.Gross claims	42,550,938	46,504,659	44,763,238	49,206,587	62,772,144
5.Net claims	27,097,523	30,532,748	28,987,192	28,757,258	37,501,571
6.Underwriting profit	5,614,102	4,618,765	4,237,777	7,590,659	4,846,781
7.Profit/(loss) before taxation	13,866,638	16,154,646	15,368,442	21,341,126	18,805,600
8.Profit/(loss) after taxation	9,007,760	11,041,451	11,129,152	15,211,212	13,004,972
E.Other items					
1.No. of ordinary shares (000)	3,056,702	3,133,701	3,217,296	5,356,652	6,003,752
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	3,567,268	4,028,251	3,995,258	4,993,055	10,090,173
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	8.91%	10.28%	9.96%	12.68%	11.01%
2.Return on assets (ROA) (D8/C)	4.03%	4.39%	4.05%	5.13%	3.71%
3.Earning per share (D8/E1) (rs. per share)	2.95	3.52	3.46	2.84	2.17
4.Net Claims Incurred Ratio (D5/D3)	52.04%	53.60%	52.68%	48.97%	55.31%
5.Underwriting profit to profit after tax. (D6/D8)	62.33%	41.83%	38.08%	49.90%	37.27%
6.Investment income to net premium (D1/D3)	13.13%	15.27%	16.68%	18.42%	14.84%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	5.83%	3.47%	3.55%	4.44%	5.86%
2. Investment to total assets (C3/C)	50.28%	49.63%	48.22%	47.64%	39.22%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	45.22%	42.68%	40.68%	40.43%	33.69%
2.Break up value per share (A/E1) (Rs. per share)	33.07	34.27	34.73	22.39	19.67
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	39.60%	36.48%	35.90%	32.82%	77.59%

Pakistan Reinsurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	9,407,899	9,828,798	9,828,798	11,526,913	12,900,130
1.Share capital	3,000,000	3,000,000	3,000,000	3,000,000	9,000,000
2.Reserves	3,763,561	3,711,061	3,711,061	3,113,273	2,764,834
3.Un appropriated profit	2,644,338	3,117,737	3,117,737	5,413,640	1,135,296
4.Others	0	0	0	1,545,282	1,421,278
B.Total liabilities (B1 to B3)	15,051,338	26,007,168	26,007,168	33,733,357	49,533,537
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	11,812,827	21,974,820	21,974,820	28,400,893	44,248,954
3.Other/misc. liabilities	3,238,511	4,032,348	4,032,348	5,332,464	5,284,583
C.Total assets (C1 to C5)	24,459,237	35,835,966	35,835,966	46,805,552	63,854,945
1.Cash and balances with banks	2,602,484	815,679	815,679	1,140,841	3,030,891
2.Advances to policy holders & employees	93,361	91,398	91,398	0	0
3.Investments in securities & properties	8,661,980	10,969,290	10,969,290	13,285,177	13,384,742
4.Other/misc. assets	13,058,655	23,892,328	23,892,328	31,941,970	46,983,161
5.Fixed assets	42,757	67,271	67,271	437,564	456,151
D.Profit & loss account					
1.Investment income	690,970	1,008,309	1,008,309	981,710	1,338,391
2.Gross premium	10,734,456	17,655,482	17,655,482	20,993,560	24,271,390
3.Net premium	5,463,586	6,905,155	6,905,155	7,225,624	7,929,370
4.Gross claims	2,999,830	6,154,840	6,154,840	5,511,516	6,210,425
5.Net claims	2,989,582	4,258,866	4,258,866	3,777,805	4,311,851
6.Underwriting profit	582,820	501,365	501,365	1,682,808	1,652,023
7.Profit/(loss) before taxation	1,729,747	2,189,249	2,189,249	3,614,418	3,556,744
8.Profit/(loss) after taxation	1,228,047	1,484,283	1,484,283	2,589,586	2,624,828
E.Other items					
1.No. of ordinary shares (000)	300,000	300,000	300,000	300,000	900,000
2.Cash dividend	20.00%	20.00%	25.00%	20.00%	7.50%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	200.00%	0.00%
4.Cash generated from operating activities	544,367	531,001	531,001	155,440	1,732,090
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	13.05%	15.10%	15.10%	22.47%	20.35%
2.Return on assets (ROA) (D8/C)	5.02%	4.14%	4.14%	5.53%	4.11%
3.Earning per share (D8/E1) (rs. per share)	4.09	4.95	4.95	8.63	2.92
4.Net Claims Incurred Ratio (D5/D3)	54.72%	61.68%	61.68%	52.28%	54.38%
5.Underwriting profit to profit after tax. (D6/D8)	47.46%	33.78%	33.78%	64.98%	62.94%
6.Investment income to net premium (D1/D3)	12.65%	14.60%	14.60%	13.59%	16.88%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	10.64%	2.28%	2.28%	2.44%	4.75%
2. Investment to total assets (C3/C)	35.41%	30.61%	30.61%	28.38%	20.96%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	38.46%	27.43%	27.43%	24.63%	20.20%
2.Break up value per share (A/E1) (Rs. per share)	31.36	32.76	32.76	38.42	14.33
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	44.33%	35.77%	35.77%	6.00%	65.99%

Sindh Insurance Limited

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	1,479,356	1,818,745	2,202,310	2,414,214	2,778,494
1.Share capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
2.Reserves	0	13,563	76,732	78	206
3.Un appropriated profit	479,356	805,182	1,125,578	1,414,136	1,778,288
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	2,380,651	2,821,567	2,535,311	2,305,810	2,699,429
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	2,326,613	2,774,850	2,456,375	2,255,888	2,625,667
3.Other/misc. liabilities	54,038	46,717	78,936	49,922	73,762
C.Total assets (C1 to C5)	3,860,007	4,640,312	4,737,621	4,720,024	5,477,923
1.Cash and balances with banks	53,916	66,870	110,728	58,880	156,457
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	3,107,017	3,296,226	3,566,363	3,686,435	4,180,289
4.Other/misc. assets	679,774	1,247,110	1,029,639	943,578	1,116,202
5.Fixed assets	19,300	30,106	30,891	31,131	24,975
D.Profit & loss account					
1.Investment income	258,479	360,060	385,108	374,010	520,840
2.Gross premium	426,427	895,899	488,546	714,554	1,055,482
3.Net premium	358,775	377,973	254,168	85,966	202,621
4.Gross claims	110,220	234,297	71,434	178,561	240,533
5.Net claims	801,910	205,448	66,798	(205,519)	68,043
6.Underwriting profit	5,981	55,990	54,306	30,031	34,325
7.Profit/(loss) before taxation	278,825	458,495	451,165	404,611	572,370
8.Profit/(loss) after taxation	198,429	325,827	320,395	288,703	364,811
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	(153,790)	(162,022)	(169,642)	(230,544)	25,643
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	13.41%	17.91%	14.55%	11.96%	13.13%
2.Return on assets (ROA) (D8/C)	5.14%	7.02%	6.76%	6.12%	6.66%
3.Earning per share (D8/E1) (rs. per share)	1.98	3.26	3.20	2.89	3.65
4.Net Claims Incurred Ratio (D5/D3)	223.51%	54.36%	26.28%	-239.07%	33.58%
5.Underwriting profit to profit after tax. (D6/D8)	3.01%	17.18%	16.95%	10.40%	9.41%
6.Investment income to net premium (D1/D3)	72.04%	95.26%	151.52%	435.07%	257.05%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	1.40%	1.44%	2.34%	1.25%	2.86%
2. Investment to total assets (C3/C)	80.49%	71.03%	75.28%	78.10%	76.31%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	38.33%	39.19%	46.49%	51.15%	50.72%
2.Break up value per share (A/E1) (Rs. per share)	14.79	18.19	22.02	24.14	27.78
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-77.50%	-49.73%	-52.95%	-79.86%	7.03%

Adamjee Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	19,663,358	21,380,492	22,234,859	25,389,764	24,918,939
1.Share capital	3,500,000	3,500,000	3,500,000	3,500,000	3,500,000
2.Reserves	3,784,200	4,555,491	4,486,946	5,486,879	3,527,175
3.Un appropriated profit	12,379,158	13,325,001	14,247,913	16,402,885	17,891,764
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	28,181,736	28,157,770	27,285,290	36,250,819	48,846,960
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	23,680,578	23,773,861	20,022,083	29,668,880	43,688,423
3.Other/misc. liabilities	4,501,158	4,383,909	7,263,207	6,581,939	5,158,537
C.Total assets (C1 to C5)	47,845,094	49,538,262	49,520,149	61,640,583	73,765,899
1.Cash and balances with banks	2,211,444	1,176,685	1,312,044	2,174,053	5,192,695
2.Advances to policy holders & employees	103,455	201,496	282,387	177,729	373,275
3.Investments in securities & properties	24,114,124	26,289,568	26,997,649	32,701,601	29,501,888
4.Other/misc. assets	17,822,573	17,569,456	16,371,963	22,248,657	34,342,339
5.Fixed assets	3,593,498	4,301,057	4,556,106	4,338,543	4,355,702
D.Profit & loss account					
1.Investment income	1,284,656	1,372,373	1,092,506	2,469,444	2,127,600
2.Gross premium	20,387,059	22,507,035	18,279,110	23,319,840	32,676,780
3.Net premium	13,805,781	15,433,989	13,294,626	12,552,477	16,980,105
4.Gross claims	13,905,284	14,686,699	11,973,346	11,343,930	19,356,834
5.Net claims	8,385,752	9,876,537	7,986,856	7,203,883	11,284,674
6.Underwriting profit	815,905	653,622	375,700	672,263	(209,456)
7.Profit/(loss) before taxation	2,173,500	2,532,994	1,910,186	4,405,361	3,147,208
8.Profit/(loss) after taxation	1,239,000	1,812,975	1,875,506	3,136,494	2,585,013
E.Other items					
1.No. of ordinary shares (000)	350,000	350,000	350,000	2,538,976	2,491,894
2.Cash dividend	25.00%	25.00%	25.00%	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	1,892,177	(93,353)	647,787	1,402,481	626,821
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	6.30%	8.48%	8.43%	12.35%	10.37%
2.Return on assets (ROA) (D8/C)	2.59%	3.66%	3.79%	5.09%	3.50%
3.Earning per share (D8/E1) (rs. per share)	3.54	5.18	5.36	1.24	1.04
4.Net Claims Incurred Ratio (D5/D3)	60.74%	63.99%	60.08%	57.39%	66.46%
5.Underwriting profit to profit after tax. (D6/D8)	65.85%	36.05%	20.03%	21.43%	-8.10%
6.Investment income to net premium (D1/D3)	9.31%	8.89%	8.22%	19.67%	12.53%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	4.62%	2.38%	2.65%	3.53%	7.04%
2. Investment to total assets (C3/C)	50.40%	53.07%	54.52%	53.05%	39.99%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	41.10%	43.16%	44.90%	41.19%	33.78%
2.Break up value per share (A/E1) (Rs. per share)	56.18	61.09	63.53	10.00	10.00
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	152.72%	-5.15%	34.54%	44.71%	24.25%

Allianz EFU Health Insurance Co. Ltd.**(Thousand Rupees)**

Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	561,442	446,645	590,886	532,361	620,157
1.Share capital	500,000	500,000	500,000	500,000	500,000
2.Reserves	(11,752)	3,432	(452)	(12,871)	(1,016)
3.Un appropriated profit	73,194	(56,787)	91,338	45,232	121,173
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	1,253,455	1,294,517	1,327,741	1,332,977	1,660,244
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	1,066,964	1,056,629	1,133,862	1,117,088	1,424,363
3.Other/misc. liabilities	186,491	237,888	193,879	215,889	235,881
C.Total assets (C1 to C5)	1,814,897	1,741,162	1,918,627	1,865,338	2,280,401
1.Cash and balances with banks	122,911	30,422	88,060	62,525	65,135
2.Advances to policy holders & employees	8,628	0	0	0	0
3.Investments in securities & properties	695,971	594,177	814,816	760,300	1,107,771
4.Other/misc. assets	934,167	1,017,586	936,829	929,039	999,421
5.Fixed assets	53,220	98,977	78,922	113,474	108,074
D.Profit & loss account					
1.Investment income	20,931	64,705	97,503	73,404	129,936
2.Gross premium	2,026,447	2,382,505	2,360,612	2,578,067	3,215,099
3.Net premium	1,335,397	1,615,665	1,464,581	1,739,488	1,965,876
4.Gross claims	1,694,426	2,178,924	1,750,989	2,297,694	2,438,804
5.Net claims	1,069,395	1,493,619	1,097,409	1,504,641	1,636,278
6.Underwriting profit	101,299	(136,487)	71,977	(87,727)	(57,959)
7.Profit/(loss) before taxation	76,947	(54,495)	179,391	7,247	107,430
8.Profit/(loss) after taxation	57,013	(79,981)	148,125	3,894	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	72,977	(185,927)	234,126	(37,985)	250,424
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	10.15%	-17.91%	25.07%	0.73%	12.25%
2.Return on assets (ROA) (D8/C)	3.14%	-4.59%	7.72%	0.21%	3.33%
3.Earning per share (D8/E1) (rs. per share)	1.14	-1.60	2.96	0.08	1.52
4.Net Claims Incurred Ratio (D5/D3)	80.08%	92.45%	74.93%	86.50%	83.23%
5.Underwriting profit to profit after tax. (D6/D8)	177.68%	170.65%	48.59%	-2,252.88%	-76.32%
6.Investment income to net premium (D1/D3)	1.57%	4.00%	6.66%	4.22%	6.61%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	6.77%	1.75%	4.59%	3.35%	2.86%
2. Investment to total assets (C3/C)	38.35%	34.13%	42.47%	40.76%	48.58%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	30.94%	25.65%	30.80%	28.54%	27.20%
2.Break up value per share (A/E1) (Rs. per share)	11.23	8.93	11.82	10.65	12.40
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	128.00%	232.46%	158.06%	-975.48%	329.76%

Alpha Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	705,602	705,526	700,118	713,041	688,200
1.Share capital	500,000	500,000	500,000	500,000	500,000
2.Reserves	108,890	105,743	97,537	92,611	81,799
3.Un appropriated profit	96,712	99,783	102,581	120,430	106,401
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	510,467	406,448	382,809	364,564	466,485
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	423,339	305,282	302,121	274,193	373,556
3.Other/misc. liabilities	87,128	101,166	80,688	90,371	92,929
C.Total assets (C1 to C5)	1,216,069	1,111,974	1,082,927	1,077,605	1,154,685
1.Cash and balances with banks	31,399	141,980	46,387	69,483	125,446
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	808,033	654,194	754,630	664,257	682,908
4.Other/misc. assets	372,771	292,665	265,847	332,322	338,692
5.Fixed assets	3,866	23,135	16,063	11,543	7,639
D.Profit & loss account					
1.Investment income	43,777	43,277	59,882	55,387	48,055
2.Gross premium	83,474	114,854	97,043	174,121	255,507
3.Net premium	47,419	60,197	70,318	102,878	182,580
4.Gross claims	158,075	103,037	35,420	93,434	138,632
5.Net claims	46,024	2,696	44,550	26,270	116,577
6.Underwriting profit	(97,527)	(56,046)	(57,895)	(35,717)	(68,100)
7.Profit/(loss) before taxation	(53,466)	5,743	2,971	27,763	(11,083)
8.Profit/(loss) after taxation	(49,628)	3,596	1,835	18,256	(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	(134,613)	(80,106)	(45,499)	(113,427)	(19,033)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-7.03%	0.51%	0.26%	2.56%	-2.08%
2.Return on assets (ROA) (D8/C)	-4.08%	0.32%	0.17%	1.69%	-1.24%
3.Earning per share (D8/E1) (rs. per share)	-0.99	0.07	0.04	0.37	-0.29
4.Net Claims Incurred Ratio (D5/D3)	97.06%	4.48%	63.36%	25.54%	63.85%
5.Underwriting profit to profit after tax. (D6/D8)	196.52%	-1,558.57%	-3,155.04%	-195.65%	476.79%
6.Investment income to net premium (D1/D3)	92.32%	71.89%	85.16%	53.84%	26.32%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	2.58%	12.77%	4.28%	6.45%	10.86%
2. Investment to total assets (C3/C)	66.45%	58.83%	69.68%	61.64%	59.14%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	58.02%	63.45%	64.65%	66.17%	59.60%
2.Break up value per share (A/E1) (Rs. per share)	14.11	14.11	14.00	14.26	13.76
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	271.24%	-2,227.64%	-2,479.51%	-621.31%	133.26%

Asia Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	977,566	963,586	984,887	951,363	837,620
1.Share capital	603,374	603,374	603,374	663,711	730,082
2.Reserves	199,126	199,126	199,126	138,789	72,418
3.Un appropriated profit	175,066	161,086	182,387	148,863	35,120
4.Others	(20)	0	0	0	0
B.Total liabilities (B1 to B3)	486,456	640,394	751,726	919,444	1,235,736
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	415,047	410,224	516,620	692,803	968,833
3.Other/misc. liabilities	71,409	230,170	235,106	226,641	266,903
C.Total assets (C1 to C5)	1,464,002	1,603,980	1,736,613	1,870,807	2,073,356
1.Cash and balances with banks	316,248	202,790	116,685	275,208	437,421
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	498,372	573,991	613,235	504,499	300,492
4.Other/misc. assets	568,193	634,607	845,358	958,112	1,150,417
5.Fixed assets	81,189	192,592	161,335	132,988	185,026
D.Profit & loss account					
1.Investment income	10,778	52,855	110,631	19,259	(29,044)
2.Gross premium	521,370	523,656	607,062	923,509	1,001,553
3.Net premium	480,215	437,893	471,450	593,676	735,275
4.Gross claims	194,584	170,907	238,051	248,575	368,589
5.Net claims	136,965	131,677	145,131	166,803	293,086
6.Underwriting profit	(19,528)	(67,990)	(25,571)	6,503	(74,575)
7.Profit/(loss) before taxation	15,457	606	87,623	37,340	(91,229)
8.Profit/(loss) after taxation	20,315	2,321	41,301	26,813	(73,831)
E.Other items					
1.No. of ordinary shares (000)	60,337	60,337	60,337	66,371	73,008
2.Cash dividend	0.00%	0.00%	10.00%	3.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	10.00%	10.00%	0.00%
4.Cash generated from operating activities	(97,980)	(60,195)	(159,457)	86,700	62,295
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	2.08%	0.24%	4.19%	2.82%	-8.81%
2.Return on assets (ROA) (D8/C)	1.39%	0.14%	2.38%	1.43%	-3.56%
3.Earning per share (D8/E1) (rs. per share)	0.34	0.04	0.68	0.40	-1.01
4.Net Claims Incurred Ratio (D5/D3)	28.52%	30.07%	30.78%	28.10%	39.86%
5.Underwriting profit to profit after tax. (D6/D8)	-96.13%	-2,929.34%	-61.91%	24.25%	101.01%
6.Investment income to net premium (D1/D3)	2.24%	12.07%	23.47%	3.24%	-3.95%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	21.60%	12.64%	6.72%	14.71%	21.10%
2. Investment to total assets (C3/C)	34.04%	35.79%	35.31%	26.97%	14.49%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	66.77%	60.07%	56.71%	50.85%	40.40%
2.Break up value per share (A/E1) (Rs. per share)	16.20	15.97	16.32	14.33	11.47
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-482.30%	-2,593.49%	-386.09%	323.35%	-84.38%

Askari General Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	1,686,721	1,966,379	2,181,933	2,316,327	2,462,109
1.Share capital	625,234	719,019	719,019	719,019	719,019
2.Reserves	173,699	191,500	194,186	172,274	167,238
3.Un appropriated profit	887,788	1,055,860	1,268,728	1,425,034	1,575,852
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	3,171,038	3,465,019	3,686,321	3,970,773	4,542,100
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	2,642,691	2,880,506	3,015,515	3,239,747	3,684,383
3.Other/misc. liabilities	528,347	584,513	670,806	731,026	857,717
C.Total assets (C1 to C5)	4,857,759	5,431,398	5,868,254	6,287,100	7,004,209
1.Cash and balances with banks	147,175	342,237	231,797	196,392	291,610
2.Advances to policy holders & employees	13,095	2,973	3,085	357	342
3.Investments in securities & properties	1,873,721	2,257,338	2,590,093	2,813,013	3,138,404
4.Other/misc. assets	2,594,862	2,542,940	2,659,528	2,872,203	3,168,717
5.Fixed assets	228,906	285,910	383,751	405,135	405,136
D.Profit & loss account					
1.Investment income	70,701	201,389	265,754	252,402	267,960
2.Gross premium	2,885,080	3,029,070	2,955,255	3,606,497	4,042,262
3.Net premium	1,811,751	2,016,249	1,860,234	2,172,782	2,427,948
4.Gross claims	1,407,006	1,613,090	1,484,248	1,887,268	1,889,692
5.Net claims	1,069,485	1,250,767	1,116,735	1,377,015	1,548,190
6.Underwriting profit	272,577	217,839	231,938	193,743	186,438
7.Profit/(loss) before taxation	420,847	509,464	560,000	504,234	540,031
8.Profit/(loss) after taxation	295,767	361,838	395,159	366,879	346,590
E.Other items					
1.No. of ordinary shares (000)	62,523	71,902	71,902	71,902	71,902
2.Cash dividend	15.00%	25.00%	27.50%	27.50%	29.00%
3.Stock dividend/bonus shares	15.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	364,137	575,132	206,117	255,669	460,209
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	17.54%	18.40%	18.11%	15.84%	14.08%
2.Return on assets (ROA) (D8/C)	6.09%	6.66%	6.73%	5.84%	4.95%
3.Earning per share (D8/E1) (rs. per share)	4.73	5.03	5.50	5.10	4.82
4.Net Claims Incurred Ratio (D5/D3)	59.03%	62.03%	60.03%	63.38%	63.77%
5.Underwriting profit to profit after tax. (D6/D8)	92.16%	60.20%	58.69%	52.81%	53.79%
6.Investment income to net premium (D1/D3)	3.90%	9.99%	14.29%	11.62%	11.04%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	3.03%	6.30%	3.95%	3.12%	4.16%
2. Investment to total assets (C3/C)	38.57%	41.56%	44.14%	44.74%	44.81%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	34.72%	36.20%	37.18%	36.84%	35.15%
2.Break up value per share (A/E1) (Rs. per share)	26.98	27.35	30.35	32.22	34.24
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	123.12%	158.95%	52.16%	69.69%	132.78%

Atlas Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	3,460,876	3,706,740	4,775,227	4,176,463	3,585,192
1.Share capital	701,614	771,775	848,953	848,953	933,848
2.Reserves	2,104,563	2,313,255	3,277,641	2,705,977	2,174,865
3.Un appropriated profit	654,699	621,710	648,633	621,533	476,479
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	3,204,851	3,327,380	4,886,518	5,141,333	5,965,064
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	2,297,663	2,218,434	3,257,821	3,517,874	3,983,281
3.Other/misc. liabilities	907,188	1,108,946	1,628,697	1,623,459	1,981,783
C.Total assets (C1 to C5)	6,665,727	7,034,120	9,661,745	9,317,796	9,550,256
1.Cash and balances with banks	1,327,987	650,207	882,778	974,543	1,553,708
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	3,712,647	4,775,442	6,229,415	5,861,569	4,642,090
4.Other/misc. assets	1,543,013	1,487,815	2,389,763	2,334,058	3,133,143
5.Fixed assets	82,080	120,656	159,789	147,626	221,315
D.Profit & loss account					
1.Investment income	230,857	224,805	239,702	330,420	2,449
2.Gross premium	2,849,455	2,911,830	3,046,399	3,739,638	4,697,393
3.Net premium	1,473,915	1,455,416	1,405,342	1,830,688	2,132,895
4.Gross claims	893,127	1,008,501	794,917	1,092,598	1,652,478
5.Net claims	488,305	468,715	449,595	622,186	721,228
6.Underwriting profit	684,323	596,751	599,520	772,885	915,827
7.Profit/(loss) before taxation	989,029	895,241	907,775	1,181,508	1,095,627
8.Profit/(loss) after taxation	665,568	623,256	645,427	835,376	719,314
E.Other items					
1.No. of ordinary shares (000)	70,161	77,178	84,895	84,895	93,385
2.Cash dividend	70.00%	70.00%	70.00%	70.00%	70.00%
3.Stock dividend/bonus shares	10.00%	10.00%	0.00%	10.00%	0.00%
4.Cash generated from operating activities	725,505	534,734	635,396	1,060,583	828,678
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	19.23%	16.81%	13.52%	20.00%	20.06%
2.Return on assets (ROA) (D8/C)	9.98%	8.86%	6.68%	8.97%	7.53%
3.Earning per share (D8/E1) (rs. per share)	9.49	8.08	7.60	9.84	7.70
4.Net Claims Incurred Ratio (D5/D3)	33.13%	32.20%	31.99%	33.99%	33.81%
5.Underwriting profit to profit after tax. (D6/D8)	102.82%	95.75%	92.89%	92.52%	127.32%
6.Investment income to net premium (D1/D3)	15.66%	15.45%	17.06%	18.05%	0.11%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	19.92%	9.24%	9.14%	10.46%	16.27%
2. Investment to total assets (C3/C)	55.70%	67.89%	64.48%	62.91%	48.61%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	51.92%	52.70%	49.42%	44.82%	37.54%
2.Break up value per share (A/E1) (Rs. per share)	49.33	48.03	56.25	49.20	38.39
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	109.01%	85.80%	98.45%	126.96%	115.20%

Century Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	1,720,404	1,836,698	2,049,065	2,264,976	2,429,007
1.Share capital	502,968	502,968	502,968	502,968	553,265
2.Reserves	343,543	378,570	435,864	479,258	456,032
3.Un appropriated profit	873,893	955,160	1,110,233	1,282,750	1,419,710
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	1,109,340	1,249,523	1,353,783	1,585,500	1,853,353
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	864,768	944,936	1,018,084	1,245,024	1,450,869
3.Other/misc. liabilities	244,572	304,587	335,699	340,476	402,484
C.Total assets (C1 to C5)	2,829,744	3,086,221	3,402,848	3,850,476	4,282,360
1.Cash and balances with banks	440,366	267,025	454,366	725,475	426,476
2.Advances to policy holders & employees	3,200	3,216	3,856	3,770	0
3.Investments in securities & properties	1,404,190	1,696,844	1,728,775	1,868,484	2,243,262
4.Other/misc. assets	909,636	989,133	1,094,701	1,127,179	1,489,938
5.Fixed assets	72,352	130,003	121,150	125,568	122,684
D.Profit & loss account					
1.Investment income	(54,336)	27,995	79,514	116,009	182,150
2.Gross premium	1,185,648	1,314,587	1,371,196	1,601,304	1,847,249
3.Net premium	690,290	779,722	846,099	897,582	1,072,368
4.Gross claims	446,221	505,475	612,772	606,769	1,088,150
5.Net claims	288,199	362,677	360,165	449,748	561,535
6.Underwriting profit	129,725	135,199	193,853	207,306	220,972
7.Profit/(loss) before taxation	105,020	199,655	342,417	389,628	495,181
8.Profit/(loss) after taxation	71,327	145,196	242,602	277,526	313,354
E.Other items					
1.No. of ordinary shares (000)	50,297	50,297	50,297	50,297	55,327
2.Cash dividend	12.50%	17.50%	20.00%	22.50%	25.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	10.00%	0.00%
4.Cash generated from operating activities	108,884	87,971	139,932	300,794	1,772
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	4.15%	7.91%	11.84%	12.25%	12.90%
2.Return on assets (ROA) (D8/C)	2.52%	4.70%	7.13%	7.21%	7.32%
3.Earning per share (D8/E1) (rs. per share)	1.42	2.89	4.82	5.52	5.66
4.Net Claims Incurred Ratio (D5/D3)	41.75%	46.51%	42.57%	50.11%	52.36%
5.Underwriting profit to profit after tax. (D6/D8)	181.87%	93.11%	79.91%	74.70%	70.52%
6.Investment income to net premium (D1/D3)	-7.87%	3.59%	9.40%	12.92%	16.99%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	15.56%	8.65%	13.35%	18.84%	9.96%
2. Investment to total assets (C3/C)	49.62%	54.98%	50.80%	48.53%	52.38%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	60.80%	59.51%	60.22%	58.82%	56.72%
2.Break up value per share (A/E1) (Rs. per share)	34.21	36.52	40.74	45.03	43.90
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	152.65%	60.59%	57.68%	108.38%	0.57%

Chubb Insurance Pakistan Ltd

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	610,008	673,804	764,864	764,864	764,864
1.Share capital	500,000	500,000	500,000	500,000	500,000
2.Reserves	8,742	11,444	15,320	15,320	15,320
3.Un appropriated profit	101,266	162,360	249,544	249,544	249,544
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	405,391	557,065	772,043	772,043	772,043
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	360,123	495,976	700,428	700,428	700,428
3.Other/misc. liabilities	45,268	61,089	71,615	71,615	71,615
C.Total assets (C1 to C5)	1,015,399	1,230,869	1,536,907	1,536,907	1,536,907
1.Cash and balances with banks	38,220	33,506	70,836	70,836	70,836
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	516,600	632,310	742,513	742,513	742,513
4.Other/misc. assets	442,636	532,866	678,482	678,482	678,482
5.Fixed assets	17,943	32,187	45,076	45,076	45,076
D.Profit & loss account					
1.Investment income	33,970	58,251	60,258	60,258	60,258
2.Gross premium	437,343	604,750	870,179	870,179	870,179
3.Net premium	125,783	168,173	209,284	209,284	209,284
4.Gross claims	158,119	51,441	35,911	35,911	35,911
5.Net claims	26,687	33,010	24,767	24,767	24,767
6.Underwriting profit	24,819	30,036	75,120	75,120	75,120
7.Profit/(loss) before taxation	59,987	87,473	127,675	127,675	127,675
8.Profit/(loss) after taxation	41,472	61,810	88,815	88,815	88,815
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	(154,220)	68,356	105,485	105,485	105,485
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	6.80%	9.17%	11.61%	11.61%	11.61%
2.Return on assets (ROA) (D8/C)	4.08%	5.02%	5.78%	5.78%	5.78%
3.Earning per share (D8/E1) (rs. per share)	0.83	1.24	1.78	1.78	1.78
4.Net Claims Incurred Ratio (D5/D3)	21.22%	19.63%	11.83%	11.83%	11.83%
5.Underwriting profit to profit after tax. (D6/D8)	59.85%	48.59%	84.58%	84.58%	84.58%
6.Investment income to net premium (D1/D3)	27.01%	34.64%	28.79%	28.79%	28.79%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	3.76%	2.72%	4.61%	4.61%	4.61%
2. Investment to total assets (C3/C)	50.88%	51.37%	48.31%	48.31%	48.31%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	60.08%	54.74%	49.77%	49.77%	49.77%
2.Break up value per share (A/E1) (Rs. per share)	12.20	13.48	15.30	15.30	15.30
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-371.87%	110.59%	118.77%	118.77%	118.77%

Crescent Star Insurance Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	1,126,807	1,173,762	1,228,948	1,278,252	1,309,067
1.Share capital	1,076,950	1,076,950	1,076,950	1,076,950	1,076,950
2.Reserves	28,895	26,716	27,321	29,780	33,663
3.Un appropriated profit	20,962	70,096	124,677	171,522	198,454
4.Others	(199,650)	(199,650)	(199,650)	(199,650)	(199,650)
B.Total liabilities (B1 to B3)	252,436	280,659	303,772	325,964	357,674
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	110,801	116,701	109,937	110,826	167,284
3.Other/misc. liabilities	141,635	163,958	193,835	215,138	190,390
C.Total assets (C1 to C5)	1,179,593	1,254,771	1,333,070	1,404,566	1,467,091
1.Cash and balances with banks	73,139	73,887	10,065	13,868	5,606
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	165,578	167,162	241,776	247,517	259,623
4.Other/misc. assets	919,523	997,323	1,066,362	1,131,845	1,192,104
5.Fixed assets	21,353	16,399	14,867	11,336	9,758
D.Profit & loss account					
1.Investment income	307	3,675	2,097	4,694	9,070
2.Gross premium	114,618	115,988	105,071	91,612	177,076
3.Net premium	111,270	110,851	112,642	95,588	118,287
4.Gross claims	23,194	13,955	7,447	9,827	3,576
5.Net claims	17,453	13,955	7,447	9,827	4,034
6.Underwriting profit	(89,181)	2,097	19,864	191	(35,014)
7.Profit/(loss) before taxation	(49,237)	63,585	66,165	51,884	35,675
8.Profit/(loss) after taxation	(63,097)	49,133	54,582	46,844	26,933
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	(6,829)	2,882	12,335	2,373	(9,063)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-5.60%	4.19%	4.44%	3.66%	2.06%
2.Return on assets (ROA) (D8/C)	-5.35%	3.92%	4.09%	3.34%	1.84%
3.Earning per share (D8/E1) (rs. per share)	-0.59	0.46	0.51	0.43	0.25
4.Net Claims Incurred Ratio (D5/D3)	15.69%	12.59%	6.61%	10.28%	3.41%
5.Underwriting profit to profit after tax. (D6/D8)	141.34%	4.27%	36.39%	0.41%	-130.00%
6.Investment income to net premium (D1/D3)	0.28%	3.32%	1.86%	4.91%	7.67%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	6.20%	5.89%	0.76%	0.99%	0.38%
2. Investment to total assets (C3/C)	14.04%	13.32%	18.14%	17.62%	17.70%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	95.53%	93.54%	92.19%	91.01%	89.23%
2.Break up value per share (A/E1) (Rs. per share)	10.46	10.90	11.41	11.87	12.16
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	10.82%	5.87%	22.60%	5.07%	-33.65%

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

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	19,298,455	19,296,071	19,578,865	19,273,812	18,426,725
1.Share capital	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
2.Reserves	14,522,985	15,765,886	19,065,817	18,384,411	15,099,111
3.Un appropriated profit	2,775,470	1,530,185	(1,486,952)	(1,110,599)	1,327,614
4.Others	859,097	1,000,414	1,013,365	1,076,919	1,133,089
B.Total liabilities (B1 to B3)	22,711,571	25,402,761	25,220,106	26,649,601	37,059,674
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	18,920,486	21,553,489	21,126,091	22,439,899	32,298,482
3.Other/misc. liabilities	3,791,085	3,849,272	4,094,015	4,209,702	4,761,192
C.Total assets (C1 to C5)	42,869,123	45,699,246	45,812,336	47,000,332	56,619,488
1.Cash and balances with banks	1,266,562	1,191,688	1,328,500	1,189,522	1,634,869
2.Advances to policy holders & employees	5,245	4,772	5,102	7,200	6,027
3.Investments in securities & properties	25,482,899	25,881,160	27,253,859	26,034,084	27,761,161
4.Other/misc. assets	13,498,769	15,654,195	14,406,022	16,882,513	24,115,746
5.Fixed assets	2,615,648	2,967,431	2,818,853	2,887,013	3,101,685
D.Profit & loss account					
1.Investment income	1,612,336	2,262,228	2,185,430	1,826,470	1,924,703
2.Gross premium	18,780,177	19,774,236	20,241,229	21,960,072	29,025,118
3.Net premium	7,562,349	7,459,570	8,616,759	9,806,853	10,293,238
4.Gross claims	4,956,502	4,897,302	5,232,548	6,992,207	6,680,734
5.Net claims	3,088,870	3,548,905	4,359,123	4,276,597	5,600,092
6.Underwriting profit	1,306,804	505,115	738,889	1,551,696	69,540
7.Profit/(loss) before taxation	3,262,364	3,827,335	3,453,394	3,816,719	3,116,012
8.Profit/(loss) after taxation	2,171,273	2,608,580	2,370,823	2,706,638	2,005,722
E.Other items					
1.No. of ordinary shares (000)	200,000	200,000	200,000	200,000	200,000
2.Cash dividend	100.00%	90.00%	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	20,052	863,825	1,401,732	159,078	3,081,564
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	11.25%	13.52%	12.11%	14.04%	10.88%
2.Return on assets (ROA) (D8/C)	5.06%	5.71%	5.18%	5.76%	3.54%
3.Earning per share (D8/E1) (rs. per share)	10.86	13.04	11.85	13.53	10.03
4.Net Claims Incurred Ratio (D5/D3)	40.85%	47.58%	50.59%	43.61%	54.41%
5.Underwriting profit to profit after tax. (D6/D8)	60.19%	19.36%	31.17%	57.33%	3.47%
6.Investment income to net premium (D1/D3)	21.32%	30.33%	25.36%	18.62%	18.70%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	2.95%	2.61%	2.90%	2.53%	2.89%
2. Investment to total assets (C3/C)	59.44%	56.63%	59.49%	55.39%	49.03%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	45.02%	42.22%	42.74%	41.01%	32.54%
2.Break up value per share (A/E1) (Rs. per share)	96.49	96.48	97.89	96.37	92.13
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	0.92%	33.11%	59.12%	5.88%	153.64%

East West Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	1,123,839	1,425,302	1,648,766	1,960,942	2,467,512
1.Share capital	762,227	1,029,007	1,183,358	1,360,862	1,758,914
2.Reserves	133,048	136,330	368,419	368,130	480,511
3.Un appropriated profit	228,564	259,965	96,989	231,950	228,087
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	1,834,242	2,214,907	2,312,511	2,572,863	3,525,847
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	1,603,088	1,902,447	1,955,380	2,183,312	3,043,126
3.Other/misc. liabilities	231,154	312,460	357,131	389,551	482,721
C.Total assets (C1 to C5)	2,958,081	3,640,209	3,961,277	4,533,805	5,993,359
1.Cash and balances with banks	35,777	28,403	26,722	27,915	31,321
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	1,123,750	1,287,658	1,509,419	1,917,430	2,346,835
4.Other/misc. assets	1,641,834	2,176,815	2,295,394	2,472,177	3,502,982
5.Fixed assets	156,720	147,333	129,742	116,283	112,221
D.Profit & loss account					
1.Investment income	(9,220)	23,354	84,025	91,503	185,206
2.Gross premium	3,107,161	3,246,178	3,468,545	3,889,266	4,945,720
3.Net premium	1,459,230	1,467,313	1,852,506	2,117,507	2,732,383
4.Gross claims	912,411	983,422	1,081,697	1,384,094	2,491,293
5.Net claims	633,992	642,479	817,827	887,393	1,325,069
6.Underwriting profit	270,799	284,742	330,776	377,227	414,671
7.Profit/(loss) before taxation	146,116	235,023	297,399	357,512	477,273
8.Profit/(loss) after taxation	132,392	183,846	231,375	312,467	388,101
E.Other items					
1.No. of ordinary shares (000)	76,223	102,901	118,336	136,086	175,891
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	25.00%	20.00%	15.00%	15.00%	17.50%
4.Cash generated from operating activities	33,558	(50,997)	159,112	329,272	146,714
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	11.78%	12.90%	14.03%	15.93%	15.73%
2.Return on assets (ROA) (D8/C)	4.48%	5.05%	5.84%	6.89%	6.48%
3.Earning per share (D8/E1) (rs. per share)	1.74	1.79	1.96	2.30	2.21
4.Net Claims Incurred Ratio (D5/D3)	43.45%	43.79%	44.15%	41.91%	48.49%
5.Underwriting profit to profit after tax. (D6/D8)	204.54%	154.88%	142.96%	120.73%	106.85%
6.Investment income to net premium (D1/D3)	-0.63%	1.59%	4.54%	4.32%	6.78%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	1.21%	0.78%	0.67%	0.62%	0.52%
2. Investment to total assets (C3/C)	37.99%	35.37%	38.10%	42.29%	39.16%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	37.99%	39.15%	41.62%	43.25%	41.17%
2.Break up value per share (A/E1) (Rs. per share)	14.74	13.85	13.93	14.41	14.03
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	25.35%	-27.74%	68.77%	105.38%	37.80%

Habib Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	994,172	974,903	975,386	1,026,142	1,067,463
1.Share capital	619,374	619,374	619,374	619,374	619,374
2.Reserves	264,122	264,122	264,122	264,122	314,122
3.Un appropriated profit	110,676	91,407	91,890	142,646	133,967
4.Others	344,387	274,278	324,862	228,932	100,839
B.Total liabilities (B1 to B3)	1,943,844	2,391,486	2,717,628	2,938,678	3,375,337
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	1,475,688	1,657,378	1,974,614	2,191,069	2,653,779
3.Other/misc. liabilities	468,156	734,108	743,014	747,609	721,558
C.Total assets (C1 to C5)	3,282,403	3,640,667	4,017,876	4,193,752	4,543,639
1.Cash and balances with banks	102,396	121,116	179,541	88,566	306,241
2.Advances to policy holders & employees	58,298	57,320	63,212	7,075	2,946
3.Investments in securities & properties	1,200,619	1,265,566	1,315,548	1,393,617	1,636,965
4.Other/misc. assets	1,807,571	2,028,745	2,272,205	2,634,936	2,540,936
5.Fixed assets	113,519	167,920	187,370	69,558	56,551
D.Profit & loss account					
1.Investment income	196,665	94,810	94,145	141,031	124,572
2.Gross premium	1,327,024	1,620,051	1,658,449	2,039,761	2,637,092
3.Net premium	532,062	755,586	738,670	806,165	1,227,979
4.Gross claims	722,774	944,415	936,857	1,076,729	1,301,830
5.Net claims	312,495	417,753	355,903	380,257	627,306
6.Underwriting profit	46,611	101,298	12,918	(28,744)	(20,658)
7.Profit/(loss) before taxation	157,916	97,227	89,037	147,657	141,196
8.Profit/(loss) after taxation	105,310	70,087	61,663	107,024	111,091
E.Other items					
1.No. of ordinary shares (000)	123,875	123,875	123,875	123,875	123,875
2.Cash dividend	15.00%	10.00%	10.00%	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	(61,996)	147,699	114,108	(27,387)	578,943
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	10.59%	7.19%	6.32%	10.43%	10.41%
2.Return on assets (ROA) (D8/C)	3.21%	1.93%	1.53%	2.55%	2.44%
3.Earning per share (D8/E1) (rs. per share)	0.85	0.57	0.50	0.86	0.90
4.Net Claims Incurred Ratio (D5/D3)	58.73%	55.29%	48.18%	47.17%	51.08%
5.Underwriting profit to profit after tax. (D6/D8)	44.26%	144.53%	20.95%	-26.86%	-18.60%
6.Investment income to net premium (D1/D3)	36.96%	12.55%	12.75%	17.49%	10.14%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	3.12%	3.33%	4.47%	2.11%	6.74%
2. Investment to total assets (C3/C)	36.58%	34.76%	32.74%	33.23%	36.03%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	30.29%	26.78%	24.28%	24.47%	23.49%
2.Break up value per share (A/E1) (Rs. per share)	8.03	7.87	7.87	8.28	8.62
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-58.87%	210.74%	185.05%	-25.59%	521.14%

IGI General Insurance Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	2,382,947	2,462,112	2,446,797	2,541,995	2,736,938
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	464,563	543,728	528,413	623,611	818,554
4.Others	0	313,309	333,025	368,414	387,613
B.Total liabilities (B1 to B3)	4,629,684	6,153,198	7,678,412	8,746,492	13,580,874
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	3,542,175	4,708,787	6,144,946	6,855,561	11,477,441
3.Other/misc. liabilities	1,087,509	1,444,411	1,533,466	1,890,931	2,103,433
C.Total assets (C1 to C5)	7,012,631	8,928,619	10,458,234	11,656,901	16,705,425
1.Cash and balances with banks	477,161	133,110	231,606	874,386	992,301
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	2,921,883	3,528,471	3,286,454	3,372,602	2,548,074
4.Other/misc. assets	3,294,274	4,408,128	6,059,142	6,520,831	12,163,758
5.Fixed assets	319,313	858,910	881,032	889,082	1,001,292
D.Profit & loss account					
1.Investment income	134,816	465,848	344,294	144,434	290,972
2.Gross premium	4,417,930	5,177,105	5,476,591	7,388,824	8,537,522
3.Net premium	2,236,397	2,396,793	2,320,744	2,715,962	3,413,733
4.Gross claims	1,620,722	1,617,607	2,181,572	3,676,785	5,884,018
5.Net claims	1,142,716	1,203,473	1,096,802	1,497,392	2,029,381
6.Underwriting profit	251,591	233,123	299,684	308,649	254,314
7.Profit/(loss) before taxation	530,567	806,897	685,556	603,063	741,495
8.Profit/(loss) after taxation	373,335	573,157	486,460	427,910	468,191
E.Other items					
1.No. of ordinary shares (000)	191,838	191,838	191,838	191,838	191,838
2.Cash dividend	60.00%	30.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	15.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	263,180	452,031	(22,090)	296,031	(496,535)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	15.67%	23.28%	19.88%	16.83%	17.11%
2.Return on assets (ROA) (D8/C)	5.32%	6.42%	4.65%	3.67%	2.80%
3.Earning per share (D8/E1) (rs. per share)	1.95	2.99	2.54	2.23	2.44
4.Net Claims Incurred Ratio (D5/D3)	51.10%	50.21%	47.26%	55.13%	59.45%
5.Underwriting profit to profit after tax. (D6/D8)	67.39%	40.67%	61.61%	72.13%	54.32%
6.Investment income to net premium (D1/D3)	6.03%	19.44%	14.84%	5.32%	8.52%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	6.80%	1.49%	2.21%	7.50%	5.94%
2. Investment to total assets (C3/C)	41.67%	39.52%	31.42%	28.93%	15.25%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	33.98%	27.58%	23.40%	21.81%	16.38%
2.Break up value per share (A/E1) (Rs. per share)	12.42	12.83	12.75	13.25	14.27
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	70.49%	78.87%	-4.54%	69.18%	-106.05%

Jubilee General Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	7,908,055	8,712,061	9,547,009	10,189,700	10,536,340
1.Share capital	1,804,465	1,804,465	1,984,912	1,984,912	1,984,912
2.Reserves	5,038,172	5,721,041	5,941,897	6,335,919	6,766,604
3.Un appropriated profit	1,065,418	1,186,555	1,620,200	1,868,869	1,784,824
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	13,405,097	13,376,863	13,747,961	16,004,304	21,491,369
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	8,091,371	9,875,266	10,550,427	12,401,729	17,402,121
3.Other/misc. liabilities	5,313,726	3,501,597	3,197,534	3,602,575	4,089,248
C.Total assets (C1 to C5)	21,313,152	22,088,924	23,294,970	26,194,004	32,027,709
1.Cash and balances with banks	1,669,039	1,148,951	965,862	1,901,990	2,823,766
2.Advances to policy holders & employees	809	1,256	726	0	0
3.Investments in securities & properties	12,184,797	13,849,904	15,176,812	15,644,998	16,449,442
4.Other/misc. assets	7,216,515	6,846,271	6,954,079	8,509,997	12,574,980
5.Fixed assets	241,992	242,542	197,491	137,019	179,521
D.Profit & loss account					
1.Investment income	1,019,544	949,909	1,709,685	1,385,277	1,436,822
2.Gross premium	9,161,366	9,375,269	9,109,975	10,614,596	13,057,381
3.Net premium	4,922,929	5,279,188	4,959,025	5,197,050	5,688,759
4.Gross claims	3,996,825	3,489,678	3,649,795	3,557,349	4,413,656
5.Net claims	2,691,068	2,827,884	3,058,182	2,860,391	3,386,419
6.Underwriting profit	211,727	372,326	23,946	511,761	249,107
7.Profit/(loss) before taxation	1,631,278	1,725,016	2,113,708	2,329,995	2,469,557
8.Profit/(loss) after taxation	1,066,305	1,224,285	1,532,738	1,649,327	1,533,700
E.Other items					
1.No. of ordinary shares (000)	180,447	180,447	198,491	198,491	198,491
2.Cash dividend	40.00%	30.00%	35.00%	40.00%	40.00%
3.Stock dividend/bonus shares	0.00%	10.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	422,174	417,293	(87,619)	773,412	1,281,718
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	13.48%	14.05%	16.05%	16.19%	14.56%
2.Return on assets (ROA) (D8/C)	5.00%	5.54%	6.58%	6.30%	4.79%
3.Earning per share (D8/E1) (rs. per share)	5.91	6.78	7.72	8.31	7.73
4.Net Claims Incurred Ratio (D5/D3)	54.66%	53.57%	61.67%	55.04%	59.53%
5.Underwriting profit to profit after tax. (D6/D8)	19.86%	30.41%	1.56%	31.03%	16.24%
6.Investment income to net premium (D1/D3)	20.71%	17.99%	34.48%	26.66%	25.26%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	7.83%	5.20%	4.15%	7.26%	8.82%
2. Investment to total assets (C3/C)	57.17%	62.70%	65.15%	59.73%	51.36%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	37.10%	39.44%	40.98%	38.90%	32.90%
2.Break up value per share (A/E1) (Rs. per share)	43.82	48.28	48.10	51.34	53.08
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	39.59%	34.08%	-5.72%	46.89%	83.57%

PICIC Insurance Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	(15,819)	(17,994)	(18,006)	(18,438)	(19,510)
1.Share capital	350,000	350,000	350,000	350,000	350,000
2.Reserves	0	0	1,294	1,693	3,690
3.Un appropriated profit	(365,819)	(367,994)	(369,300)	(370,131)	(373,200)
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	82,830	88,812	93,607	97,663	102,677
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	82,830	88,812	93,607	97,663	102,677
C.Total assets (C1 to C5)	67,011	70,818	75,601	79,225	83,167
1.Cash and balances with banks	335	116	157	22	38
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	40,339	44,384	48,306	51,561	56,820
4.Other/misc. assets	26,305	26,307	27,137	27,641	26,308
5.Fixed assets	32	11	1	1	1
D.Profit & loss account					
1.Investment income	2,347	4,515	4,751	3,758	4,661
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	(10,929)	(5,954)	(4,548)	(3,900)	(4,700)
7.Profit/(loss) before taxation	(8,914)	(1,705)	(12)	(831)	(338)
8.Profit/(loss) after taxation	(11,799)	2,175	(12)	(831)	(3,069)
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	(763)	(712)	(863)	(638)	(1,384)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	74.59%	-12.09%	0.07%	4.51%	15.73%
2.Return on assets (ROA) (D8/C)	-17.61%	3.07%	-0.02%	-1.05%	-3.69%
3.Earning per share (D8/E1) (rs. per share)	-0.34	0.06	0.00	-0.02	-0.09
4.Net Claims Incurred Ratio (D5/D3)	-	-	-	-	-
5.Underwriting profit to profit after tax. (D6/D8)	92.63%	-273.75%	37,900.00%	469.31%	153.14%
6.Investment income to net premium (D1/D3)	-	-	-	-	-
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	0.50%	0.16%	0.21%	0.03%	0.05%
2. Investment to total assets (C3/C)	60.20%	62.67%	63.90%	65.08%	68.32%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	-23.61%	-25.41%	-23.82%	-23.27%	-23.46%
2.Break up value per share (A/E1) (Rs. per share)	-0.45	-0.51	-0.51	-0.53	-0.56
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	6.47%	-32.74%	7,191.67%	76.77%	45.10%

Premier Insurance Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	1,212,639	1,157,023	1,336,909	1,332,383	855,413
1.Share capital	505,650	505,650	505,650	505,650	505,650
2.Reserves	1,148,897	1,332,439	1,629,308	1,653,748	1,367,000
3.Un appropriated profit	(441,908)	(681,066)	(798,049)	(827,015)	(1,017,237)
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	1,951,094	1,800,277	1,912,371	2,146,975	1,988,513
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	1,513,046	1,378,006	1,527,484	1,766,632	1,643,766
3.Other/misc. liabilities	438,048	422,271	384,887	380,343	344,747
C.Total assets (C1 to C5)	3,163,733	2,957,300	3,249,280	3,479,358	2,843,926
1.Cash and balances with banks	72,840	95,196	37,590	75,964	53,729
2.Advances to policy holders & employees	4,473	6,279	4,521	0	0
3.Investments in securities & properties	1,278,034	1,253,929	1,537,742	1,491,005	1,182,781
4.Other/misc. assets	1,571,664	1,366,688	1,445,714	1,697,711	1,401,435
5.Fixed assets	236,722	235,208	223,713	214,678	205,981
D.Profit & loss account					
1.Investment income	42,937	(135,584)	22,366	151,791	(3,651)
2.Gross premium	535,976	501,364	532,726	602,428	606,816
3.Net premium	290,308	223,329	195,194	246,737	288,183
4.Gross claims	516,573	339,646	194,701	503,284	652,515
5.Net claims	57,811	88,086	112,290	231,182	305,162
6.Underwriting profit	(35,758)	(223,824)	(183,788)	(211,059)	(244,433)
7.Profit/(loss) before taxation	53,390	(274,655)	(110,036)	(19,311)	(183,075)
8.Profit/(loss) after taxation	44,822	(239,761)	(117,112)	(27,534)	(190,265)
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	(281,178)	(83,985)	(121,787)	(182,991)	(67,364)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	3.70%	-20.72%	-8.76%	-2.07%	-22.24%
2.Return on assets (ROA) (D8/C)	1.42%	-8.11%	-3.60%	-0.79%	-6.69%
3.Earning per share (D8/E1) (rs. per share)	0.89	-4.74	-2.32	-0.54	-3.76
4.Net Claims Incurred Ratio (D5/D3)	19.91%	39.44%	57.53%	93.70%	105.89%
5.Underwriting profit to profit after tax. (D6/D8)	-79.78%	93.35%	156.93%	766.54%	128.47%
6.Investment income to net premium (D1/D3)	14.79%	-60.71%	11.46%	61.52%	-1.27%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	2.30%	3.22%	1.16%	2.18%	1.89%
2. Investment to total assets (C3/C)	40.40%	42.40%	47.33%	42.85%	41.59%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	38.33%	39.12%	41.14%	38.29%	30.08%
2.Break up value per share (A/E1) (Rs. per share)	23.98	22.88	26.44	26.35	16.92
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-627.32%	35.03%	103.99%	664.60%	35.41%

Progressive Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	116,827	114,764	113,483	118,801	118,269
1.Share capital	161,500	161,500	161,500	161,500	161,500
2.Reserves	(44,673)	(46,736)	(48,017)	16,702	26,209
3.Un appropriated profit	0	0	0	(59,401)	(69,440)
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	5,457	7,647	9,798	4,070	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	5,457	7,647	9,798	4,070	4,541
C.Total assets (C1 to C5)	122,284	122,411	123,281	122,871	122,810
1.Cash and balances with banks	43	21	624	300	205
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	115,047	115,145	115,419	3,899	3,473
4.Other/misc. assets	6,780	6,881	6,917	118,306	118,739
5.Fixed assets	414	364	321	366	393
D.Profit & loss account					
1.Investment income	458	307	292	(121)	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	(815)	(1,783)	(1,754)	(9,487)	(10,039)
8.Profit/(loss) after taxation	(815)	(1,783)	(1,754)	(9,487)	(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	(1,158)	(2,016)	(1,954)	(9,179)	(9,979)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-0.70%	-1.55%	-1.55%	-7.99%	-8.49%
2.Return on assets (ROA) (D8/C)	-0.67%	-1.46%	-1.42%	-7.72%	-8.17%
3.Earning per share (D8/E1) (rs. per share)	-0.05	-0.11	-0.11	-0.59	-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)	0.04%	0.02%	0.51%	0.24%	0.17%
2. Investment to total assets (C3/C)	94.08%	94.06%	93.62%	3.17%	2.83%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	95.54%	93.75%	92.05%	96.69%	96.30%
2.Break up value per share (A/E1) (Rs. per share)	7.23	7.11	7.03	7.36	7.32
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	142.09%	113.07%	111.40%	96.75%	99.40%

Reliance Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	853,566	924,777	993,273	1,046,283	1,060,216
1.Share capital	561,413	561,413	561,413	603,519	633,695
2.Reserves	250,000	250,000	250,000	270,000	290,000
3.Un appropriated profit	42,153	113,364	181,860	172,764	136,521
4.Others	2,359	8,752	4,362	1,778	49
B.Total liabilities (B1 to B3)	802,729	661,957	716,339	799,634	828,599
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	667,402	568,397	640,084	714,969	714,535
3.Other/misc. liabilities	135,327	93,560	76,255	84,665	114,064
C.Total assets (C1 to C5)	1,658,654	1,595,486	1,713,974	1,847,695	1,888,864
1.Cash and balances with banks	144,372	131,228	111,310	93,709	101,815
2.Advances to policy holders & employees	990	1,059	930	0	0
3.Investments in securities & properties	711,108	777,312	813,517	837,942	793,971
4.Other/misc. assets	709,303	602,857	718,007	842,646	920,339
5.Fixed assets	92,881	83,030	70,210	73,398	72,739
D.Profit & loss account					
1.Investment income	46,673	92,725	83,543	74,747	67,385
2.Gross premium	878,686	622,401	569,073	651,200	761,879
3.Net premium	348,241	347,798	319,478	303,130	360,467
4.Gross claims	207,784	320,478	194,450	270,507	296,280
5.Net claims	87,174	87,205	76,425	64,168	93,638
6.Underwriting profit	48,624	40,821	29,010	31,869	39,426
7.Profit/(loss) before taxation	60,121	96,404	83,576	70,507	67,600
8.Profit/(loss) after taxation	48,997	71,211	68,495	53,010	44,109
E.Other items					
1.No. of ordinary shares (000)	56,141	56,141	56,141	60,352	63,370
2.Cash dividend	0.00%	0.00%	0.00%	5.00%	5.00%
3.Stock dividend/bonus shares	0.00%	0.00%	7.50%	5.00%	5.00%
4.Cash generated from operating activities	(44,425)	(44,957)	(62,243)	(54,277)	(55,523)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	5.74%	7.70%	6.90%	5.07%	4.16%
2.Return on assets (ROA) (D8/C)	2.95%	4.46%	4.00%	2.87%	2.34%
3.Earning per share (D8/E1) (rs. per share)	0.87	1.27	1.22	0.88	0.70
4.Net Claims Incurred Ratio (D5/D3)	25.03%	25.07%	23.92%	21.17%	25.98%
5.Underwriting profit to profit after tax. (D6/D8)	99.24%	57.32%	42.35%	60.12%	89.38%
6.Investment income to net premium (D1/D3)	13.40%	26.66%	26.15%	24.66%	18.69%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	8.70%	8.22%	6.49%	5.07%	5.39%
2. Investment to total assets (C3/C)	42.87%	48.72%	47.46%	45.35%	42.03%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	51.46%	57.96%	57.95%	56.63%	56.13%
2.Break up value per share (A/E1) (Rs. per share)	15.20	16.47	17.69	17.34	16.73
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-90.67%	-63.13%	-90.87%	-102.39%	-125.88%

SPI Insurance Company Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	496,912	677,099	700,312	714,487	714,487
1.Share capital	500,000	500,000	575,000	575,000	575,000
2.Reserves	(383)	110,252	103,118	114,467	114,467
3.Un appropriated profit	(2,705)	66,847	22,194	25,020	25,020
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	726,921	722,134	723,385	320,921	320,921
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	491,144	474,279	485,506	202,972	202,972
3.Other/misc. liabilities	235,777	247,855	237,879	117,949	117,949
C.Total assets (C1 to C5)	1,223,833	1,399,233	1,423,697	1,035,408	1,035,408
1.Cash and balances with banks	27,489	32,114	47,661	29,137	29,137
2.Advances to policy holders & employees	362	884	1,779	984	984
3.Investments in securities & properties	235,612	393,950	375,699	333,346	333,346
4.Other/misc. assets	851,475	869,412	901,033	565,602	565,602
5.Fixed assets	108,895	102,873	97,525	106,339	106,339
D.Profit & loss account					
1.Investment income	16,656	17,564	17,368	13,159	13,159
2.Gross premium	580,692	739,496	718,719	363,012	363,012
3.Net premium	471,131	579,151	534,135	333,622	333,622
4.Gross claims	168,985	207,374	250,101	327,339	327,339
5.Net claims	151,680	136,597	149,251	135,223	135,223
6.Underwriting profit	12,109	32,653	12,523	19,987	19,987
7.Profit/(loss) before taxation	12,967	52,266	44,615	1,645	1,645
8.Profit/(loss) after taxation	18,932	66,835	33,306	2,780	2,780
E.Other items					
1.No. of ordinary shares (000)	50,000	50,000	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	(10,037)	(42,581)	1,964	(69,060)	(69,060)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	3.81%	9.87%	4.76%	0.39%	0.39%
2.Return on assets (ROA) (D8/C)	1.55%	4.78%	2.34%	0.27%	0.27%
3.Earning per share (D8/E1) (rs. per share)	0.38	1.34	0.58	0.05	0.05
4.Net Claims Incurred Ratio (D5/D3)	32.19%	23.59%	27.94%	40.53%	40.53%
5.Underwriting profit to profit after tax. (D6/D8)	63.96%	48.86%	37.60%	718.96%	718.96%
6.Investment income to net premium (D1/D3)	3.54%	3.03%	3.25%	3.94%	3.94%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	2.25%	2.30%	3.35%	2.81%	2.81%
2. Investment to total assets (C3/C)	19.25%	28.15%	26.39%	32.19%	32.19%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	40.60%	48.39%	49.19%	69.01%	69.01%
2.Break up value per share (A/E1) (Rs. per share)	9.94	13.54	12.18	12.43	12.43
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-53.02%	-63.71%	5.90%	-2,484.17%	-2,484.17%

Security General Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	13,870,414	14,917,643	14,410,562	16,766,202	14,921,593
1.Share capital	680,625	680,625	680,625	680,625	680,625
2.Reserves	3,313,257	3,742,464	2,867,792	4,068,134	1,917,666
3.Un appropriated profit	9,876,532	10,494,554	10,862,145	12,017,443	12,323,302
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	5,126,269	6,902,683	20,121,635	9,586,436	9,548,082
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	3,328,994	4,513,580	15,487,591	5,365,872	6,628,504
3.Other/misc. liabilities	1,797,275	2,389,103	4,634,044	4,220,564	2,919,578
C.Total assets (C1 to C5)	18,996,683	21,820,326	34,532,197	26,352,638	24,469,675
1.Cash and balances with banks	233,108	268,560	697,927	641,628	394,570
2.Advances to policy holders & employees	931	1,010	693	0	0
3.Investments in securities & properties	14,472,903	16,717,987	17,051,384	19,888,801	16,745,355
4.Other/misc. assets	4,165,579	4,683,393	16,621,866	5,629,467	7,115,443
5.Fixed assets	124,162	149,376	160,327	192,742	214,307
D.Profit & loss account					
1.Investment income	995,081	1,037,215	724,489	1,831,301	862,249
2.Gross premium	2,495,889	3,121,741	8,798,985	3,923,919	4,358,836
3.Net premium	599,589	695,996	815,915	924,430	925,844
4.Gross claims	470,470	437,968	573,265	705,525	859,971
5.Net claims	83,195	110,472	111,478	119,900	220,373
6.Underwriting profit	294,297	302,407	368,744	390,734	294,783
7.Profit/(loss) before taxation	1,291,835	1,353,963	1,008,011	2,104,372	1,043,304
8.Profit/(loss) after taxation	853,828	959,383	707,054	1,499,588	611,030
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	(643,098)	756,763	(51,561)	77,207	(269,239)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	6.16%	6.43%	4.91%	8.94%	4.09%
2.Return on assets (ROA) (D8/C)	4.49%	4.40%	2.05%	5.69%	2.50%
3.Earning per share (D8/E1) (rs. per share)	12.54	14.10	10.39	22.03	8.98
4.Net Claims Incurred Ratio (D5/D3)	13.88%	15.87%	13.66%	12.97%	23.80%
5.Underwriting profit to profit after tax. (D6/D8)	34.47%	31.52%	52.15%	26.06%	48.24%
6.Investment income to net premium (D1/D3)	165.96%	149.03%	88.79%	198.10%	93.13%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	1.23%	1.23%	2.02%	2.43%	1.61%
2. Investment to total assets (C3/C)	76.19%	76.62%	49.38%	75.47%	68.43%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	73.01%	68.37%	41.73%	63.62%	60.98%
2.Break up value per share (A/E1) (Rs. per share)	203.79	219.18	211.73	246.34	219.23
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-75.32%	78.88%	-7.29%	5.15%	-44.06%

Shaheen Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	574,376	621,112	655,818	687,227	731,927
1.Share capital	600,000	600,000	600,000	600,000	600,000
2.Reserves	31,367	33,103	32,200	32,605	23,863
3.Un appropriated profit	(56,991)	(11,991)	23,618	54,622	108,064
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	468,588	553,096	438,159	406,518	505,512
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	332,052	323,464	298,587	249,321	341,914
3.Other/misc. liabilities	136,536	229,632	139,572	157,197	163,598
C.Total assets (C1 to C5)	1,042,964	1,174,208	1,093,977	1,093,745	1,237,439
1.Cash and balances with banks	21,238	23,319	14,686	72,588	105,705
2.Advances to policy holders & employees	3	0	0	0	0
3.Investments in securities & properties	615,665	694,132	738,259	714,716	779,146
4.Other/misc. assets	394,993	374,439	319,015	266,512	297,509
5.Fixed assets	11,065	82,318	22,017	39,929	55,079
D.Profit & loss account					
1.Investment income	33,037	61,065	56,538	47,559	78,381
2.Gross premium	416,939	350,295	244,386	231,254	485,602
3.Net premium	366,914	295,190	229,055	179,988	300,868
4.Gross claims	102,816	153,382	117,600	56,746	121,445
5.Net claims	84,889	99,575	66,080	42,706	80,080
6.Underwriting profit	110,080	67,272	(37,823)	(38,177)	(35,574)
7.Profit/(loss) before taxation	98,638	80,256	45,933	25,970	77,791
8.Profit/(loss) after taxation	78,658	60,000	35,600	31,078	53,376
E.Other items					
1.No. of ordinary shares (000)	60,000	60,000	60,000	60,000	60,000
2.Cash dividend	2.50%	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	326	14,533	(21,808)	(10,720)	51,142
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	13.69%	9.66%	5.43%	4.52%	7.29%
2.Return on assets (ROA) (D8/C)	7.54%	5.11%	3.25%	2.84%	4.31%
3.Earning per share (D8/E1) (rs. per share)	1.31	1.00	0.59	0.52	0.89
4.Net Claims Incurred Ratio (D5/D3)	23.14%	33.73%	28.85%	23.73%	26.62%
5.Underwriting profit to profit after tax. (D6/D8)	139.95%	112.12%	-106.24%	-122.84%	-66.65%
6.Investment income to net premium (D1/D3)	9.00%	20.69%	24.68%	26.42%	26.05%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	2.04%	1.99%	1.34%	6.64%	8.54%
2. Investment to total assets (C3/C)	59.03%	59.11%	67.48%	65.35%	62.96%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	55.07%	52.90%	59.95%	62.83%	59.15%
2.Break up value per share (A/E1) (Rs. per share)	9.57	10.35	10.93	11.45	12.20
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	0.41%	24.22%	-61.26%	-34.49%	95.81%

TPL Insurance Company Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	963,596	832,688	798,979	1,594,370	2,199,017
1.Share capital	938,663	938,663	938,663	1,171,913	1,983,945
2.Reserves	8,034	8,034	24,802	487,775	274,940
3.Un appropriated profit	16,899	(114,009)	(164,486)	(65,318)	(59,868)
4.Others	(196,976)	(78,634)	41,374	(67,482)	(54,668)
B.Total liabilities (B1 to B3)	1,858,092	2,212,050	2,660,815	3,259,175	3,827,147
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	1,621,248	1,727,721	2,200,553	2,614,918	3,119,185
3.Other/misc. liabilities	236,844	484,329	460,262	644,257	707,962
C.Total assets (C1 to C5)	2,624,712	2,966,104	3,501,168	4,786,063	5,971,496
1.Cash and balances with banks	251,924	702,442	913,389	1,046,391	1,569,424
2.Advances to policy holders & employees	4,635	2,158	3,043	5,860	2,506
3.Investments in securities & properties	1,026,349	729,380	920,773	1,390,445	1,740,035
4.Other/misc. assets	1,212,204	1,102,985	1,406,415	1,942,172	2,237,485
5.Fixed assets	129,600	429,139	257,548	401,195	422,046
D.Profit & loss account					
1.Investment income	913	80,931	114,984	78,667	84,864
2.Gross premium	2,408,662	2,505,278	2,746,927	3,284,024	3,823,156
3.Net premium	2,246,605	2,132,243	2,163,082	2,398,357	2,967,029
4.Gross claims	1,332,436	1,258,996	1,441,268	1,737,235	1,947,388
5.Net claims	965,440	882,931	970,053	1,112,667	1,415,410
6.Underwriting profit	129,866	111,712	116,276	114,777	185,317
7.Profit/(loss) before taxation	34,675	56,029	79,513	(5,224)	65,060
8.Profit/(loss) after taxation	23,739	30,515	39,788	(9,688)	18,264
E.Other items					
1.No. of ordinary shares (000)	93,866	93,866	93,866	117,191	198,395
2.Cash dividend	13.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	20.00%	0.00%	0.00%	0.00%	35.00%
4.Cash generated from operating activities	212,709	348,950	494,145	(36,246)	321,392
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	2.46%	3.66%	4.98%	-0.61%	0.83%
2.Return on assets (ROA) (D8/C)	0.90%	1.03%	1.14%	-0.20%	0.31%
3.Earning per share (D8/E1) (rs. per share)	0.25	0.33	0.42	-0.08	0.09
4.Net Claims Incurred Ratio (D5/D3)	42.97%	41.41%	44.85%	46.39%	47.70%
5.Underwriting profit to profit after tax. (D6/D8)	547.06%	366.09%	292.24%	-1,184.73%	1,014.66%
6.Investment income to net premium (D1/D3)	0.04%	3.80%	5.32%	3.28%	2.86%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	9.60%	23.68%	26.09%	21.86%	26.28%
2. Investment to total assets (C3/C)	39.10%	24.59%	26.30%	29.05%	29.14%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	36.71%	28.07%	22.82%	33.31%	36.83%
2.Break up value per share (A/E1) (Rs. per share)	10.27	8.87	8.51	13.60	11.08
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	896.03%	1,143.54%	1,241.94%	374.13%	1,759.70%

The Cooperative Insurance Society of Pakistan Ltd.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	2,317,125	2,325,302	2,345,249	2,355,783	2,355,783
1.Share capital	500,032	500,032	500,032	500,032	500,032
2.Reserves	1,808,500	1,815,246	1,765,412	1,774,321	1,774,321
3.Un appropriated profit	8,593	10,024	79,805	81,430	81,430
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	48,640	59,911	62,721	63,680	63,680
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	15,168	20,158	12,892	10,441	10,441
3.Other/misc. liabilities	33,472	39,753	49,829	53,239	53,239
C.Total assets (C1 to C5)	2,365,765	2,385,213	2,407,970	2,419,463	2,419,463
1.Cash and balances with banks	7,341	13,218	14,731	12,286	12,286
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	58,370	70,643	168,724	165,952	165,952
4.Other/misc. assets	8,605	12,716	8,062	8,562	8,562
5.Fixed assets	2,291,449	2,288,636	2,216,453	2,232,663	2,232,663
D.Profit & loss account					
1.Investment income	3,071	2,604	2,272	3,957	3,957
2.Gross premium	16,780	33,351	0	0	0
3.Net premium	10,530	23,464	26,473	17,243	17,243
4.Gross claims	833	845	0	0	0
5.Net claims	787	768	4,063	64	64
6.Underwriting profit	(5,257)	5,936	4,001	1,181	1,181
7.Profit/(loss) before taxation	(4,040)	6,000	1,456	1,611	1,611
8.Profit/(loss) after taxation	248	1,908	(1,421)	(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	(11,549)	(1,666)	(8,740)	(10,512)	(10,512)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	0.01%	0.08%	-0.06%	-0.04%	-0.04%
2.Return on assets (ROA) (D8/C)	0.01%	0.08%	-0.06%	-0.04%	-0.04%
3.Earning per share (D8/E1) (rs. per share)	0.00	0.04	-0.03	-0.02	-0.02
4.Net Claims Incurred Ratio (D5/D3)	7.47%	3.27%	15.35%	0.37%	0.37%
5.Underwriting profit to profit after tax. (D6/D8)	-2,119.76%	311.11%	-281.56%	-115.78%	-115.78%
6.Investment income to net premium (D1/D3)	29.16%	11.10%	8.58%	22.95%	22.95%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	0.31%	0.55%	0.61%	0.51%	0.51%
2. Investment to total assets (C3/C)	2.47%	2.96%	7.01%	6.86%	6.86%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	97.94%	97.49%	97.40%	97.37%	97.37%
2.Break up value per share (A/E1) (Rs. per share)	46.34	46.50	46.90	47.11	47.11
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-4,656.85%	-87.32%	615.06%	1,030.59%	1,030.59%

The Pakistan General Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	490,374	470,758	433,360	447,254	419,443
1.Share capital	464,015	464,015	464,015	464,015	464,015
2.Reserves	52,184	51,983	51,765	51,524	51,391
3.Un appropriated profit	(25,825)	(45,240)	(82,420)	(68,285)	(95,963)
4.Others	6,348	6,233	1,353	22,268	23,426
B.Total liabilities (B1 to B3)	140,417	72,398	72,807	38,476	35,548
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	82,682	42,712	42,712	29,247	29,247
3.Other/misc. liabilities	57,735	29,686	30,095	9,229	6,301
C.Total assets (C1 to C5)	637,139	549,389	507,520	507,998	478,417
1.Cash and balances with banks	22,564	6,379	2,908	7,778	523
2.Advances to policy holders & employees	4,290	4,265	51	0	0
3.Investments in securities & properties	334,702	313,914	300,531	302,824	305,860
4.Other/misc. assets	172,108	123,022	108,252	78,315	67,045
5.Fixed assets	103,475	101,809	95,778	119,081	104,989
D.Profit & loss account					
1.Investment income	8,427	3,334	4,904	3,612	3,165
2.Gross premium	0	0	0	0	0
3.Net premium	(5,151)	(17,975)	0	0	0
4.Gross claims	10	0	0	0	0
5.Net claims	(6,757)	(41,200)	0	0	0
6.Underwriting profit	(96,649)	(11,728)	(19,642)	(35,504)	(21,014)
7.Profit/(loss) before taxation	(128,619)	(46,908)	41,791	5,017	(29,696)
8.Profit/(loss) after taxation	(121,377)	(19,530)	41,791	13,087	(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	(13,083)	(36,397)	(13,877)	(17,810)	(19,798)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-24.75%	-4.15%	9.64%	2.93%	-6.86%
2.Return on assets (ROA) (D8/C)	-19.05%	-3.55%	8.23%	2.58%	-6.02%
3.Earning per share (D8/E1) (rs. per share)	-2.62	-0.42	0.90	0.28	-0.62
4.Net Claims Incurred Ratio (D5/D3)	131.18%	229.21%	-	-	-
5.Underwriting profit to profit after tax. (D6/D8)	79.63%	60.05%	-47.00%	-271.29%	72.99%
6.Investment income to net premium (D1/D3)	-163.60%	-18.55%	-	-	-
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	3.54%	1.16%	0.57%	1.53%	0.11%
2. Investment to total assets (C3/C)	52.53%	57.14%	59.22%	59.61%	63.93%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	76.96%	85.69%	85.39%	88.04%	87.67%
2.Break up value per share (A/E1) (Rs. per share)	10.57	10.15	9.34	9.64	9.04
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	10.78%	186.36%	-33.21%	-136.09%	68.76%

The United Insurance Co. of Pakistan Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	3,043,496	3,437,546	3,754,097	4,020,342	3,977,645
1.Share capital	2,261,754	2,601,017	2,950,000	2,950,000	2,950,000
2.Reserves	58,204	49,899	52,846	42,460	29,954
3.Un appropriated profit	723,538	786,630	751,251	1,027,882	997,691
4.Others	80,314	434,296	380,300	339,220	703,960
B.Total liabilities (B1 to B3)	3,771,655	4,311,221	5,726,347	5,886,376	8,318,820
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	3,343,732	3,643,893	4,943,057	4,584,948	6,758,671
3.Other/misc. liabilities	427,923	667,328	783,290	1,301,428	1,560,149
C.Total assets (C1 to C5)	6,895,465	8,183,063	9,860,744	10,245,938	13,000,425
1.Cash and balances with banks	542,589	266,126	457,297	764,875	894,345
2.Advances to policy holders & employees	11,161	14,897	17,787	0	0
3.Investments in securities & properties	1,764,790	2,303,885	2,562,709	1,450,679	2,076,214
4.Other/misc. assets	3,798,768	4,349,906	5,610,998	6,833,968	8,507,045
5.Fixed assets	778,157	1,248,249	1,211,953	1,196,416	1,522,821
D.Profit & loss account					
1.Investment income	8,365	67,101	57,171	63,603	110,991
2.Gross premium	4,227,348	4,310,794	4,920,602	5,196,471	6,436,692
3.Net premium	2,574,381	2,541,595	1,868,698	2,722,938	3,379,932
4.Gross claims	2,396,774	2,141,759	2,132,161	2,068,060	2,092,519
5.Net claims	1,305,274	1,153,501	438,671	533,540	755,697
6.Underwriting profit	323,246	351,574	451,682	980,486	1,123,118
7.Profit/(loss) before taxation	562,701	609,114	534,400	759,878	1,199,179
8.Profit/(loss) after taxation	389,223	401,591	414,555	511,715	921,719
E.Other items					
1.No. of ordinary shares (000)	226,175	260,102	295,000	295,000	295,000
2.Cash dividend	0.00%	0.00%	6.00%	10.00%	45.00%
3.Stock dividend/bonus shares	15.00%	13.42%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	780,578	369,330	575,099	831,540	997,201
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	12.79%	11.68%	11.04%	12.73%	23.17%
2.Return on assets (ROA) (D8/C)	5.64%	4.91%	4.20%	4.99%	7.09%
3.Earning per share (D8/E1) (rs. per share)	1.72	1.54	1.41	1.73	3.12
4.Net Claims Incurred Ratio (D5/D3)	50.70%	45.38%	23.47%	19.59%	22.36%
5.Underwriting profit to profit after tax. (D6/D8)	83.05%	87.55%	108.96%	191.61%	121.85%
6.Investment income to net premium (D1/D3)	0.32%	2.64%	3.06%	2.34%	3.28%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	7.87%	3.25%	4.64%	7.47%	6.88%
2. Investment to total assets (C3/C)	25.59%	28.15%	25.99%	14.16%	15.97%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	44.14%	42.01%	38.07%	39.24%	30.60%
2.Break up value per share (A/E1) (Rs. per share)	13.46	13.22	12.73	13.63	13.48
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	200.55%	91.97%	138.73%	162.50%	108.19%

The Universal Insurance Co. Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	525,805	530,180	444,235	486,425	376,521
1.Share capital	500,000	500,000	500,000	500,000	500,000
2.Reserves	13,824	13,824	13,824	13,824	13,824
3.Un appropriated profit	11,981	16,356	(69,589)	(27,399)	(137,303)
4.Others	282,304	291,934	385,466	353,819	353,200
B.Total liabilities (B1 to B3)	118,818	131,728	155,807	152,604	218,468
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	88,539	116,340	139,251	138,774	205,210
3.Other/misc. liabilities	30,279	15,388	16,556	13,830	13,258
C.Total assets (C1 to C5)	926,927	953,842	985,508	992,848	948,189
1.Cash and balances with banks	26,464	46,376	9,332	13,398	10,071
2.Advances to policy holders & employees	4	22	125	0	0
3.Investments in securities & properties	464,741	466,512	505,729	572,669	520,129
4.Other/misc. assets	244,199	249,020	281,856	251,338	260,070
5.Fixed assets	191,519	191,912	188,466	155,443	157,919
D.Profit & loss account					
1.Investment income	(11,973)	13,634	9,754	13,881	14,697
2.Gross premium	63,549	139,149	140,986	115,433	107,457
3.Net premium	33,184	68,115	67,199	75,205	78,158
4.Gross claims	17,560	4,827	50,430	62,991	154,567
5.Net claims	2,366	(19,576)	35,774	40,660	64,761
6.Underwriting profit	(38,912)	7,287	(62,386)	(60,483)	(157,217)
7.Profit/(loss) before taxation	19,497	4,421	(109,479)	45,289	(147,257)
8.Profit/(loss) after taxation	15,989	2,335	(87,845)	40,440	(111,017)
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	(27,449)	15,860	(44,817)	(34,139)	(65,759)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	3.04%	0.44%	-19.77%	8.31%	-29.48%
2.Return on assets (ROA) (D8/C)	1.72%	0.24%	-8.91%	4.07%	-11.71%
3.Earning per share (D8/E1) (rs. per share)	0.32	0.05	-1.76	0.81	-2.22
4.Net Claims Incurred Ratio (D5/D3)	7.13%	-28.74%	53.24%	54.07%	82.86%
5.Underwriting profit to profit after tax. (D6/D8)	-243.37%	312.08%	71.02%	-149.56%	141.62%
6.Investment income to net premium (D1/D3)	-36.08%	20.02%	14.52%	18.46%	18.80%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	2.86%	4.86%	0.95%	1.35%	1.06%
2. Investment to total assets (C3/C)	50.14%	48.91%	51.32%	57.68%	54.85%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	56.73%	55.58%	45.08%	48.99%	39.71%
2.Break up value per share (A/E1) (Rs. per share)	10.52	10.60	8.88	9.73	7.53
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-171.67%	679.23%	51.02%	-84.42%	59.23%

UBL Insurers Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	1,401,075	1,665,953	1,670,279	1,742,879	1,856,219
1.Share capital	800,000	800,000	800,000	800,000	800,000
2.Reserves	(7,850)	1	(1,504)	2,228	(3,535)
3.Un appropriated profit	608,925	865,952	871,783	940,651	1,059,754
4.Others	0	0	0	0	0
B.Total liabilities (B1 to B3)	3,406,032	4,088,854	4,196,236	3,960,407	5,806,692
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	3,009,599	3,549,769	3,616,462	3,278,636	4,930,971
3.Other/misc. liabilities	396,433	539,085	579,774	681,771	875,721
C.Total assets (C1 to C5)	4,807,107	5,754,807	5,866,515	5,703,286	7,662,911
1.Cash and balances with banks	140,664	360,436	214,296	225,530	227,479
2.Advances to policy holders & employees	2,628	3,122	3,009	2,590	0
3.Investments in securities & properties	872,075	827,412	1,067,051	1,087,453	1,827,731
4.Other/misc. assets	3,691,253	4,439,497	4,508,563	4,318,413	5,504,834
5.Fixed assets	100,487	124,340	73,596	69,300	102,867
D.Profit & loss account					
1.Investment income	60,557	79,661	102,026	97,333	201,176
2.Gross premium	3,391,311	3,988,703	4,041,493	4,104,343	5,248,055
3.Net premium	1,412,471	1,769,967	1,841,542	1,793,771	1,839,604
4.Gross claims	1,927,442	2,022,610	2,604,234	2,559,949	2,124,965
5.Net claims	568,260	646,815	1,127,838	959,119	892,633
6.Underwriting profit	378,703	448,098	53,807	80,962	39,332
7.Profit/(loss) before taxation	364,991	448,557	93,538	102,022	198,653
8.Profit/(loss) after taxation	259,576	307,875	67,130	66,178	133,606
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	43,922	155,088	17,159	(72,707)	631,331
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	18.53%	18.48%	4.02%	3.80%	7.20%
2.Return on assets (ROA) (D8/C)	5.40%	5.35%	1.14%	1.16%	1.74%
3.Earning per share (D8/E1) (rs. per share)	3.24	3.85	0.84	0.83	1.67
4.Net Claims Incurred Ratio (D5/D3)	40.23%	36.54%	61.24%	53.47%	48.52%
5.Underwriting profit to profit after tax. (D6/D8)	145.89%	145.55%	80.15%	122.34%	29.44%
6.Investment income to net premium (D1/D3)	4.29%	4.50%	5.54%	5.43%	10.94%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	2.93%	6.26%	3.65%	3.95%	2.97%
2. Investment to total assets (C3/C)	18.14%	14.38%	18.19%	19.07%	23.85%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	29.15%	28.95%	28.47%	30.56%	24.22%
2.Break up value per share (A/E1) (Rs. per share)	17.51	20.82	20.88	21.79	23.20
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	16.92%	50.37%	25.56%	-109.87%	472.53%

Takaful Companies - Overall

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	2,651,213	2,521,298	2,769,314	3,240,355	3,446,054
1.Share capital	3,629,339	3,179,339	3,179,339	3,698,370	3,698,370
2.Reserves	(415,354)	(112,769)	(112,156)	(342,915)	(346,124)
3.Un appropriated profit	(562,772)	(545,272)	(297,869)	(115,100)	93,808
4.Others	649,641	801,485	912,082	988,881	1,165,783
B.Total liabilities (B1 to B3)	25,770,121	30,979,462	36,886,471	40,813,164	44,037,793
1.Balance of statutory funds	3,729,090	4,694,192	5,746,254	6,233,813	6,807,384
2.Outstanding claims, adv., prem., due to other insurers	1,887,981	1,969,368	2,643,388	3,645,417	4,874,959
3.Other/misc. liabilities	20,153,050	24,315,902	28,496,829	30,933,934	32,355,450
C.Total assets (C1 to C5)	29,070,974	34,302,245	40,567,867	45,042,400	48,649,630
1.Cash and balances with banks	3,450,546	4,767,303	3,965,881	4,445,108	4,612,067
2.Advances to policy holders & employees	7,998	16,150	11,605	11,826	16,988
3.Investments in securities & properties	21,912,324	24,383,383	30,888,967	33,063,033	35,353,025
4.Other/misc. assets	3,232,847	4,205,752	4,750,748	6,551,333	7,697,324
5.Fixed assets	467,259	929,657	950,666	971,100	970,226
D.Profit & loss account					
1.Investment income	1,311,586	2,355,807	1,716,569	1,086,047	1,425,736
2.Gross premium	10,870,642	11,655,980	12,003,332	15,285,377	16,512,289
3.Net premium	8,538,548	9,415,610	9,629,811	12,061,665	12,829,374
4.Gross claims	4,765,700	5,696,851	6,527,614	8,288,078	10,176,663
5.Net claims	4,250,202	5,300,802	5,943,710	7,763,889	9,218,971
6.Underwriting profit	11,456	(13,912)	38,682	58,760	9,336
7.Profit/(loss) before taxation	(327,711)	186,774	332,115	427,483	419,723
8.Profit/(loss) after taxation	(392,261)	124,172	263,317	350,016	255,444
E.Other items					
1.No. of ordinary shares (000)	362,934	317,934	317,934	369,837	369,837
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	2,525,701	1,486,017	1,686,603	2,060,956	1,275,763
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-14.80%	4.92%	9.51%	10.80%	7.41%
2.Return on assets (ROA) (D8/C)	-1.35%	0.36%	0.65%	0.78%	0.53%
3.Earning per share (D8/E1) (rs. per share)	-1.08	0.39	0.83	0.95	0.69
4.Net Claims Incurred Ratio (D5/D3)	49.78%	56.30%	61.72%	64.37%	71.86%
5.Underwriting profit to profit after tax. (D6/D8)	-2.92%	-11.20%	14.69%	16.79%	3.65%
6.Investment income to net premium (D1/D3)	15.36%	25.02%	17.83%	9.00%	11.11%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	11.87%	13.90%	9.78%	9.87%	9.48%
2. Investment to total assets (C3/C)	75.38%	71.08%	76.14%	73.40%	72.67%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	9.12%	7.35%	6.83%	7.19%	7.08%
2.Break up value per share (A/E1) (Rs. per share)	7.30	7.93	8.71	8.76	9.32
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-643.88%	1,196.74%	640.52%	588.82%	499.43%

Dawood Family Takaful Ltd.

Items	(Thousand Rupees)				
	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	385,837	416,022	491,558	526,176	549,472
1.Share capital	750,000	750,000	750,000	750,000	750,000
2.Reserves	0	0	0	0	0
3.Un appropriated profit	(364,163)	(333,978)	(258,442)	(223,824)	(200,528)
4.Others	(6,115)	(1,902)	(127)	(139)	(5,139)
B.Total liabilities (B1 to B3)	3,909,882	5,099,714	6,331,817	7,016,170	7,692,769
1.Balance of statutory funds	3,729,090	4,694,192	5,746,254	6,233,813	6,807,384
2.Outstanding claims, adv., prem., due to other insurers	90,217	137,668	149,860	377,745	391,193
3.Other/misc. liabilities	90,575	267,854	435,703	404,612	494,192
C.Total assets (C1 to C5)	4,289,604	5,513,834	6,823,248	7,542,207	8,237,102
1.Cash and balances with banks	239,176	409,626	569,297	588,070	800,000
2.Advances to policy holders & employees	0	0	0	0	0
3.Investments in securities & properties	3,713,756	4,536,961	5,399,337	6,004,641	6,218,546
4.Other/misc. assets	301,475	395,632	651,706	713,092	985,432
5.Fixed assets	35,197	171,615	202,908	236,404	233,124
D.Profit & loss account					
1.Investment income	175,460	371,554	352,486	312,395	574,864
2.Gross premium	1,471,410	1,636,064	1,834,213	2,046,960	2,069,520
3.Net premium	554,853	1,038,043	1,140,147	1,267,595	1,301,679
4.Gross claims	75,707	291,383	539,073	855,336	886,699
5.Net claims	56,604	274,572	480,306	772,146	804,783
6.Underwriting profit	0	0	0	0	0
7.Profit/(loss) before taxation	21,343	50,784	88,586	44,861	50,584
8.Profit/(loss) after taxation	9,430	30,185	75,536	34,617	23,296
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	643,452	704,365	641,118	452,974	364,146
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	2.44%	7.26%	15.37%	6.58%	4.24%
2.Return on assets (ROA) (D8/C)	0.22%	0.55%	1.11%	0.46%	0.28%
3.Earning per share (D8/E1) (rs. per share)	0.13	0.40	1.01	0.46	0.31
4.Net Claims Incurred Ratio (D5/D3)	10.20%	26.45%	42.13%	60.91%	61.83%
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)	31.62%	35.79%	30.92%	24.64%	44.16%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	5.58%	7.43%	8.34%	7.80%	9.71%
2. Investment to total assets (C3/C)	86.58%	82.28%	79.13%	79.61%	75.49%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	8.99%	7.55%	7.20%	6.98%	6.67%
2.Break up value per share (A/E1) (Rs. per share)	5.14	5.55	6.55	7.02	7.33
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	6,823.46%	2,333.49%	848.76%	1,308.53%	1,563.13%

Pak Qatar Family Takaful Ltd.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	1,468,048	1,308,131	1,457,665	1,468,738	1,581,318
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	160,924	1,007	150,541	161,614	274,194
4.Others	672,949	758,986	785,805	787,836	935,459
B.Total liabilities (B1 to B3)	19,754,899	23,773,588	27,886,318	29,584,788	30,491,766
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	706,681	692,467	1,013,923	1,028,640	1,111,403
3.Other/misc. liabilities	19,048,218	23,081,121	26,872,395	28,556,148	29,380,363
C.Total assets (C1 to C5)	21,895,896	25,840,705	30,129,788	31,841,362	33,008,543
1.Cash and balances with banks	2,794,808	4,085,607	2,936,455	3,427,334	3,293,175
2.Advances to policy holders & employees	5,240	13,313	9,266	9,330	13,395
3.Investments in securities & properties	17,334,836	18,894,945	24,286,883	25,703,352	26,839,956
4.Other/misc. assets	1,430,499	2,231,803	2,327,354	2,171,452	2,286,404
5.Fixed assets	330,513	615,037	569,830	529,894	575,613
D.Profit & loss account					
1.Investment income	1,120,448	1,908,640	1,247,733	666,295	777,941
2.Gross premium	7,816,618	8,287,057	7,961,475	9,986,417	10,235,624
3.Net premium	7,443,140	7,861,433	7,557,834	9,555,201	9,771,659
4.Gross claims	3,839,479	4,704,790	4,860,221	6,048,762	6,971,881
5.Net claims	3,635,486	4,458,036	4,575,931	5,794,914	6,618,342
6.Underwriting profit	0	0	0	0	0
7.Profit/(loss) before taxation	154,761	84,070	208,122	224,674	184,620
8.Profit/(loss) after taxation	107,458	55,241	163,563	175,329	149,091
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	1,873,844	757,453	868,024	1,492,852	866,081
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	7.32%	4.22%	11.22%	11.94%	9.43%
2.Return on assets (ROA) (D8/C)	0.49%	0.21%	0.54%	0.55%	0.45%
3.Earning per share (D8/E1) (rs. per share)	0.82	0.42	1.25	1.34	1.14
4.Net Claims Incurred Ratio (D5/D3)	48.84%	56.71%	60.55%	60.65%	67.73%
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)	15.05%	24.28%	16.51%	6.97%	7.96%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	12.76%	15.81%	9.75%	10.76%	9.98%
2. Investment to total assets (C3/C)	79.17%	73.12%	80.61%	80.72%	81.31%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	6.70%	5.06%	4.84%	4.61%	4.79%
2.Break up value per share (A/E1) (Rs. per share)	11.23	10.01	11.15	11.24	12.10
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	1,743.79%	1,371.18%	530.70%	851.46%	580.91%

Pak Qatar General Takaful Ltd.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	438,593	442,686	462,361	492,572	540,046
1.Share capital	509,226	509,226	509,226	509,226	509,226
2.Reserves	(7,589)	220	833	(1,491)	(12,281)
3.Un appropriated profit	(63,044)	(66,760)	(47,698)	(15,163)	43,101
4.Others	3,792	16,835	42,868	64,736	68,291
B.Total liabilities (B1 to B3)	1,016,787	1,057,307	924,171	1,379,316	1,869,996
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	424,254	471,846	452,319	666,478	1,039,107
3.Other/misc. liabilities	592,533	585,461	471,852	712,838	830,889
C.Total assets (C1 to C5)	1,459,172	1,516,828	1,429,400	1,936,624	2,478,333
1.Cash and balances with banks	203,267	247,233	173,684	236,580	312,505
2.Advances to policy holders & employees	1,510	2,837	2,339	2,496	3,593
3.Investments in securities & properties	310,233	350,277	531,147	649,382	692,139
4.Other/misc. assets	875,119	817,675	639,550	987,345	1,424,212
5.Fixed assets	69,043	98,806	82,680	60,821	45,884
D.Profit & loss account					
1.Investment income	7,359	5,346	44,413	52,183	72,320
2.Gross premium	677,714	701,046	601,934	1,032,469	1,205,295
3.Net premium	192,481	203,080	186,039	297,070	455,851
4.Gross claims	388,108	360,868	277,083	419,934	909,436
5.Net claims	231,632	251,637	197,069	321,296	536,225
6.Underwriting profit	5,381	(7,680)	14,905	8,951	(22,809)
7.Profit/(loss) before taxation	18,668	29,474	17,011	46,177	80,095
8.Profit/(loss) after taxation	12,345	21,746	19,062	32,535	58,265
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	63,421	49,443	48,740	126,757	63,328
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	2.81%	4.91%	4.12%	6.61%	10.79%
2.Return on assets (ROA) (D8/C)	0.85%	1.43%	1.33%	1.68%	2.35%
3.Earning per share (D8/E1) (rs. per share)	0.24	0.43	0.37	0.64	1.14
4.Net Claims Incurred Ratio (D5/D3)	120.34%	123.91%	105.93%	108.15%	117.63%
5.Underwriting profit to profit after tax. (D6/D8)	43.59%	-35.32%	78.19%	27.51%	-39.15%
6.Investment income to net premium (D1/D3)	3.82%	2.63%	23.87%	17.57%	15.86%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	13.93%	16.30%	12.15%	12.22%	12.61%
2. Investment to total assets (C3/C)	21.26%	23.09%	37.16%	33.53%	27.93%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	30.06%	29.18%	32.35%	25.43%	21.79%
2.Break up value per share (A/E1) (Rs. per share)	8.61	8.69	9.08	9.67	10.61
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	513.74%	227.37%	255.69%	389.60%	108.69%

Salaam Takaful Limited (Formerly Takaful Pakistan limited)

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	332,310	354,459	357,730	752,869	775,218
1.Share capital	612,989	612,989	612,989	1,132,020	1,132,020
2.Reserves	(119,628)	(112,989)	(112,989)	(341,424)	(333,843)
3.Un appropriated profit	(161,051)	(145,541)	(142,270)	(37,727)	(22,959)
4.Others	(21,485)	27,566	83,536	136,448	167,172
B.Total liabilities (B1 to B3)	641,929	1,048,853	1,744,165	2,832,890	3,983,262
1.Balance of statutory funds	0	0	0	0	0
2.Outstanding claims, adv., prem., due to other insurers	303,602	667,387	1,027,286	1,572,554	2,333,256
3.Other/misc. liabilities	338,327	381,466	716,879	1,260,336	1,650,006
C.Total assets (C1 to C5)	952,754	1,430,878	2,185,431	3,722,207	4,925,652
1.Cash and balances with banks	88,305	24,837	286,445	193,124	206,387
2.Advances to policy holders & employees	1,248	0	0	0	0
3.Investments in securities & properties	499,531	601,200	671,600	705,658	1,602,384
4.Other/misc. assets	349,821	760,642	1,132,138	2,679,444	3,001,276
5.Fixed assets	13,849	44,199	95,248	143,981	115,605
D.Profit & loss account					
1.Investment income	7,696	70,267	71,937	55,174	611
2.Gross premium	375,856	1,031,813	1,605,710	2,219,531	3,001,850
3.Net premium	145,076	313,054	745,791	941,799	1,300,185
4.Gross claims	79,570	339,810	851,237	964,046	1,408,647
5.Net claims	77,631	316,557	690,404	875,533	1,259,621
6.Underwriting profit	1,872	(6,232)	23,777	49,809	32,145
7.Profit/(loss) before taxation	(76,319)	22,446	18,396	111,771	104,424
8.Profit/(loss) after taxation	(77,199)	17,000	5,156	107,535	24,792
E.Other items					
1.No. of ordinary shares (000)	61,299	61,299	61,299	113,202	113,202
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	79,133	(25,244)	128,721	(11,627)	(17,792)
F.Efficiency ratios/profitability ratios					
1.Return on equity (ROE) (D8/A)	-23.23%	4.80%	1.44%	14.28%	3.20%
2.Return on assets (ROA) (D8/C)	-8.10%	1.19%	0.24%	2.89%	0.50%
3.Earning per share (D8/E1) (rs. per share)	-1.26	0.28	0.08	0.95	0.22
4.Net Claims Incurred Ratio (D5/D3)	53.51%	101.12%	92.57%	92.96%	96.88%
5.Underwriting profit to profit after tax. (D6/D8)	-2.42%	-36.66%	461.15%	46.32%	129.66%
6.Investment income to net premium (D1/D3)	5.30%	22.45%	9.65%	5.86%	0.05%
G.Liquidity ratios					
1.Cash & bank balances to total assets (C1/C)	9.27%	1.74%	13.11%	5.19%	4.19%
2. Investment to total assets (C3/C)	52.43%	42.02%	30.73%	18.96%	32.53%
H.Capital /leverage ratios					
1.Capital ratio (A/C)	34.88%	24.77%	16.37%	20.23%	15.74%
2.Break up value per share (A/E1) (Rs. per share)	5.42	5.78	5.84	6.65	6.85
I.Cash flow ratio					
1.Cash generated from operating activities to profit after tax. (E4/D8)	-102.51%	-148.49%	2,496.53%	-10.81%	-71.77%