

The Insurance Association of Pakistan

Key Information for the Year 2009 (Business underwritten inside Pakistan)

| (Rupees in '000) | | | | | | | | | | | | | | | | |
|------------------|---------------------|-------------------|---------------------|-------------------|-------------------|---------------------------|------------------|----------------|------------------|------------------|------------------|-----------------|--------------------|-------------------|-------------------|-------------------|
| S.No | Name of Companies | Premium | | Claims | Expenses | | Income | | Profit / (Loss) | | | Paid Up Capital | Shr.holders Equity | Investment | Total Assets | |
| | | * Premium Written | Net Premium Revenue | Net Claims | Net Commission | Management & G&A Expenses | Investment | Others | Underwriting | Pre-tax | After Tax | | | | | E.P.S (Rupees) |
| | A | B | C | D | E | E-1 | F | G | H | I | J | K | L | M | N | O |
| 1 | Adamjee Insurance | 8,802,567 | 5,801,101 | 3,890,280 | 400,493 | 1,745,147 | 2,479,419 | 120,881 | 451,772 | 2,365,481 | 0 | 0.00 | 1,124,586 | 10,781,175 | 9,658,030 | 21,612,378 |
| 2 | Agro Gen. Ins. Co. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Alfalsh Ins. Co | 651,459 | 325,022 | 231,336 | 68,307 | 141,863 | 17,030 | 4,159 | 74,021 | 48,083 | 30,696 | 1.33 | 230,000 | 292,812 | 180,613 | 1,004,982 |
| 4 | Alpha Insurance | 109,245 | 61,511 | 53,161 | 29 | 51,161 | 29,215 | 5,829 | (26,270) | (7,737) | (8,558) | (0.42) | 303,600 | 325,229 | 195,602 | 584,705 |
| 5 | Asia Insurance | 36,699 | 29,768 | 10,952 | 5,016 | 16,227 | 19,549 | 258 | 1,461 | 7,355 | 4,886 | 0.30 | 200,000 | 228,457 | 22,456 | 419,519 |
| 6 | Askari Gen. Insc. | 1,107,662 | 805,176 | 522,426 | 96,827 | 245,484 | (24,781) | 22,379 | 78,757 | (14,363) | (27,545) | (1.35) | 203,775 | 268,411 | 415,107 | 1,195,751 |
| 7 | Atlas Insurance | 910,738 | 443,534 | 192,355 | (34,466) | 200,534 | 118,230 | 33,853 | 104,467 | 237,194 | 189,056 | 5.63 | 335,559 | 747,963 | 558,250 | 1,905,093 |
| 8 | Capital Insurance | 71,007 | 10,681 | 1,590 | 12,919 | 17,578 | 12,870 | 62 | 389 | 6,956 | 5,787 | 0.29 | 200,156 | 209,328 | 141,019 | 340,974 |
| 9 | Central Insurance | 98,610 | 13,397 | 7,695 | 15,147 | 22,819 | (111,619) | 6,136 | 10,774 | (844,897) | (855,118) | (42.12) | 203,039 | 3,293,190 | 3,249,876 | 3,448,921 |
| 10 | Century Insurance | 456,200 | 206,646 | (64,708) | 12,623 | (113,045) | (73,035) | 20,238 | 95,031 | (39,947) | (69,959) | (1.53) | 457,244 | 852,000 | 735,978 | 1,151,836 |
| 11 | Cooperative Ins. | 12,308 | 16,109 | 4,301 | 1,241 | 11,144 | 4,833 | 2,503 | 279 | 6,759 | 5,768 | 0.19 | 300,000 | 30,000 | 38,544 | 972,971 |
| 12 | Crescent Star | 138,162 | 105,364 | 34,475 | 8,818 | 80,272 | (25,009) | (168) | 26,139 | (43,379) | (30,483) | (2.52) | 121,000 | 79,165 | 35,220 | 237,776 |
| 13 | East West Insc. | 631,816 | 436,968 | 178,297 | 82,160 | 149,375 | (561,658) | 6,897 | 89,271 | (527,995) | (537,123) | (23.50) | 228,526 | 329,712 | 232,810 | 660,482 |
| 14 | EFU Gen. Ins. Ltd. | 9,614,014 | 5,570,211 | 3,911,444 | 461,193 | 1,559,066 | 1,147,932 | 15,003 | 66,535 | 801,443 | 732,299 | 6.37 | 1,150,000 | 10,464,492 | 14,232,710 | 21,938,950 |
| 15 | Excel Insurance | 43,167 | 18,051 | (4,551) | (1,243) | (16,284) | 2,741 | 355 | 2,607 | - | (931) | (0.10) | 200,000 | 203,725 | 59,941 | 236,897 |
| 16 | Habib Insurance ** | 702,869 | 359,040 | 175,704 | 7,307 | 155,351 | 184,886 | 5,732 | 73,534 | 211,296 | 204,743 | 5.11 | 400,403 | 823,544 | 958,561 | 1,616,335 |
| 17 | IGI Insurance | 1,151,797 | 614,586 | 257,052 | 65,197 | 258,935 | 324,194 | 6,485 | 253,103 | 364,766 | 263,966 | 4.41 | 598,689 | 10,960,813 | 11,235,758 | 12,366,066 |
| 18 | New Hampshire Ins. | 849,949 | 382,172 | 169,222 | (3,173) | 315,858 | 131,761 | 177 | 98,923 | 32,203 | 17,142 | - | - | - | 1,182,942 | 2,197,984 |
| 19 | New Jubilee Ins. | 4,030,643 | 2,297,720 | 1,420,977 | 227,640 | 555,584 | 673,537 | 4,842 | 114,121 | 771,898 | 656,464 | 9.96 | 659,148 | 2,621,006 | 3,930,943 | 6,419,889 |
| 20 | Pakistan Gen. Ins. | 205,677 | 109,890 | 29,170 | 5,406 | 67,338 | 8,362 | 78,298 | 54,970 | 105,448 | 84,659 | 4.23 | 200,000 | 362,066 | 21,302 | 544,767 |
| 21 | PICIC Insurance | 493,968 | 199,656 | 106,295 | 2,699 | 114,989 | 27,336 | 8,447 | 10,942 | 16,854 | 16,854 | 0.48 | 350,000 | 225,810 | 206,128 | 731,089 |
| 22 | Premier Ins. ** | 670,430 | 335,456 | 149,398 | 28,273 | 136,833 | 224,285 | 4,162 | 20,952 | 79,653 | 53,343 | 2.02 | 263,323 | 1,774,340 | 1,310,830 | 2,788,719 |
| 23 | Reliance Insurance | 506,336 | 326,554 | 227,456 | 44,482 | 140,592 | 53,861 | 1,578 | (51,986) | (30,994) | (32,644) | (1.30) | 252,001 | 322,582 | 282,689 | 904,348 |
| 24 | Saudi Pak Ins. | 230,459 | 124,850 | 69,939 | 1,119 | 74,786 | 10,793 | 9,435 | (8,221) | 1,472 | 848 | 0.03 | 325,000 | 200,869 | 132,769 | 522,699 |
| 25 | Security Gen. Insc. | 328,308 | 120,201 | 31,282 | 17,503 | 194,909 | 446,249 | 6,758 | 47,155 | 329,474 | 314,439 | | 680,625 | 6,711,036 | 7,116,566 | 7,703,130 |
| 26 | Shaheen Insurance | 596,327 | 481,636 | 267,997 | 138,007 | 124,559 | 32,511 | 4,122 | 49,155 | 21,002 | 17,466 | 0.87 | 200,000 | 225,252 | 177,520 | 729,670 |
| 27 | Silver Star Insc. | 219,808 | 147,868 | 28,462 | 32,879 | 65,872 | (4,939) | 1,700 | 58,972 | 38,698 | 34,073 | 1.62 | 210,938 | 355,280 | 304,191 | 584,051 |
| 28 | TPL Direct Ins. | 287,268 | 223,569 | 64,630 | 17,468,976 | 137,969 | (2,561) | 14,812 | 29,431 | 10,142 | 1,864 | 0.06 | 310,000 | 213,518 | 170,444 | 461,027 |
| 29 | UBL Insurer | 511,954 | 264,807 | (234,206) | 22,896 | (189,704) | 6,676 | 3,252 | (45,438) | (126,278) | (127,579) | (3.79) | 500,000 | 226,845 | 204,999 | 842,563 |
| 30 | United Ins. | 715,031 | 423,731 | 121,560 | 36,763 | 195,753 | 11,550 | 169 | 205,472 | 72,792 | 64,421 | 1.87 | 345,000 | 548,344 | 166,271 | 1,018,322 |
| 31 | Universal Ins. | 538,704 | 360,799 | 181,590 | 21,278 | 167,772 | 16,320 | 5,454 | 57,480 | 11,933 | 8,850 | 0.42 | 210,000 | 265,093 | 54,757 | 1,004,018 |
| | TOTAL--> | 34,723,182 | 20,616,074 | 12,035,581 | 19,246,316 | 6,628,737 | 5,180,538 | 393,808 | 1,943,798 | 3,905,312 | 1,017,684 | (31.44) | 10,762,612 | 53,942,057 | 57,212,826 | 96,145,912 |

* Premium : Including administrative surcharge

** Actual EPS is based on Rs 5/- per share.
for comparison purposes EPS is calculated based on Rs 10/- per share

New Hampshire Paid up Capital = Pakistan Branch - Current Account

B&C Appearing in Statement of Premium

D Appearing in Statement of Claims

E Net Commission Expense

E-1 includes Premium Deficiency + U/W Expense & General and Admin. Expense

F Includes investment income + Rental income + Return on bank deposits.

G Includes all income other than Invest Income.

K Earning per share of companies having shares of Rs. 5/- shall be doubled.

N Includes Investments + Investment Properties + Bank Deposits.

Columns Descriptions of IAP - Proposed Format

| Columns | Descriptions |
|---------|---|
| B | Appearing in Statement of Premium |
| C | To be obtained from Insurance Companies |
| D | Appearing in Statement of Premium |
| E | Appearing in Statement of Premium |
| F | Appearing in Statement of Claims |
| G | Appearing in Statement of Claims |
| H | Includes Premium Deficiency + U/w Expense & General and Admin. Expense + Net Commission Expense |
| J | Includes all Income other than Investment Income |