

# KEY FINANCIAL DATA

## 10 Years Growth At A Glance

Rupees in million

	2023	2022	2021	2020	2019	2018	2017 Restated	2016 Restated	2015	2014
Ordinary Share Capital	665.38	633.69	603.52	561.41	561.41	561.41	561.41	510.37	463.98	403.46
Share Holder's Equity	1222.42	1060.26	1048.06	997.63	933.53	855.92	798.93	876.96	786.03	725.22
Reserves	310.00	290.00	270.00	250.00	250.00	250.00	250.00	220.00	200.00	180.00
Cash & Bank	108.56	101.81	93.71	111.31	131.22	144.37	160.18	120.24	133.93	104.50
Investment	952.60	793.97	837.94	813.51	777.31	711.11	704.22	795.29	653.67	584.86
Underwriting Provisions	709.61	559.371	550.13	523.73	480.11	588.06	739.39	782.59	868.20	764.85
Total Assets	2312.52	1888.864	1847.695	1713.973	1595.486	1658.65	1791.12	1828.38	1766.56	1595.94
Return on Assets %	7.43%	2.34%	2.87%	4.00%	4.46%	2.95%	(2.16)	5.80%	4.58%	5.65%
Return on Equity %	14.06%	4.16%	5.06%	6.86%	7.63%	5.72%	(4.85)	12.09%	10.34%	12.43%
Ordinary Share Capital to Assets %	28.77%	33.55%	32.66%	32.76%	35.19%	33.85%	31.35%	27.91%	26.26%	25.28%
Total Equity / Total Assets %	52.86%	56.13%	56.72%	58.20%	58.51%	51.60%	44.60%	47.96%	44.50%	45.44%
Written Gross Premium	980.28	761.88	651.20	569.07	622.40	878.68	1155.40	1201.84	1114.40	1028.14
Net Insurance Premium	460.69	360.46	303.13	319.48	347.80	348.24	357.65	359.41	316.42	295.76
Ratio to written Gross Premium %	47.00	47.31	46.55%	56.14%	55.88%	39.63%	30.95%	29.90%	28.39%	28.77%
Net Insurance Claims	139.12	93.63	64.16	76.42	87.21	87.17	88.16	101.72	89.86	94.30
Ratio to Net Insurance Premium %	30.30%	25.97%	21.17%	23.92%	25.07%	25.03%	24.65%	28.30%	28.40%	31.88%
Management Expenses	248.96	209.25	202.16	199.80	205.06	197.66	188.99	179.66	174.36	164.67
Ratio to Written Gross Premium %	25.40%	27.46%	31.04%	35.11%	32.94%	22.49%	16.36%	14.95%	15.65%	16.02%
Ratio to Net Insurance Premium %	54.04%	58.05%	66.69%	62.54%	58.96%	56.76%	52.84%	49.98%	55.10%	55.68%
Investment Income/(Loss)	246.03	67.38	74.75	83.54	92.72	46.67	(40.07)	104.36	86.69	96.22
Return of Investment %	25.83%	8.49%	8.92%	10.27%	11.93%	6.56%	(5.69)	13.12%	13.26%	16.45%
Underwriting Results	48.87	39.75	31.87	29.01	40.82	48.62	67.08	64.29	49.22	39.45
Profit/(loss) Before Tax	256.99	67.60	70.51	83.57	96.40	60.12	(17.59)	120.89	90.79	96.54
Percentage to Written Gross Premium %	26.22%	8.87%	10.83%	14.69%	15.49%	6.84%	(1.52)	10.06%	8.15%	9.39%
Profit/(loss) After Tax	171.90	44.11	53.01	68.49	71.21	48.99	(38.79)	106.04	80.99	90.14
Percentage to Net Insurance Premium	37.31%	12.23%	17.49%	21.43	20.47	14.07%	(10.85)	29.50%	25.60%	30.48%
Earnings/(loss) After Tax Per Share-Rupees	2.58	0.70	0.88	1.22	1.27	0.87	(0.69)	2.08	1.75	1.94
Dividend /Bonus %	10%(C)	5%(B)5%(C)	5%(B)5%(C)	7.5%(B)	-	-	-	10%(B) 5%(C)	10%(B) 5%(C)	15%(B)5%(C)
Break up Value Per Share	18.37	16.73	17.36	17.77	16.63	15.24	14.23	17.18	16.94	17.97
<b>Summary of Cashflow</b>										
Total Cash Flow from all Operating Activities	(62.34)	(55.52)	(54.277)	(62.242)	(44.956)	(44.425)	38.113	102.288	40.013	23.354
Total Cash Flow from Investment Activities	99.65	92.557	36.675	42.325	31.811	28.663	26.796	(66.426)	9.450	3.908
Total Cash Flow from Financing Activities	(30.57)	(28.93)	-	-	-	(0.050)	(24.963)	(22.831)	(20.035)	(18.024)
Net Cash Flow From all Activities	6.74	8.106	(17.601)	(19.917)	(13.145)	(15.812)	39.975	13.031	29.428	1.420
Cash and Cash Equivalent at the end of the year	108.56	101.815	93.709	111.310	131.227	144.372	160.185	120.239	133.927	104.499