

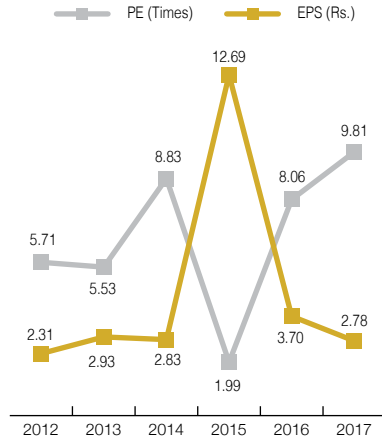
Key Operating and Financial Data

(Rupees in million)

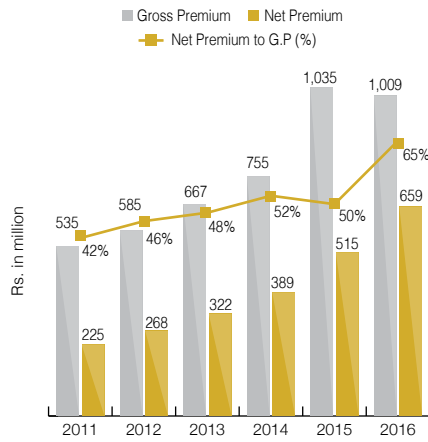
	2017	2016	2015	2014	2013	2012
FINANCIAL DATA						
Paid-up Capital	503.0	457.2	457.2	457.2	457.2	457.2
Reserves & Retained Earnings	1264.7	1,252.1	1,296.6	728.1	654.4	565.7
Equity	1767.7	1,709.3	1,753.8	1,185.3	1,111.6	1,022.9
Underwriting Provisions	587.1	545.0	585.9	405.2	389.9	355.7
Investments	1327.4	1,496.0	1,732.9	1,098.2	1,112.7	998.1
Fixed Assets (Tangible & Intangible)	66.1	72.1	56.2	48.4	47.1	44.0
Cash & Bank Deposits	361.8	408.6	173.5	245.2	105.3	90.5
Total Assets	2772.8	2,660.7	2,660.4	1,876.7	1,738.9	1,612.1
OPERATING DATA						
Gross Premium	1049.7	1,008.6	1,034.8	755.3	667.1	585.1
Net Premium	593.1	659.3	515.0	388.5	321.7	268.2
Net Claims	247.0	390.5	299.8	201.9	159.3	112.0
Underwriting Profit	212.0	148.6	128.3	107.8	83.0	83.6
Investment & Other Income	157.9	234.1	636.9	146.9	154.7	124.3
Loss from Window Takaful Operation	(1.2)	-	-	-	-	-
Profit Before Tax (PBT)	233.6	264.7	649.3	158.5	150.8	129.4
Taxation - Net	93.6	78.8	10.9	16.1	3.4	13.2
Profit After Tax (PAT)	140.0	185.9	638.3	142.4	147.3	116.2
CASH FLOW SUMMARY						
Operating Activities	(69.3)	19.6	10.1	46.4	45.1	50.8
Investing Activities	102.1	442.8	(13.8)	161.7	26.4	(12.3)
Financing Activities	(79.6)	(227.3)	(68.1)	(68.2)	(56.8)	(45.5)
Cash & Cash Equivalents at the year end	361.0	407.8	172.8	244.5	104.6	89.8
FINANCIAL RATIOS						
Profitability						
Profit Before Tax / Net Premium (%)	39.4	40.1	126.1	40.8	46.9	48.2
Profit After Tax / Net Premium (%)	23.6	28.2	123.9	36.7	45.8	43.3
Underwriting Results / Net Premium (%)	35.7	22.5	24.9	27.7	25.8	31.2
Total Expenses / Gross Premium (%)	27.9	25.8	22.0	25.6	26.2	27.3
Total Expenses / Net Premium (%)	49.3	39.5	44.2	49.8	54.4	59.5
Net Claims / Net Premium (%)	41.6	59.2	58.2	52.0	49.5	41.8
Combined Ratio (%)	87.2	95.4	97.6	97.0	101.2	98.1
Return to Shareholders						
Return on Equity (%)	7.9	10.9	36.4	12.0	13.3	11.4
Return on Assets (%)	5.0	7.0	24.0	7.6	8.5	7.2
Return on Investment (%)	11.2	14.5	45.0	13.3	14.7	13.4
Earnings per Share - Restated (Rs.)	2.78	3.70	12.69	2.83	2.93	2.31
Dividend (%)	17.5	17.5	50.0	15.0	15.0	12.5
Dividend Yield (%)	6.4	5.9	19.8	6.0	9.3	9.5
Dividend Payout (%)	62.9	47.3	39.4	53.0	51.2	54.1
Bonus Share (%)	-	10.0	-	-	-	-
Price Earning Ratio (Times)	9.8	8.1	2.0	8.8	5.5	5.7
Market Price per Share (Rs.)	27.30	29.78	25.2	25.0	16.2	13.2
Liquidity / Leverage						
Break-up Value per Share (Rs.)	35.1	37.4	38.4	25.9	24.3	22.4
Current Ratio (Times)	4.2	4.2	5.1	4.0	4.2	3.7
Total Assets Turnover Ratio (Times)	0.4	0.4	0.4	0.4	0.4	0.4
Total Liabilities / Equity (Times)	0.6	0.6	0.5	0.6	0.6	0.6
Paid-up Capital / Total Assets (%)	18.1	17.2	17.2	24.4	26.3	28.4
Equity / Total Assets (%)	63.8	64.2	65.9	63.2	63.9	63.5

Graphical Presentation

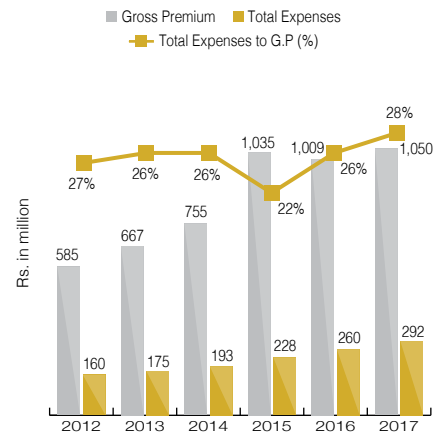
Earnings per Share (EPS) and Price Earning (PE) Ratio



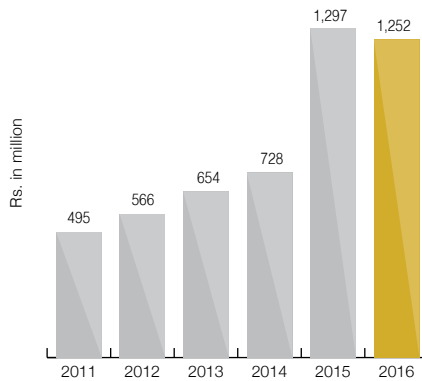
Gross Premium and Net Premium



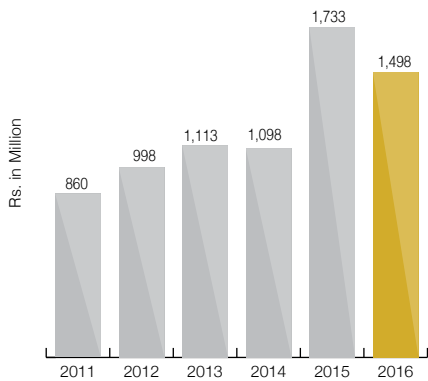
Total Expenses to Gross Premium



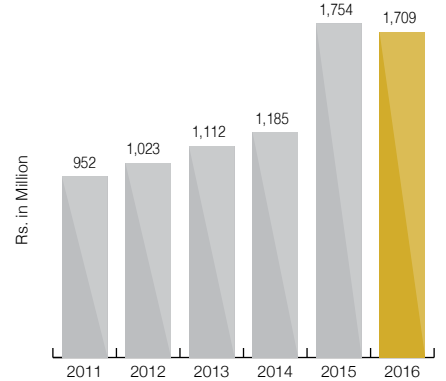
Reserves



Investments



Equity



Gross Premium (Class wise)

