

# Key Operating and Financial Data

(Rupees in million)

	2024	2023	2022	2021	2020	2019	2018
<b>FINANCIAL DATA</b>							
Ordinary share capital	553.3	553.3	553.3	503.0	503.0	503.0	503.0
Share premium	254.0	254.0	254.0	254.0	254.0	254.0	254.0
Reserves & Unappropriated profit	2,455.4	2,015.8	1,621.7	1,508.0	1,292.1	1,079.7	963.4
Equity	3,262.7	2,823.1	2,429.0	2,265.0	2,049.1	1,836.7	1,720.4
Property & equipment	165.9	100.9	121.8	125.6	121.2	130.0	72.3
Intangible assets	0.1	0.7	0.8	-	-	0.01	0.03
Underwriting Provisions	1,538.3	1,267.5	1,185.5	990.6	828.2	740.8	671.2
Investments	3,399.9	2,867.0	2,243.3	1,868.5	1,728.8	1,696.8	1,404.2
Cash and bank deposits	265.5	436.3	426.5	725.5	454.4	267.0	440.4
Total Assets	5,848.3	5,072.2	4,282.4	3,850.5	3,402.8	3,086.2	2,829.7
<b>OPERATING DATA</b>							
Gross Premium	2,362.2	1,969.1	1,847.2	1,601.3	1,371.2	1,314.6	1,185.6
Net insurance premium	1,359.5	1,197.2	1,072.4	897.6	846.1	779.7	690.3
Net insurance claims	760.6	618.5	561.5	449.7	360.2	362.7	288.2
Underwriting Profit	211.1	251.9	221.0	207.3	193.9	135.2	129.7
Profit from Takaful Operations - Operator's Fund	90.1	60.5	35.0	18.6	10.5	9.5	7.4
Investment & Other Income / (loss)	661.8	536.4	255.7	181.8	155.4	70.9	(21.7)
Profit Before Tax (PBT)	941.9	830.1	495.2	389.6	342.4	199.7	105.0
Income tax expense	357.2	333.2	181.8	112.1	99.8	54.5	33.7
Profit After Tax (PAT)	584.7	496.9	313.4	277.5	242.6	145.2	71.3
<b>CASH FLOW SUMMARY</b>							
Operating Activities	(127.6)	269.7	1.8	300.8	139.9	88.0	108.9
Investing Activities	223.1	(99.6)	(169.8)	89.0	151.0	(198.3)	302.0
Financing Activities	(266.3)	(159.4)	(130.9)	(118.7)	(103.8)	(63.0)	(87.3)
Cash & Cash Equivalents at the year end	265.3	436.1	425.5	724.5	453.4	266.2	439.6
<b>FINANCIAL RATIOS</b>							
<b>Profitability</b>							
Profit Before Tax / Net Insurance Premium	(%)	69.3	69.3	46.2	43.4	40.5	15.2
Profit After Tax / Net Insurance Premium	(%)	43.0	41.5	29.2	30.9	28.7	10.3
Underwriting Results / Net Insurance Premium	(%)	15.5	21.0	20.6	23.1	22.9	18.8
Total Expenses / Gross Premium	(%)	20.8	22.0	22.0	21.2	25.5	24.8
Total Expenses / Net Insurance Premium	(%)	36.1	36.1	37.9	37.8	41.4	42.6
Net Claims / Net Insurance Premium	(%)	55.9	51.7	52.4	50.1	42.6	41.7
Combined Ratio	(%)	82.4	77.8	79.1	77.6	78.6	82.0
<b>Return to Shareholders</b>							
Return on Equity	(%)	17.9	17.6	12.9	12.3	11.8	4.1
Return on Assets	(%)	10.0	9.8	7.3	7.2	7.1	2.5
Return on Investment	(%)	19.0	18.0	9.7	7.6	7.5	(1.2)
Earnings per Share - restated	(Rs.)	10.57	8.98	5.66	5.02	4.38	1.29
Dividend	(%)	60.0	45.0	25.0	22.5	20.0	12.5
Dividend Yield	(%)	15.8	21.3	15.6	11.8	8.8	5.4
Dividend Payout	(%)	56.8	50.1	44.2	44.8	45.7	96.9
Bonus Share	(%)	-	-	-	10.0	-	-
Price Earning Ratio	(Times)	3.6	2.3	2.8	3.8	5.2	17.9
Market Price per Share (at Dec 31)	(Rs.)	38.00	21.09	16.01	19.00	22.75	23.10
<b>Liquidity / Leverage</b>							
Break-up Value per Share	(Rs.)	59.0	51.0	43.9	45.0	40.7	34.2
Current Ratio	(Times)	2.6	2.5	3.1	3.4	3.5	4.0
Total Assets Turnover Ratio	(Times)	0.40	0.39	0.43	0.42	0.40	0.42
Total Liabilities / Equity	(Times)	0.79	0.80	0.76	0.70	0.66	0.64
Paid-up Capital / Total Assets	(%)	9.5	10.9	12.9	13.1	14.8	17.8
Equity / Total Assets	(%)	55.8	55.7	56.7	58.8	60.2	60.8

# DuPont Analysis

Rs. in '000

