



Key Operating and Financial Data

Five Years' Summary	2015	2014	2013	2012	2011
----- Rupees in '000 -----					
Gross Premium / Contribution	29,929,196	21,823,383	17,076,588	12,080,180	8,215,262
Revenue and P&L Account					
Premium / Contribution - net of reinsurance / retakaful	29,120,815	21,085,925	16,349,900	11,501,196	7,756,624
Net Investment income	5,982,333	6,053,374	3,549,912	2,667,925	1,257,908
Total inflow	35,103,148	27,139,299	19,899,812	14,169,121	9,014,532
Total outflow	32,446,044	24,878,673	18,296,038	13,267,817	8,387,165
Surplus in Revenue Account	2,657,104	2,260,626	1,603,774	901,304	627,367
Surplus transfer to P&L from Statutory Funds	2,220,000	1,880,000	1,273,000	650,000	530,000
Profit before tax per P&L Account	2,441,560	2,001,463	1,389,941	808,669	582,356
Income tax expense	(820,000)	(639,931)	(448,470)	(255,296)	(207,763)
Profit after tax as per P&L Account	1,621,560	1,361,532	941,471	553,373	374,593
Balance Sheet					
Investments including term deposits	64,499,033	45,308,749	32,719,956	21,955,492	14,780,198
Other assets	4,185,379	3,814,993	1,193,739	1,271,761	799,823
Fixed assets	539,522	489,761	376,905	320,487	207,587
Total assets	69,223,934	49,613,503	34,290,600	23,547,740	15,787,608
Issued, subscribed and paid up capital	721,188	721,188	627,120	627,120	627,120
Accumulated surplus	3,189,049	2,438,677	1,616,002	1,168,515	803,278
Statutory funds	62,205,691	44,020,932	29,914,579	19,853,501	12,844,091
Current liabilities	3,108,006	2,432,706	2,132,899	1,898,604	1,513,119
Total equity & liabilities	69,223,934	49,613,503	34,290,600	23,547,740	15,787,608



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Financial Ratios					
Profitability					
Profit / (loss) Before Tax / Gross Premium / Contribution	8%	9%	8%	7%	7%
Profit / (loss) Before Tax / Net Premium / Contribution	8%	9%	9%	7%	8%
Profit / (loss) After Tax / Gross Premium / Contribution	5%	6%	6%	5%	5%
Profit / (loss) After Tax / Net Premium / Contribution	6%	6%	6%	5%	5%
Net claims / Net premium / Contribution	24%	24%	22%	20%	23%
Commission expenses / Net premium / Contribution	16%	18%	20%	24%	25%
Administration Expenses / Net premium / Contribution	11%	11%	11%	14%	15%
Change in PHL / Net Inflow	50%	50%	49%	48%	40%
Net investment income / Net premium / Contribution	21%	29%	22%	23%	16%
Return to Shareholders					
Return on equity	41%	43%	42%	31%	26%
Earnings / per share (pre-tax)	33.85	27.75	22.16	12.89	9.29
Earnings / per share (after-tax)	22.48	18.88	15.01	8.82	5.97
Price Earning Ratio - PAT	22	23	11	11	10
Net Assets per share	54.22	43.81	35.77	28.63	22.81
Return on assets	2%	3%	3%	2%	2%
Market Value					
Face value per share (Rs.)	10	10	10	10	10
Break up value per share (Rs.)	54.22	43.81	35.77	28.63	22.81
Market price per share at the end of the year (Rs.)	504.00	436.50	164.90	92.95	62.39
Cash dividend per share	13.50	9.50	6.00	4.50	3.00
Cash dividend	135%	95%	60%	45%	30%
Dividend yield	3%	2%	4%	5%	5%
Dividend payout	60%	50%	40%	51%	50%
Dividend cover - (Times)	1.67	1.99	2.50	1.96	1.99
Performance Liquidity					
Current Ratio - (Times)	1.05	1.06	1.06	1.07	1.09
Total Liabilities / Equity - (Times)	17	15	14	12	10
Return on Capital employed	62%	63%	62%	45%	41%
Paid up capital / Total Assets	1%	1%	2%	3%	4%
Equity / Total Assets	6%	6%	7%	8%	9%



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Cash Flows

----- Rupees in '000 -----

Net cash flow from operating activities	14,024,645	9,457,705	7,390,766	5,092,687	3,304,453
Net cash flow from investing activities	(12,999,941)	(9,535,174)	(7,342,780)	(1,523,263)	(3,845,494)
Net cash flow from financing activities	(715,821)	(396,847)	(435,169)	(187,138)	(93,470)
Net change in cash and cash equivalents	308,883	(474,316)	(387,183)	3,382,286	(634,511)