



Key Operating and Financial Data

Five Years' Summary	2016	2015	2014	2013	2012
----- Rupees in '000 -----					
Gross Premium / Contribution	38,003,577	29,929,196	21,823,383	17,076,588	12,080,180
Revenue and P&L Account					
Premium / Contribution - net of reinsurance / retakaful	36,988,234	29,120,815	21,085,925	16,349,900	11,501,196
Net Investment income	15,256,771	5,982,333	6,053,374	3,549,912	2,667,925
Total inflow	52,245,005	35,103,148	27,139,299	19,899,812	14,169,121
Total outgo	48,628,827	32,446,044	24,878,673	18,296,038	13,267,817
Surplus in Revenue Account	3,616,178	2,657,104	2,260,626	1,603,774	901,304
Surplus transfer to P&L	2,685,000	2,220,000	1,880,000	1,273,000	650,000
Profit before tax as per P&L Account	3,151,604	2,441,560	2,001,463	1,389,941	808,669
Income tax expense	(1,043,706)	(820,000)	(639,931)	(448,470)	(255,296)
Profit after tax as per P&L Account	2,107,898	1,621,560	1,361,532	941,471	553,373
Balance Sheet					
Investments including bank deposits	94,867,253	64,499,033	45,308,749	32,719,956	21,955,492
Other assets	6,439,117	4,185,379	3,814,993	1,193,739	1,271,761
Fixed assets	734,591	539,522	489,761	376,905	320,487
Total assets	102,040,961	69,223,934	49,613,503	34,290,600	23,547,740
Issued, subscribed and paid up capital	721,188	721,188	721,188	627,120	627,120
Accumulated surplus	4,348,344	3,189,049	2,438,677	1,616,002	1,168,515
Statutory funds	93,196,728	62,205,691	44,020,932	29,914,579	19,853,501
Other liabilities	3,774,701	3,108,006	2,432,706	2,132,899	1,898,604
Total equity & liabilities	102,040,961	69,223,934	49,613,503	34,290,600	23,547,740



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Financial Ratios					
Profitability					
Profit Before Tax / Gross Premium / Contributions	8%	8%	9%	8%	7%
Profit Before Tax / Net Premium / Contributions	9%	8%	9%	9%	7%
Profit After Tax / Gross Premium / Contributions	6%	5%	6%	6%	5%
Profit After Tax / Net Premium / Contributions	6%	6%	6%	6%	5%
Net claims / Net premium / Contributions	26%	24%	24%	22%	20%
Commission expenses / Net premium / Contributions	15%	16%	18%	20%	24%
Administration Expenses / Net premium / Contributions	10%	11%	11%	11%	14%
Change in PHL / Net Inflow	58%	50%	50%	49%	48%
Net investment income / Net premium / Contributions	41%	21%	29%	22%	23%
Return to Shareholders					
Return on equity	42%	41%	43%	42%	31%
Earnings / per share (pre-tax)	43.70	33.85	27.75	22.16	12.89
Earnings / per share (after-tax)	29.23	22.48	18.88	15.01	8.82
Price Earning Ratio - PAT	20	22	23	11	11
Net Assets per share	70.29	54.22	43.81	35.77	28.63
Return on assets	2%	2%	3%	3%	2%
Market Value					
Face value per share (Rs.)	10.00	10.00	10.00	10.00	10.00
Break up value per share (Rs.)	70.29	54.22	43.81	35.77	28.63
Market price per share at the end of the year (Rs.)	569.99	504.00	436.50	164.90	92.95
Cash dividend per share	14.50	13.50	9.50	6.00	4.50
Cash dividend	145%	135%	95%	60%	45%
Dividend yield	3%	3%	2%	4%	5%
Dividend payout	50%	60%	50%	40%	51%
Dividend cover - (Times)	2.02	1.67	1.99	2.50	1.96
Issue of bonus shares	10%	-	-	15%	-
Performance Liquidity					
Current Ratio - (Times)	1.04	1.05	1.06	1.06	1.07
Total Liabilities / Equity - (Times)	19	17	15	14	12
Return on Capital employed	62%	62%	63%	62%	45%
Paid up capital / Total Assets	1%	1%	1%	2%	3%
Equity / Total Assets	5%	6%	6%	7%	8%
Cash Flows					
Net cash flow from operating activities	18,136,828	14,024,645	9,457,705	7,390,766	5,092,687
Net cash flow from investing activities	(14,393,362)	(12,999,941)	(9,535,174)	(7,342,780)	(1,523,263)
Net cash flow from financing activities	(969,228)	(715,821)	(396,847)	(435,169)	(187,138)
Net change in cash and cash equivalent	2,774,238	308,883	(474,316)	(387,183)	3,382,286