

Six Years Financial Performance

Financial Ratio

		2024	2023	2022	2021	2020	2019
PROFITABILITY RATIOS							
Profit Before Tax / Gross Premium	%	8.2	6.6	3.9	1.1	1.8	2.2
Profit Before Tax / Net Premium	%	8.4	6.8	4.0	1.1	1.9	2.3
Profit After Tax / Gross Premium	%	5.0	3.9	2.4	0.8	1.1	1.7
Profit After Tax / Net Premium	%	5.1	4.0	2.4	0.9	1.2	1.8
Net Claims / Net Premium	%	80.4	83.7	70.1	45.2	41.4	54.3
Commission / Net premium	%	11.3	14.0	15.7	15.6	16.3	21.8
Administration Expenses / Gross premium	%	4.6	4.8	4.1	6.1	6.0	8.1
Administration Expenses / Net premium	%	4.7	5.0	4.3	6.3	6.2	8.5
Profit Before Tax / Total Income	%	4.4	3.8	3.4	1.0	1.5	1.8
Profit After Tax / Total Income	%	2.7	2.2	2.1	0.7	0.9	1.4
Net investment income / Net Premium	%	88.4	79.6	18.4	15.5	25.9	28.3
RETURN TO SHAREHOLDERS RATIOS							
Return on equity including retained balance in Ledger Account D (PAT/total equity)	%	28.61	20.56	13.28	5.35	12.81	16.46
Earnings per share (pre tax)	Rs.	10.14	6.16	3.24	0.92	3.32	3.01
Earnings per share (after tax)	Rs.	6.22	3.63	1.99	0.70	2.04	2.32
Return on Total Assets	%	1.33	1.05	0.72	0.28	0.38	0.54
Earnings Growth	%	71.16	82.45	186.36	(9.01)	(12.02)	487.08
Breakup Value Per Share Rupees	Rs.	21.73	17.67	14.99	13.00	15.93	14.10
Market price per share at the end of the year	Rs.	30.26	24.96	19.49	-	-	-
Cash dividend per share	Rs.	2.00	2.00	-	-	-	-
Cash dividend	%	20%	20%	-	-	-	-
Dividend yield	%	7%	8%	-	-	-	-
Dividend payout	%	32%	55%	-	-	-	-
Dividend cover - (Times)	Times	3.11	1.82	-	-	-	-
LIQUIDITY RATIOS							
Current Ratio	Times	0.69	0.77	0.95	1.04	1.28	0.96
Cash & bank / Current Liability	Times	0.38	0.32	0.58	0.64	0.91	0.74
Total Liabilities / Total Equity	Times	20.43	18.49	17.45	18.05	33.11	29.65
Paid up capital / Total Assets	%	2.15	2.90	3.61	4.04	1.84	2.31
Equity / Total Assets	%	4.67	5.13	5.42	5.25	2.93	3.26