

Six Years Financial Performance Financial Ratio

		2025	2024	2023	2022	2021	2020
PROFITABILITY RATIOS							
Profit Before Tax / Gross Premium	%	5.9	8.2	6.6	3.9	1.1	1.8
Profit Before Tax / Net Premium	%	6.1	8.4	6.8	4.0	1.1	1.9
Profit After Tax / Gross Premium	%	3.6	5.0	3.9	2.4	0.8	1.1
Profit After Tax / Net Premium	%	3.7	5.1	4.0	2.4	0.9	1.2
Net Claims / Net Premium	%	90.6	80.4	83.7	70.1	45.2	41.4
Commission / Net premium	%	10.8	11.3	14.0	15.7	15.6	16.3
Administration Expenses / Gross premium	%	4.2	4.6	4.8	4.1	6.1	6.0
Administration Expenses / Net premium	%	4.4	4.7	5.0	4.3	6.3	6.2
Profit Before Tax / Total Income	%	3.8	4.4	3.8	3.4	1.0	1.5
Profit After Tax / Total Income	%	2.3	2.7	2.2	2.1	0.7	0.9
Net investment income / Net Premium	%	59.3	88.4	79.6	18.4	15.5	25.9
RETURN TO SHAREHOLDERS RATIOS							
Return on equity including retained balance in Ledger Account D (PAT/total equity)	%	20.75	28.61	20.56	13.28	5.35	12.81
Earnings per share (pre tax)	Rs.	8.17	10.14	6.16	3.24	0.92	3.32
Earnings per share (after tax)	Rs.	5.01	6.22	3.63	1.99	0.70	2.04
Return on Total Assets	%	0.98	1.33	1.05	0.72	0.28	0.38
Earnings Growth	%	(15.44)	71.16	82.45	186.36	(9.01)	(12.02)
Breakup Value Per Share Rupees	Rs.	24.13	21.73	17.67	14.99	13.00	15.93
Market price per share at the end of the year	Rs.	36.87	30.26	24.96	19.49	-	-
Cash dividend per share (paid)	Rs.	2.00	2.00	2.00	-	-	-
Cash dividend	%	20%	20%	20%	-	-	-
Dividend yield	%	5%	7%	8%	-	-	-
Dividend payout	%	40%	32%	55%	-	-	-
Dividend cover - (Times)	Times	2.50	3.11	1.82	-	-	-
LIQUIDITY RATIOS							
Current Ratio	Times	0.70	0.69	0.77	0.95	1.04	1.28
Cash & bank / Current Liability	Times	0.38	0.38	0.32	0.58	0.64	0.91
Total Liabilities / Total Equity	Times	20.25	20.43	18.49	17.45	18.05	33.11
Paid up capital / Total Assets	%	1.95	2.15	2.90	3.61	4.04	1.84
Equity / Total Assets	%	4.71	4.67	5.13	5.42	5.25	2.93

Six Years Financial Performance Horizontal Analysis

	2025	2024	2023	2022	2021	2020	2025	2024	2023	2022	2021	2020	%Increase / (decrease) over preceding years		
	Rs in Million														
BALANCE SHEET															
Fixed Assets	928	924	319	367	370	402	0.4%	190.0%	-13.1%	-0.9%	-7.9%	-28.8%			
Investment Property	1,182	1,155	1,065	944	939	855	2.4%	8.4%	12.9%	0.5%	9.8%	-2.4%			
Investments	123,463	105,751	78,608	60,771	49,678	38,547	16.7%	34.5%	29.4%	22.3%	28.9%	24.0%			
Current Assets-Others	2,607	2,352	2,171	1,768	1,204	1,080	10.8%	8.3%	22.8%	46.9%	11.5%	65.0%			
Cash and Bank Deposits	6,412	6,246	3,927	5,317	9,726	9,955	2.7%	59.1%	-26.2%	-45.3%	-2.3%	37.1%			
Total Assets	134,593	116,428	86,090	69,166	61,918	50,839	15.6%	35.2%	24.5%	11.7%	21.8%	25.7%			
Equity															
Equity	6,334	5,433	4,418	3,748	3,250	1,491	16.6%	23.0%	17.9%	15.3%	118.0%	13.0%			
Insurance liabilities	124,289	106,352	79,560	63,409	56,933	47,033	16.9%	33.7%	25.5%	11.4%	21.0%	28.0%			
Long term Liabilities	515	628	32	101	177	326	-18.1%	1867.0%	-68.4%	-42.8%	-45.8%	5.9%			
Deferred taxation	1,367	1,218	657	377	232	207	12.2%	85.3%	74.5%	62.7%	12.1%	115.1%			
Borrowings	-	-	-	-	89	178	0.0%	0.0%	0.0%	-100.0%	-50.0%	0.0%			
Current Liabilities	993	1,600	420	606	484	514	-37.9%	280.9%	-30.6%	25.0%	-5.7%	7.7%			
Other creditors and accruals	1,095	1,197	1,003	926	753	1,091	-8.6%	19.4%	8.3%	22.9%	-31.0%	-27.2%			
Total Equity and Liabilities	134,593	116,428	86,090	69,166	61,918	50,839	15.6%	35.2%	24.5%	11.7%	21.8%	25.7%			
PROFIT AND LOSS ACCOUNT															
Net Premium Revenue	35,430	30,285	22,686	20,315	20,128	16,537	17.0%	33.5%	11.7%	0.9%	21.7%	33.5%			
Net Investment income	21,001	26,772	18,062	3,734	3,128	4,285	-21.6%	48.2%	383.7%	19.4%	(27.0)%	22.1%			
Net Claims	(32,086)	(24,350)	(18,997)	(14,234)	(9,106)	(6,839)	31.8%	28.2%	33.5%	56.3%	33.2%	1.7%			
Net Change in insurance liabilities	(16,778)	(25,293)	(15,897)	(4,937)	(9,490)	(9,937)	-33.7%	59.1%	222%	(48.0)%	(4.5)%	93.9%			
Net Commission expense	(3,832)	(3,434)	(3,174)	(3,184)	(3,138)	(2,692)	11.6%	8.2%	(0.3)%	1.5%	16.6%	(0.3)%			
Other/Marketing and administration expense	(1,542)	(1,432)	(1,129)	(865)	(1,267)	(1,018)	7.7%	26.8%	30.5%	(31.7)%	24.4%	(3.6)%			
Financial charges	(49)	(12)	(10)	(18)	(24)	(26)	319.4%	21.2%	(46.8)%	(24.1)%	(6.9)%	227.1%			
Profit Before Tax	2,145	2,536	1,541	810	231	310	-15.4%	64.6%	90.2%	250.5%	(25.5)%	10.3%			
Taxation	(830)	(982)	(633)	(313)	(57)	(119)	-15.4%	55.1%	102.5%	444.6%	(51.8)%	86.0%			
Profit after Tax	1,314	1,554	908	498	174	191	-15.4%	71.2%	82.5%	186.4%	(9.0)%	(12.0)%			