

FINANCIAL PERFORMANCE SUMMARY

Key Financial Indicators		2025	2024	2023	Change % (2025 and 2024)
Revenue and Profitability					
Gross Written Premium	Rs.Bn	28.0	24.5	25.2	14
Net Written Premium	Rs.Bn	15.6	14.7	14.5	6
Net Earned Premium	Rs.Bn	14.6	14.8	14.5	(1)
Investment Income and Other Operating Revenue (incl. Fees and Commission Income)	Rs.Bn	3.9	3.1	5.2	26
Net Income	Rs.Bn	18.5	17.9	19.8	3
Profit Before Tax (PBT)	Rs.Bn	0.7	1.5	4.1	(54)
Profit After Tax (PAT)	Rs.Bn	0.8	1.1	3.7	(24)
Other Key indicators					
Net Claim and Benefits	Rs.Bn	8.7	8.1	8.2	8
Financial Position					
Total Assets	Rs.Bn	63.1	48.3	46.7	31
Total Liabilities	Rs.Bn	43.3	28.4	26.5	52
Total Equity	Rs.Bn	19.9	19.9	20.2	-
Share Performance					
Dividends Paid	Rs.Mn	800	900	570	(11)
No of Shares	No.	2,501,000	2,501,000	2,501,000	-
Dividend per Share	Rs.	320	360	228	(11)
Net Assets Value per Share	Rs.	7,942	7,969	8,079	-
Earning per Share (EPS)	Rs.	322	423	1,489	(24)
Ratio					
Return on Assets (ROA)	%	1%	3%	9%	(67)
Return on Equity (ROE)	%	4.03%	5.31%	18%	(24)
Solvency (CAR Ratio)	%	183%	267	219	(31)

Net Income
Rs. 18.5 Bn
 2024 → Rs. 17.9 Bn

Gross Written Premium
Rs. 28 Bn
 2024 → Rs. 24.5 Bn

Gross Claims
Rs. 24.2 Bn
 2024 → Rs. 10.5 Bn

Profit After Tax
Rs. 804 Mn
 2024 → Rs. 1.1 Bn