



Habib Insurance

# Corporate Briefing Session

For the period ended 3QCY22

# Brief Overview

- Habib Insurance is one of the oldest insurance companies in Pakistan.
- It was established in Bombay in 1942 and moved its Head Office to Karachi in 1947.
- Over the years, the company has continued to prosper, serving its honorable clientele by maintaining a culture of integrity & trust. Habib Insurance offers a range of general insurance services including Property, Marine, Motor, Engineering & Travel. The Company celebrated its 75 years in 2017 and is one of the oldest running business of the Habib Group.



# Management Information

## Board of Directors

<b>Chairman</b>	:	Rafiq M. Habib
<b>Directors</b>	:	Abbas D. Habib
	:	Mansoor G. Habib
	:	Muhammad Hyder Habib
	:	Qumail R. Habib
	:	Aun Muhammad A. Habib
	:	Shahid Ghaffar
	:	Ali Fadoo
	:	Maleeha Humayun Bangash
<b>Chief Executive</b>	:	Syed Ather Abbas
<b>Chief Financial Officer</b>	:	Murtaza Hussain
<b>Company Secretary</b>	:	Muhammad Maaz Akbar



# Credit Rating

A+++



# Our Products (Conventional)



**Property**



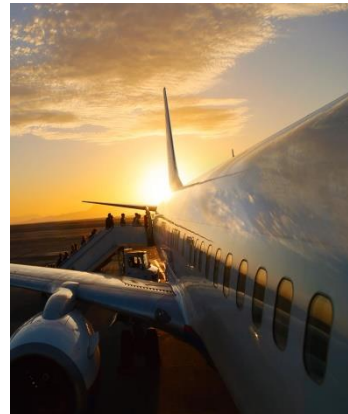
**Marine**



**Motor**



**Engineering**



**Travel**



**Miscellaneous**



# Our Products

Our product portfolio also includes a Takaful Window



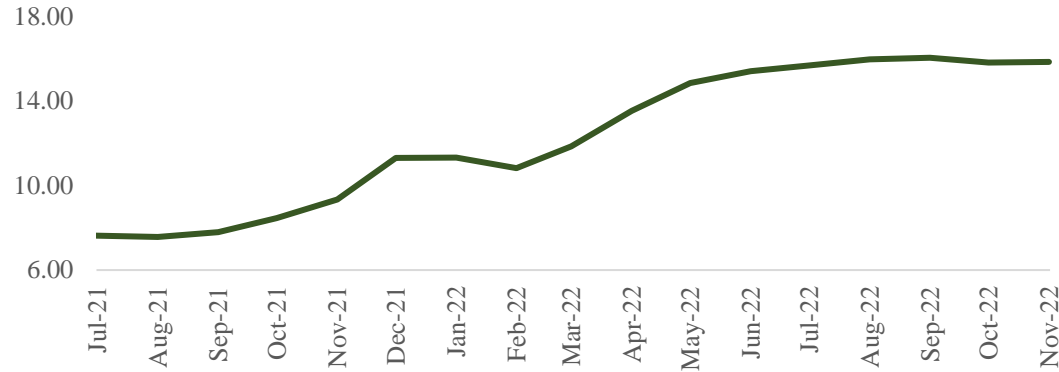
# Awards & Recognitions



Twelve times ‘Top 25 Companies Award’ by Pakistan Stock Exchange (Former Karachi Stock Exchange) including for eight consecutive years from 1979 to 1986 and for the years 1993, 1995, 1997 and 2014.

# Economy

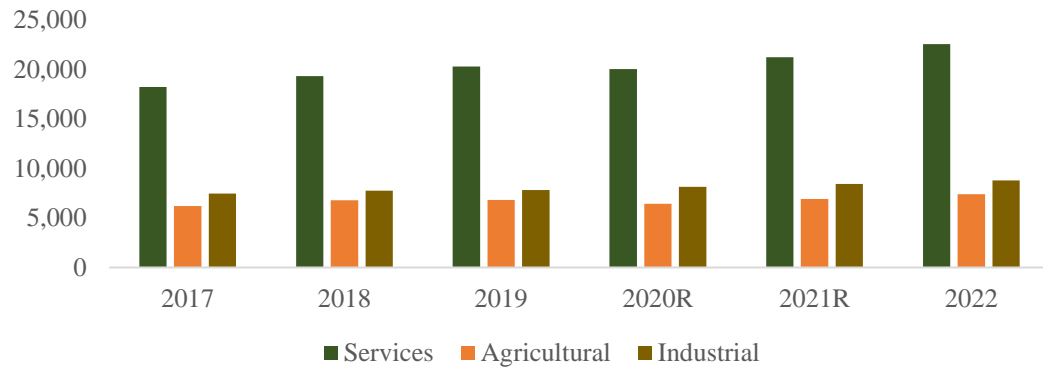
## 6 Month KIBOR



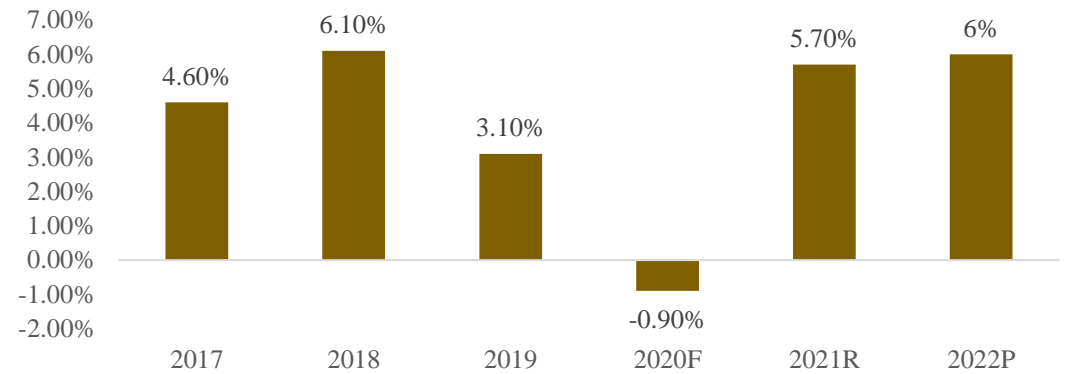
## PKR/US\$



## GDP Composition (PKR billion)

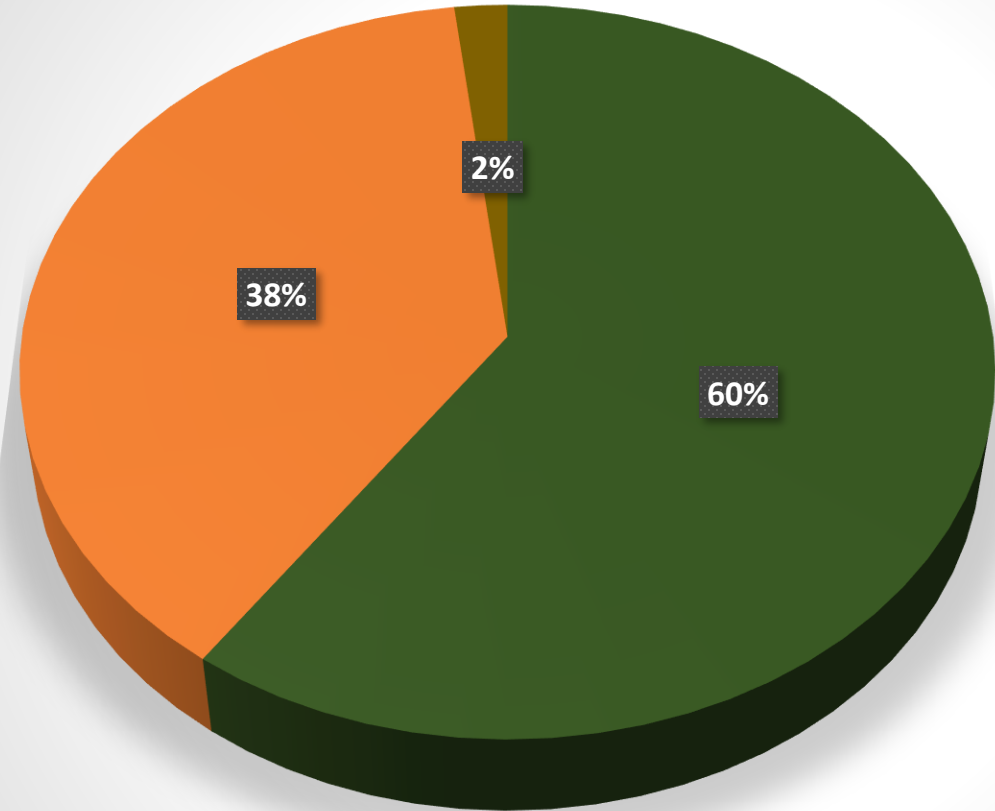


## GDP Growth





# Market Share Pakistan Insurance Sector



- Top 3 Companies
- Others
- Habib

# Financial Snapshot-CY21

PKR Million (Except per share)	2021	2020	YoY
Gross insurance premium/ Contribution	2,295.09	1,804.62	27%
Net insurance premium/ Contribution	911.418	792.02	15%
Net Insurance/ Takaful Claim	431.98	385.47	12%
Investment Income	141.03	94.15	50%
Profit After Tax	107.02	61.66	74%
Paid Up Capital	619.37	619.37	0%
Reserves & Retained Earning	635.70	680.87	-7%
Total Assets	4,193.75	4,017.88	4%
DPS	12.5%	10.0%	25%
Stock Dividend	-	-	-



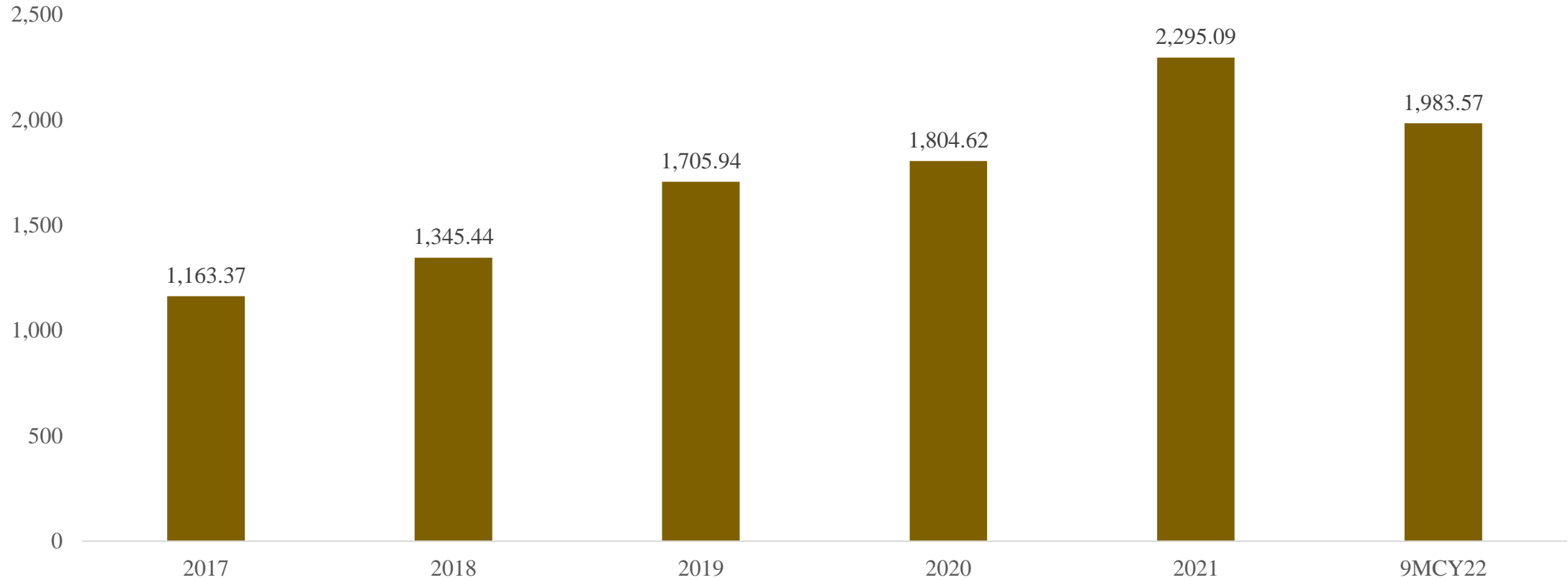
# Financial Snapshot-1HCY22

PKR Million (Except per share)	9MCY22	9MCY21	YoY
Gross insurance premium/ Contribution	2,255.37	1,599.27	41%
Net insurance premium/ Contribution	1,003.29	643.24	56%
Net Insurance/ Takaful Claim	554.24	316.10	75%
Investment Income	70.42	126.59	-44%
Profit After Tax	81.18	74.40	9%
Paid Up Capital	619.37	619.37	-
Reserves & Retained Earning	473.64	520.87	-9%
Total Assets	4,753.86	4,245.28	12%
DPS	-	-	-
Stock Dividend	-	-	-



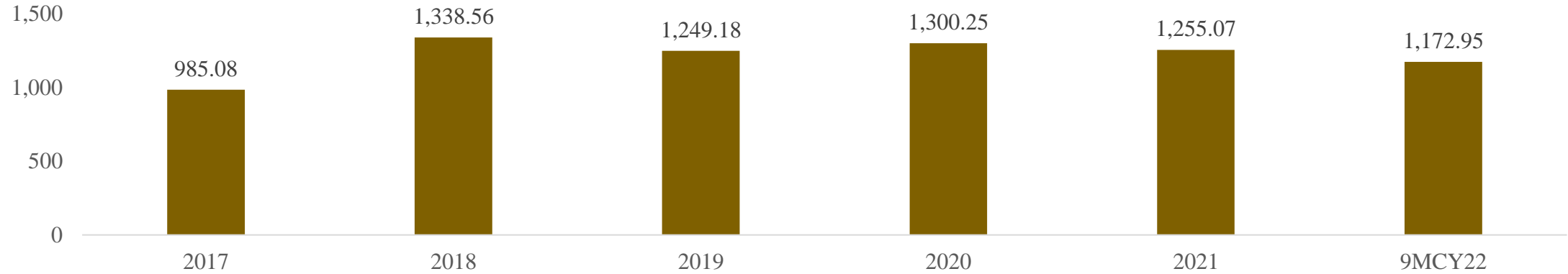
# Business Review

Gross Written Premium (Million)

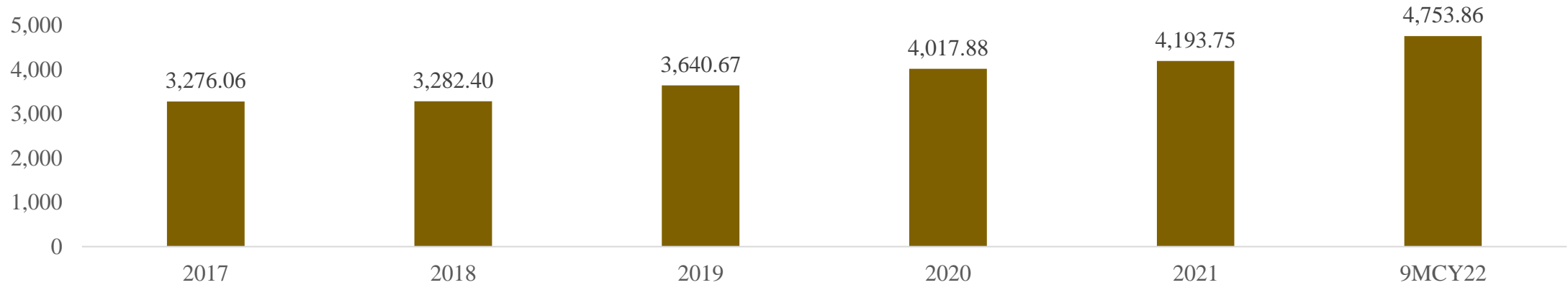


# Business Review

## Equity (Million)



## Assets (Million)



# Corporate Payouts

Year	Cash	Bonus
2022TD	-	-
2021	12.5%	-
2020	10%	-
2019	10%	-
2018	15%	-
2017	15%	-
2016	35%	-
2015	35%	-
2014	40%	-
2013	25%	25%
2012	35%	-



# Future Outlook

- ✦ Focus on cautious underwriting with increase in underwriting profit.
- ✦ Being conservative on equity market.

# Thank You

## Q&A

