

Habib Insurance  
Est. 1942

# **CORPORATE BRIEFING SESSION**

**Thursday, May 21, 2026**

# Habib Insurance : Our History

Established in 1942, we are a leading Pakistani insurance provider known for a culture of integrity and trust, celebrating over 83 years of service.



## Origins

Established in **1942** in Bombay, moved to Karachi in 1947.



## Legacy

One of the **Oldest** insurance companies operating in Pakistan.



## Services

Offers General and Takaful Insurance: Property, Marine, Motor, Engineering, Travel and Miscellaneous.



## Milestone

Celebrated **83 Years** of service in 2025; One of the oldest running business of Habib Group.

# Our Board of Directors & Senior Management Team



Mansoor G. Habib  
**Chairman**



Muhammad Hyder  
Habib  
**Director**



Qumail R. Habib  
**Director**



Aun Muhammad  
A. Habib  
**Director**



Zahida Habib  
**Director**



Ujala Mir Masood  
**Director**



Shahid Ghaffar  
**Director**



Ali Fadoo  
**Director**



Adil Nazim Haji  
**Director**



Murtaza Hussain  
**Chief Executive**



Muhammad Asif  
**Chief Financial Officer  
& Company Secretary**



M/S Grant Thornton Anjum  
Rehman Chartered Accountants  
**Auditors**

# Financial Integrity Assessment

Comprehensive Credit Assessment: Evaluating the Financial Stability and Institutional Rating of the Organization via PACRA Analysis



**PACRA**

**Rating Agency**

Prime Agency Providing  
Current Fiscal Audit



**04/11/2025**

**Rating Date**

Effective Date of Credit  
Validation



**A++**

**Financial Rating**

Validate (ifs)  
Institution Score



**Stable**

**Market Outlook**

Current Stable  
Projection Status

# Achievement History

## Corporate Awards and Recognitions: A Legacy of Excellence



### **1979-1986 Streak**

Achieved eight consecutive years of recognition by the Pakistan Stock Exchange, establishing a consistent track record of corporate excellence.



### **Selected Milestone**

Recognized for high performance in years 1993, 1995, 1997, and 2014, reflecting long-term stability and sustained growth in the competitive stock market.



### **Twelve-Time Winner**

Awarded the prestigious 'Top 25 Companies Award' twelve times by the Pakistan Stock Exchange, formally known as the Karachi Stock Exchange, validating our impact.

# HICL Performance Overview

	2025	2024	2023	2022
Gross Written Premium/ Contribution	4,041,445	4,003,823	3,657,200	3,022,231
Net Insurance Premium/ Contribution	2,007,155	1,770,781	1,803,532	1,414,026
Investment Income	401,283	459,050	305,198	124,572
Net Insurance/ Takaful Claims	1,322,916	1,111,999	1,164,557	749,397
Profit after Tax	118,033	236,852	112,781	111,091
Paid-up Capital	619,374	619,374	619,374	619,374
Reserves & Retained Earnings	1,748,622	1,436,046	884,079	548,928
Total Assets	7,769,556	6,484,713	5,494,060	4,543,639
Cash Dividend - %	12.5	20.0	12.5	12.5

# Financial Ratios and Analytics 1/2

Particulars		2025	2024	2023	2022
Underwriting Results / Gross Premium & Contribution	%	(7.1)	(6.2)	(7.1)	0.3
Loss Ratio	%	73.8	70.0	69.9	55.0
Return on Equity	%	5.0	11.5	7.5	9.5
Earning Growth	%	(50.2)	110	1.5	4.0
Breakup Value per Share	Rs.	19.1	16.6	12.1	9.4
Return on Investments	%	11.99	18.1	19.5	7.7

# Financial Ratios and Analytics 2/2

Particulars		2025	2024	2023	2022
Face Value Per Share	Rs.	5.0	5.0	5.0	5.0
Market Value per share at the end of the year	Rs.	12.45	8.5	6.2	6.0
Market Value per share Highest during the year	Rs.	12.45	8.39	6.4	8.19
Market Value per share Lowest during the year	Rs.	5.29	5.29	4.41	5.12
Pakistan Stock Exchange Index	Points	174,473	115,127	62,451	40,420
Cash Dividend Per Share	Rs.	0.625	1.0	0.625	0.625
Cash Dividend	%	12.5	20.0	12.5	12.5
Dividend Yield	%	5.0	11.8	10.1	10.4
Earning Per Share	Rs.	0.95	1.91	0.91	0.90
Dividend Payout	%	66	52	69	70
Dividend Cover	Times	1.5	1.9	1.5	1.4

# Comprehensive Insurance Product Portfolio Offering



## Property Coverage

Protection for Commercial and Residential assets against Fire, theft, and natural disaster, ensuring business continuity and personal security.



## Marine Insurance

Specialized coverage for goods in transit via land, sea, or air, protecting cargo owners and logistics providers from potential loss or damage.



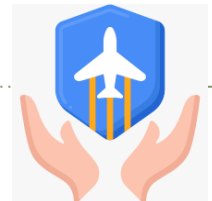
## Motor Insurance

Comprehensive policies for vehicle fleets and individual cars, covering liability, collision, and theft to maintain mobility and financial stability.



## Engineering Lines

Technical insurance solutions covering construction projects, machinery breakdown, and electronic equipment risks for industrial and commercial entities.



## Travel Protection

Coverage for medical emergencies, trip cancellations, and lost luggage while traveling, ensuring safety and peace of mind for individual and business trips.



## Accident & Misc.

Flexible policies for personal accidents, liability, and specialized miscellaneous risks not covered by standard property or casualty insurance lines.

# Our Services



**Speedy Claim Processing**



**Helpline**



**Dedicated Account Managers**



**Customized Solutions**



**Online Payment Through Digital Channel**



**Worldwide Direct Travel Claim Settlement**



**Network of Dealers & Workshop Partners Across Pakistan**



**Speedy Renewal Processing**

# Key Revenue Drivers



**Increase in Motor Class of Business**



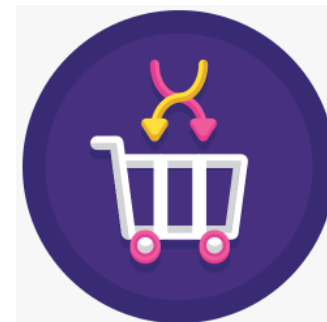
**Growth in Energy Business**



**Increase in Reinsurance Commission**



**Reinsurance Inward Partnership**



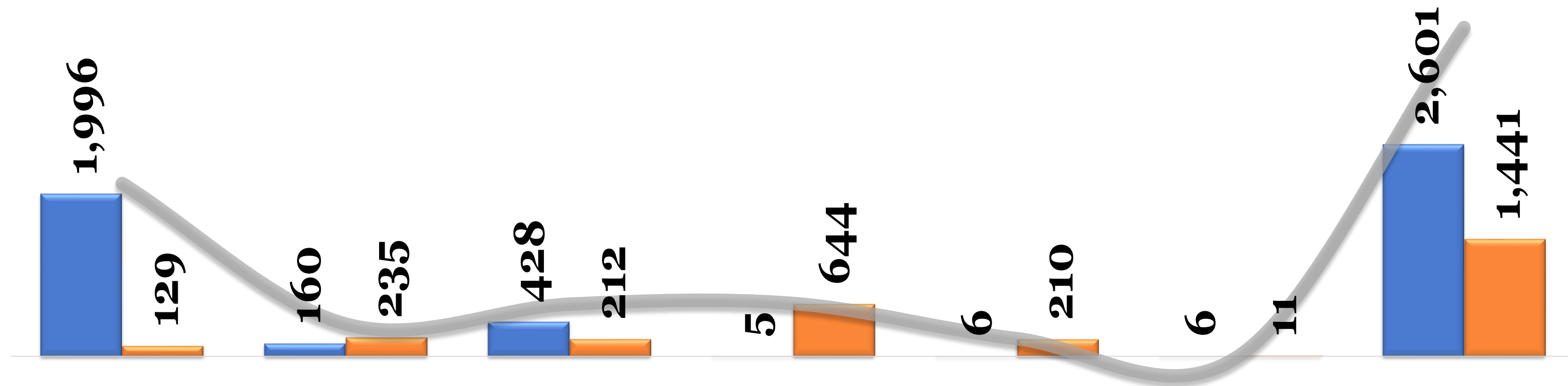
**Cross Selling & Upselling**



**New Product Development**

# Graphic Spread 2025

■ Conventional ■ Takaful — Total

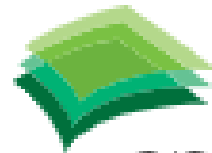


	Sindh	Punjab	KPK	Balochistan	Federal/ Islamabad	Gilgit	Total
■ Conventional	1,996	160	428	5	6	6	2,601
■ Takaful	129	235	212	644	210	11	1,441
— Total	2,125	395	640	649	216	17	4,042

# Our Major Clients



engro fertilizers



engro polymer & chemicals



Habib Sugar Mills Ltd.



engro elengy terminal



ThalNova Power Thar (Pvt.) Limited



TOYOTA

INDUS MOTOR COMPANY LTD.



METCO



**Fatima**  
Fertilizer Company Limited



Continental Biscuits Ltd.



# Key Business Risks



**Liquidity Risk**



**Actuarial Risk**



**Reputation Risk**



**Business Risks**



**Strategic Risks**



**Underwriting Insurance Risks**

# Strategic and Operational Developments: 2025 Performance



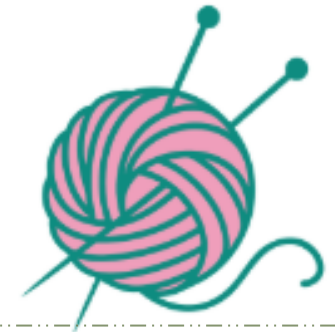
## Overall Premium Gains

Attained 1% growth in Overall Gross Underwritten Premiums ending 2025 versus last year.



## Takaful Commission Hike

Increased Treaty Commissions under Takaful from 25% to 27.5% on a sliding scale basis.



## Textile Capacity Boost

Conventional capacity for textiles, the largest occupancy in our clientele, rose by 85%.



## Global Partner Growth

Reinsurance partner base expanded with new partners in Middle East, Europe, and Far East etc.



## Retail Channel Surge

Achieved a significant 110% growth in business premiums underwritten through Retail Channel.



## Digital Reach Expansion

Total followers increased by 200%, rising from 4,000 to nearly 12,000 across platforms.

# Future Strategic Outlook 2026

2025 was a challenging year due to commercial stagnation and continuation, although in a stable manner, of inflation.

Looking ahead for the year 2026, the Company will continue its effort to strive for progress to Inshallah attain better underwriting results through focusing on expansion of business, without compromising on its cautious underwriting, along with improved investment income.

**Thank You For Your Participation**

