Industry Highlights - Q1 of 2025 Vs Q1 of 2024

No.	Des	cription	Quarter 01 - 2025 Note 1	Quarter 01 - 2024 Note 1
1	Profit of Insurance Companies (Before Tax)	1. Life Insurance	Value (Rs.'000) 4,960,707	Value (Rs.'000) 6,406,712
*		General Insurance	5,630,758	5,533,924
		3. Reinsurance Note 5	(917,377)	522,670
	Profit of Insurance Companies (After Tax)	Life Insurance	Not Available	Not Available
		2. General Insurance	Not Available Not Available	Not Available Not Available
2	Underwriting Profit of Insurance Companies	Reinsurance Note 5 Life Insurance	Not Available Not Applicable	Not Available Not Applicable
	onderwriting Front or Insurance Companies	General Insurance	6,421,240	4,997,388
		3. Reinsurance Note 5	(1,093,883)	434,581
3	Capital levels of Insurance Companies	Life Insurance	174,765,100	166,378,171
		2. General Insurance	127,216,237	113,360,765
	Constitute with Column Mannin (DDC)	3. Reinsurance Note 5	316,831 All Insurance Companies (Life and General) had	1,243,252
	Compliance with Solvency Margin (RBC)		complied with the minimum capital requirement of the RBC.	One life insurance company has not complied with the RBC minimum requirements
4	Total Assets of the insurance sector		1,267,682,434	1,109,846,268
5	Distribution of total assets of insurance companies	1. Life Insurance	954,712,501	824,889,617
		Government Debt Securities	499,695,484	450,070,348
		Equities Investments in Subsidiaries	45,344,879 2,968,141	32,809,862 2,976,141
		Investments in Subsidiaries Investments in Associates	9,239,849	8,595,850
		Corporate Debt	163,978,326	134,014,029
		Land & Buildings	7,642,436	7,663,551
		Deposits	103,161,648	83,305,061
		Unit Trusts	13,002,538	13,017,699
		Investments in Gold	332,112	226,803
		Reinsurance receivable Policy Loans	4,249,118 9,606,470	3,193,602 9,526,916
		Mortgage Loans	9,606,470	9,526,916
		Premium receivable from policyholders and intermediaries	6,350,802	5,747,019
		Intangible Assets	15,742,879	9,589,445
		Property Plant and Equipements	22,273,327	21,024,800
		Other loans	3,166,014	3,009,379
		Other Assets	26,321,804	26,685,549
		Cash and Cash Equivalents	21,636,673	13,433,566
		2. General Insurance	300,505,818	274,097,940
		Government Debt Securities	111,321,801	102,088,138
		Equities	11,656,778	7,515,106
		Investments in Subsidiaries	6,298,528	3,912,991
		Investments in Associates	176,344	28,367
		Corporate Debt	19,986,758	18,077,429
		Land & Buildings	2,828,249	2,698,249
		Deposits	25,682,584 6,551,323	30,312,760 4,008,182
		Unit Trusts Investments in Gold	28,729	20,739
		Reinsurance receivable	26,715,733	20,155,252
		Policy Loans	-	-
		Mortgage Loans	-	
		Premium receivable from policyholders and intermediaries	42,027,394	42,060,389
		Intangible Assets	2,556,626	2,527,499
		Property Plant and Equipment	9,101,756 2,246,721	8,818,788 1,675,596
		Other Loans Other Assets	23,894,854	23,214,185
		Cash and cash equivalents	9,431,640	6,984,269
			2, 132,010	1,501,205
		3. Reinsurance Note 5	12,464,115	10,858,712
		Government Debt Securities	8,289,370	5,889,226
		Equities		
		Investments in Subsidiaries		
		Investments in Associates Corporate Debt		
		Land & Buildings		
		Deposits		
		Unit Trusts		
		Investments in Gold		
		Reinsurance receivable	583,649	1,417,549
		Policy Loans		
		Mortgage Loans	2,027,050	3.44.66
		Premium receivable from policyholders and intermediaries Intangible Assets	2,027,859	2,116,664
		Property Plant and Equipment		
		Other Loans		
		Other Assets	207,568	201,878
		Cash and cash equivalents	1,355,668	1,233,394
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6	Gross Premiums for different classes of insurance	Total	92,228,608 51,056,448	83,384,123 42,058,033
		Life Insurance General Insurance	51,056,448 41,172,160	42,058,033 41,326,090
		a. Motor	18,031,136	17,520,090
		b. Fire	5,145,731	5,634,028
		c. Marine	1,428,528	1,458,145
		d. Health	6,507,053	6,931,032
		e. Other categories	4,099,837	4,272,236
		f. SRCC Note 3	5,959,876	5,438,903
		note 5	022.227	002.042
		3. Reinsurance Note 5	932,327	902,943
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7	Descr	ription	Quarter 01 - 2025 Note 1 Value (Rs.'000)	Quarter 01 - 2024 Note 1 Value (Rs.'000)
	Reinsurance by Insurance Companies Note 4	1. Reinsurance premiums	10,648,574	10,531,045
	and an analysis of the second	Life Insurance	2,070,826	1,819,042
		2. General Insurance	8,577,748	8,712,003
		a. Motor	654,596	1,153,308
		b. Fire	4,262,040	3,709,030
		c. Marine	948,955	1,030,860
		d. Health	284,654	283,465
			2,427,502	2,535,340
		e. Other categories f. SRCC Note 3	-	2,555,510
		r. SRCC	-	
		3. Reinsurance Note 5	-	-
	Detection by Income Comme	2 2 1 1 12 1	81,580,035	72,853,078
	Retention by Insurance Companies	2. Retention of Premium	48,985,622	40,238,991
		1. Life Insurance	32,594,412	32,614,087
		2. General Insurance	17,376,539	16,438,438
		a. Motor	883,692	1,924,998
		b. Fire	479,572	427,285
		c. Marine	6,222,399	6,647,567
		d. Health	1,672,334	1,736,896
		e. Other categories f. SRCC Note 3	5,959,876	
		f. SRCC Note 3	3,939,676	5,438,903
		3. Reinsurance Note 5	932,327	902,943
8	Earned Premiums for different classes of insurance	Total	76,731,803	66,588,787
J	Of Insulance	Life Insurance	48,976,275	40,231,815
		General Insurance	27,755,527	26,356,973
		a. Motor	14,917,446	15,704,593
		b. Fire	881,065	1,478,506
		b. Fire c. Marine	450,153	385,733
			5,665,245	5,149,248
		d. Health	1,184,264	1,180,436
		e. Other categories f. SRCC Note 3	1,184,264 4,657,354	2,458,456
		r. SKUC	4,057,354	2,458,450
		3. Reinsurance Note 5	922,043	840,119
9	Claims of Insurance companies	1. Life Insurance	23,177,934	19,298,137
,	ciains of frisdrance companies		8,897,817	9,019,423
		2. General Insurance a. Motor	8,897,817	9,019,423
		b. Fire	878,052	626,420
			121,301	181,078
		c. Marine		
		d. Health	4,738,735 485,836	4,652,095 573,915
		e. Other categories f. SRCC Note 3	485,836 52,866	38,414
			32,000	30,717
		3. Reinsurance Note 5	1,906,299	315,201
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10	Investments of the Insurance sector with breakup	1. Life Insurance	858,137,897	745,215,636
10	Investments of the Insurance sector with breakup		858,137,897 499,695,484	450,070,348
10	Investments of the Insurance sector with breakup	1. Life Insurance	858,137,897 499,695,484 45,344,879	
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities	858,137,897 499,695,484	450,070,348
10	Investments of the Insurance sector with breakup	Life Insurance Government Debt Securities Equities	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849	450,070,348 32,809,862 2,976,141 8,595,850
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates	858,137,897 499,695,484 45,344,879 2,968,141	450,070,348 32,809,862 2,976,141
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849	450,070,348 32,809,862 2,976,141 8,595,850
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,661
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 13,002,538	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 13,002,538 332,112 9,606,470	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,803 9,526,916
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 113,002,538 332,112	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,803
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans	858,137,897 499,695,484 45,344,879 2,966,141 9,239,849 163,978,326 7,642,436 103,161,648 113,002,538 332,112 9,606,470 - 3,166,014	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,661 13,017,699 226,803 9,526,916
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 13,002,538 332,112 9,606,470	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,803 9,526,916
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 131,61,648 13,002,538 332,112 9,606,470 - 3,166,014	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,893 9,526,916 3,009,379
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 13,002,538 332,112 9,606,470 - 3,166,014 186,777,815	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 33,305,061 13,017,699 226,803 9,526,916 - 3,009,379 170,337,557
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Subsidiaries	858,137,897 499,695,484 45,344,879 2,966,141 9,239,849 163,978,326 7,642,436 103,161,648 113,002,538 332,112 9,606,470 - 3,166,014 186,777,815 111,321,801 11,656,778	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,661 13,017,699 226,803 9,526,916 3,009,3759 1170,337,557 1102,088,138 7,515,106
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 133,161,648 13,002,538 332,112 9,606,470 3,166,014 186,777,815 111,321,801 11,656,778 6,298,528	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,803 9,526,916 - 3,009,379 170,337,557 102,088,138 7,515,106 3,912,991
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Subsidiaries Investments in Associates	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 13,002,538 332,112 9,666,470 3,166,014 186,777,815 111,321,801 11,656,778 6,298,528	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,803 9,526,916 - 3,009,379 170,337,557 100,088,138 7,515,106 3,912,911 28,367
10	Investments of the Insurance sector with breakup	I. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Subsidiaries Investments in Associates Corporate Debt	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 113,002,538 312,112 9,606,470 - 3,166,014 116,677,815 111,321,801 11,656,778 6,298,528 176,344 19,986,758	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,661 13,017,699 226,803 9,526,916 - 3,003,757 102,088,138 7,515,106 3,912,991 28,367 18,077,429
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Associates Corporate Debt Land & Buildings	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 13,161,648 13,002,538 332,112 9,606,470 3,166,014 186,777,815 111,321,801 11,656,778 6,298,528 176,344 119,986,758 2,828,249	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,803 9,526,916 3,009,379 170,337,557 102,088,138 7,515,106 3,912,991 28,367 18,077,429 2,698,249
10	Investments of the Insurance sector with breakup	I. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 13,002,538 332,112 9,606,470 3,166,014 186,777,815 111,321,801 11,656,778 6,238,528 176,344 19,966,589 2,282,249	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,803 9,526,916 - 3,009,379 170,337,557 102,088,138 7,515,106 3,912,991 28,367 18,077,429 2,698,249 30,312,760
10	Investments of the Insurance sector with breakup	I. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans Author Control Control Government Debt Securities Equities Investments in Subsidiaries Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts	858,137,897 499,695,484 45,344,879 2,966,141 9,239,849 163,978,326 7,642,436 103,161,648 113,002,538 3132,112 9,606,470 - 3,166,014 116,567,78,15 111,321,801 11,656,778 6,298,528 176,344 19,986,758 2,828,249 25,682,584 6,551,323	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,803 9,526,916 - 3,009,379 102,088,138 7,515,106 3,912,991 28,367 18,077,429 2,698,249 30,312,490 4,008,182
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Subsidiaries Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold	858,137,897 499,695,484 45,344,879 2,966,141 9,239,849 163,978,326 7,642,436 103,161,648 13,002,538 332,112 9,606,470 - 3,166,014 116,567,7815 111,321,801 11,656,778 6,298,528 176,344 19,986,758 2,828,249 25,682,584 6,551,323 28,729	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,803 9,526,916 - 3,009,379 170,338,557 102,088,138 7,515,106 3,912,991 28,367 18,077,429 2,698,249 30,312,691 4,008,182 20,739
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 13,002,538 332,112 9,606,470 3,166,014 186,777,815 111,321,801 11,656,778 6,298,528 176,344 19,986,758 2,282,824 25,682,584 6,551,323 28,729	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,803 9,526,916
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Investments in Gold Policy Loans Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 13,002,538 332,112 9,606,470 3,166,014 186,777,815 111,321,801 11,656,778 6,298,528 176,344 19,986,758 2,828,249 25,682,594 6,551,323 28,729	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,803 9,526,916
10	Investments of the Insurance sector with breakup	I. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans A Coperate Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Investments in Gold Policy Loans Investments in Gold Policy Loans	858,137,897 499,695,484 45,344,879 2,966,141 9,239,849 163,978,326 7,642,436 103,161,648 13,002,538 332,112 9,606,470 - 3,166,014 116,567,7815 111,321,801 11,656,778 6,298,528 176,344 19,986,758 2,828,249 25,682,584 6,551,323 28,729	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,803 9,526,916 - 3,009,379 170,338,557 102,088,138 7,515,106 3,912,991 28,367 18,077,429 2,698,249 30,312,691 4,008,182 20,739
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 3. Reinsurance Godernment Debt Securities Equities 3. Reinsurance Godernment Debt Securities Equities	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 13,002,538 332,112 9,606,470 3,166,014 186,777,815 111,321,801 11,656,778 6,298,528 176,344 19,986,758 2,828,249 25,682,594 6,551,323 28,729	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,803 9,526,916
10	Investments of the Insurance sector with breakup	I. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans Associates Covernment Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans	858,137,897 499,695,484 45,344,879 2,966,141 9,239,849 163,978,326 7,642,436 103,161,648 113,002,538 332,112 9,606,470 - 3,166,014 116,567,78,15 111,321,801 11,656,778 6,298,528 176,344 19,986,788 2,282,49 25,682,584 6,551,323 28,729	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,661 13,017,699 226,803 9,526,916 3,009,379 170,387,557 102,088,138 7,515,106 3,912,991 28,367 18,077,429 2,698,249 30,312,760 4,008,182 20,739
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Associates Investments in Subsidiaries Investments in Subsidiaries Investments in Subsidiaries Investments in Subsidiaries Investments in Gold Policy Loans Mortgage Loans Other Loans 3. Reinsurance Government Debt Securities Equities Investments in Gold Policy Loans Investments in Gold Policy Loans Other Loans 3. Reinsurance Rotes Equities Investment Debt Securities Equities Investment Subsidiaries Investment Debt Securities Equities Investment Subsidiaries Investment Subsidiaries Investments in Associates	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 13,002,538 332,112 9,606,470 3,166,014 186,777,815 111,321,801 11,656,778 6,298,528 176,344 19,986,758 2,828,249 25,682,594 6,551,323 28,729	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,661 13,017,699 226,803 9,526,916
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 3. Reinsurance Government Debt Securities Equities Unit Trusts Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 3. Reinsurance Securities Equities Investments in Subsidiaries Investments in Subsidiaries Investments in Subsidiaries Investments in Associates Corporate Debt Investments in Associates Corporate Debt	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 131,61,648 13,002,538 332,112 9,606,470 116,777,815 111,321,801 11,656,778 6,298,528 176,344 19,966,551 2,828,249 25,682,584 6,551,323 28,729	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,803 9,526,916
10	Investments of the Insurance sector with breakup	I. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans Associates Covernment Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans Mortgage Loans Other Loans Mortgage Loans Other Loans Investments in Subsidiaries	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 13,002,538 332,112 9,606,470 3,166,014 186,777,815 111,321,801 11,656,778 6,298,528 176,344 19,986,758 2,828,249 25,682,594 6,551,323 28,729	450,070,348 22,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,690 226,803 9,526,916
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Associates Investments in Subsidiaries Investments in Gold Policy Loans Mortgage Loans Other Loans 3. Reinsurance Rotes S Government Debt Securities Equities Investments in Subsidiaries Investment Debt Securities Equities Investments in Associates Corporate Debt Land & Buildings Deposits	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 131,61,648 13,002,538 332,112 9,606,470	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 20,689 9,526,916 3,009,379 170,337,557 102,088,138 7,515,106 3,912,991 28,367 18,077,429 2,698,249 30,312,760 4,008,182 20,739 1,675,596 5,889,226 5,889,226
10	Investments of the Insurance sector with breakup	1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 3. Reinsurance Government Debt Securities Equities Investments Subsidiaries Investments of Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 3. Reinsurance Rotes S Government Debt Securities Equities Investments in Subsidiaries Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 113,002,538 332,112 9,606,470	450,070,348
10	Investments of the Insurance sector with breakup	I. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans Mortgage Loans Other Loans Investments in Subsidiaries Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 3. Reinsurance Government Debt Securities Equities Investments in Gold Policy Loans Mortgage Loans Other Loans 3. Reinsurance Mortgage Loans Other Loans Investments in Subsidiaries Investments in Gold Investments in Gold	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 13,002,538 332,112 9,606,470 3,166,014 186,777,815 111,321,801 11,656,778 6,298,528 176,344 19,986,758 2,828,249 25,682,594 6,551,323 28,729	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,661 13,017,699 226,803 9,526,916
10	Investments of the Insurance sector with breakup	I. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Associates Investments in Subsidiaries Investments in Subsidiaries Investments in Subsidiaries Investments in Subsidiaries Investments in Gold Policy Loans Investments in Gold Policy Loans Other Loans 3. Reinsurance Rote S Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 113,002,538 332,112 9,606,470 3,166,014 116,556,778 6,293,528 176,344 19,986,758 2,282,49 25,682,594 6,551,323 28,729	450,070,348 3,2809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,699 226,803 9,526,916 102,088,138 7,515,106 3,912,991 28,367 18,077,429 2,698,249 30,312,760 4,008,182 20,739
10	Investments of the Insurance sector with breakup	I. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans Mortgage Loans Other Loans Investments in Subsidiaries Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 3. Reinsurance Government Debt Securities Equities Investments in Gold Policy Loans Mortgage Loans Other Loans 3. Reinsurance Mortgage Loans Other Loans Investments in Subsidiaries Investments in Gold Investments in Gold	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 131,61,648 13,002,538 332,112 9,606,470	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,061 13,017,693 9,526,916
		1. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Associates Investments in Subsidiaries Investments in Subsidiaries Investments in Subsidiaries Investments in Subsidiaries Investments in Gold Policy Loans Mortgage Loans Other Loans 3. Reinsurance Rote S Government Debt Securities Equities Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Other Loans 3. Reinsurance Rote S Government Debt Securities Equities Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 113,002,538 332,112 9,606,470 111,321,801 116,56,778 6,298,528 176,344 191,986,758 2,828,249 25,682,584 6,551,323 28,729 2,246,721 8,289,370 8,289,370 8,289,370	450,070,348 32,809,862 2,976,141 8,595,850 134,014,029 7,663,551 83,305,661 13,017,699 226,803 9,526,916
10	Investments of the Insurance sector with breakup	I. Life Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 2. General Insurance Government Debt Securities Equities Investments in Subsidiaries Investments in Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 3. Reinsurance Government Debt Securities Equities Investments in Subsidiaries Investments of Associates Corporate Debt Land & Buildings Deposits Unit Trusts Investments in Gold Policy Loans Mortgage Loans Other Loans 3. Reinsurance Folicy Loans Investments in Associates Corporate Debt Land & Buildings Deposits Investments in Subsidiaries Investments in Subsidiari	858,137,897 499,695,484 45,344,879 2,968,141 9,239,849 163,978,326 7,642,436 103,161,648 13,002,538 332,112 9,606,470 3,166,014 186,777,815 111,321,801 11,656,778 6,298,528 176,344 19,986,758 2,828,249 25,682,524 6,551,323 28,729	450,070,348 32,809,862 2,976,141 8,595,850 134,014,014,029 7,663,551 83,305,061 13,017,699 26,690 9,526,916

	Description		Quarter 01 - 2025 Note 1			Quarter 01 - 2024		
12	Aspects of Financial System	Indicator	Life Insurance	General Insurance	Reinsurance Note 5	Life Insurance	General Insurance	Reinsurance Note 5
	Capital Adequacy	Capital Adequacy Ratio	329%	265%	16%	321%	306%	25%
		Capital to Total Assets	18%	0.4	0.0	0.20	0.41	0.11
		Capital to Technical Reserves	N/A	1.3	0.0	N/A	1.29	0.15
		Technical Reserve Ratio (%)	N/A	112.3	37.2	N/A	115.17	45.72
		Profitability Ratio (%)	9.7	13.7	(98.4)	15.2	13.4	57.9
		Underwriting Ratio (%)	N/A	23.1	(118.6)	N/A	19.0	51.7
		Return on Assets (ROA) (%)	3.5	8.0	0.8	4.0	9.8	1.3
	Earnings and Profitability	Return on Equity (ROE) (%)	18.2	19.2	12.5	20.6	22.7	10.3
		Net Combined Operating Ratio (%)	87.7	101.5	220.5	90.8	105.5	57.3
		Investment Yield Ratio (%)	12.5	10.9	9.4	14.5	17.7	17.1
		Premium Stability Ratio (%)	21.4	(0.4)	3.3	24.7	6.6	25.9
	Liquidity	Liquidity Ratio	0.8	0.8	0.8	0.8	0.9	0.7
	Liquidity	Loss Ratio (%)	47.3	54.7	206.7	48.0	57.3	37.5
	Reinsurance and Actuarial Issues	Retention (Reinsurance) Ratio (%)	95.9	79.2	100.0	95.7	78.9	100.0
	Costs	Management Expense Ratio (%)	40.4	46.9	13.8	42.81	48.2	19.8
13	Total Assets of the Insurance Brokering Companies Note 2				16,723,134,294			13,236,708,672
14	Compliance with regulatory requirements	Any non-compliance with the Regulatory requirements will be informed to the relevant companies to take corrective actions and monitored those accordingly.						
		The Profits Before Tax of both Life Insurance business and the Reinsurance business show an Decline of Rs. 1446 Mn and Rs. 1440 Mn, respectively, while the General Insurance business shows a increse of Rs.96.8Mn in the 1st quarter of 2025.						
15	Developments in the insurance industry, with specific references to the buildup of risk	Assets of the Life Insurance business had recorded an increase of 16% due to an increase in Government Debt Securities (11%), Equities (38%), Reinsurance Receivable (33%), and Cash and Cash Equivalents (61%). Assets of General Insurance business had Decreased by 5%. Investments in Subsidiaries (-80%), Investment in Associates (-63%), Land and Building (-43%), and PPE (-57%) had indicated an Decreased. Assets of Reinsurance business had recorded an increase of 15% due to increase in Government Debt Securities (47%) and Cash and Cash Equivalents (21%). Capital Levels of both Life Insurance business and the General Insurance business show a increase by 5% and 12%, respectively, while the Reinsurance business shows a decrease by 75%.						
		Premium growth for Life Insurance business was 21%, while General Insurance business recorded marginal decline of 0.4% & overall industry premium growth was 11%. Premium growth for Reinsurance business was recorded at 3%.						
		Claims of the Life Insurance business increased by 20% and the General Insurance business declined by 1%, respectively.						

Notes

- Note 1 The above data for Q1 2025 and the comparative column Q1 2024 include data for all General Insurance Companies and Life Insurance Companies.
- Note 2 Total assets of the all Insurance Brokering Companies reported in Q4 2024 have been taken into consideration due to availability Broker returns as of 5th March 2025.
- Note 3 Referring to Cabinet Approval Memorandum Number MF/PE/007/CM/2024/098, starting from 1st January 2024, all general insurance companies are now required to cede the full SRCC premium (100%) collected under the motor category to NITF. As a result, the format has been revised to add extra rows for presenting the SRCC scheme (segments 6 & 7) of NITF, thereby enhancing data representation.
- Note 4 It has been decided to remove Columns A, B, and C from Item 7 due to availability of wise SRCC premium (from the previous submission)
- Note 5 Denotes the category of compulsory cession of Reinsurance Premiums ceded to NITF from the General Insurance Business.
- Note 6 Crop Insurance under NITF reported an amount of Rs. 1308 Mn and Rs. 616 Mn for Q1 2025 and Q1 2024, respectively.
- Note 7 The differences in the previously submitted figures for Q1 2024 were due to segregation adjustments made by SLIC in 2024