

		3. Reinsurance ^{Note 4}	11,910,224	12,464,115
		Government Debt Securities	8,884,696	8,289,370
		Equities		
		Investments in Subsidiaries		
		Investments in Associates		
		Corporate Debt		
		Land & Buildings		
		Deposits		
		Unit Trusts		
		Investments in Gold		
		Reinsurance receivable	159,363	583,649
		Policy Loans		
		Mortgage Loans		
		Premium receivable from policyholders and intermediaries	1,043,706	2,027,859
		Intangible Assets		
		Property Plant and Equipment		
		Other Loans	-	-
		Other Assets	183,186	207,568
		Cash and cash equivalents	1,639,273	1,355,668
		Total	114,863,457	92,228,608
6	Gross Premiums for different classes of insurance	1. Life Insurance	63,888,121	51,056,448
		2. General Insurance	50,975,336	41,172,160
		a. Motor	22,550,596	18,031,136
		b. Fire	7,210,578	5,145,731
		c. Marine	1,477,934	1,428,528
		d. Health	6,736,925	6,507,053
		e. Other categories	4,365,882	4,099,837
		f. SRCC ^{Note 3}	8,633,420	5,959,876
		3. Reinsurance ^{Note 4}	1,164,782	932,327
No.	Description	Quarter 01 - 2026 ^{Note 1}	Quarter 01 - 2025 ^{Note 1}	
		Value (Rs.'000)	Value (Rs.'000)	
7	Reinsurance by Insurance Companies	1. Reinsurance premiums	10,852,999	10,648,574
		1. Life Insurance	2,454,930	2,070,826
		2. General Insurance	8,398,069	8,577,748
		a. Motor	907,609	654,596
		b. Fire	3,817,074	4,262,040
		c. Marine	733,019	948,955
		d. Health	168,864	284,654
		e. Other categories	2,196,984	2,427,502
		f. SRCC ^{Note 3}	574,518	-
		3. Reinsurance ^{Note 4}	-	-
	Retention by Insurance Companies	2. Retention of Premium	104,010,458	81,580,035
		1. Life Insurance	61,433,191	48,985,622
		2. General Insurance	42,577,267	32,594,412
		a. Motor	21,642,987	17,376,539
		b. Fire	3,393,504	883,692
		c. Marine	744,915	479,572
		d. Health	6,568,060	6,222,399
		e. Other categories	2,168,898	1,672,334
		f. SRCC ^{Note 3}	8,058,902	5,959,876
		3. Reinsurance ^{Note 4}	1,164,782	932,327

8	Earned Premiums for different classes of insurance	Total	95,161,345	76,731,803
		1. Life Insurance	61,418,509	48,976,275
		2. General Insurance	33,742,836	27,755,527
		a. Motor	18,866,985	14,917,446
		b. Fire	1,362,646	881,065
		c. Marine	551,218	450,153
		d. Health	5,677,973	5,665,245
		e. Other categories	1,351,153	1,184,264
		f. SRCC ^{Note 3}	5,932,862	4,657,354
3. Reinsurance ^{Note 4}	1,083,423	922,043		
9	Claims of Insurance companies	1. Life Insurance	28,051,299	23,177,934
		2. General Insurance	17,925,519	15,174,607
		a. Motor	12,212,784	8,897,817
		b. Fire	(123,120)	878,052
		c. Marine	187,773	121,301
		d. Health	5,143,852	4,738,735
		e. Other categories	495,858	485,836
		f. SRCC ^{Note 3}	8,372	52,866
3. Reinsurance ^{Note 4}	2,769,698	1,906,299		
10	Investments of the Insurance sector with breakup	1. Life Insurance	989,781,022	858,137,897
		Government Debt Securities	556,765,943	499,695,484
		Equities	48,983,911	45,344,879
		Investments in Subsidiaries	4,394,490	2,968,141
		Investments in Associates	6,751,028	9,239,849
		Corporate Debt	191,116,837	163,978,326
		Land & Buildings	7,464,101	7,642,436
		Deposits	142,565,101	103,161,648
		Unit Trusts	17,635,641	13,002,538
		Investments in Gold	632,643	332,112
		Policy Loans	10,389,132	9,606,470
		Mortgage Loans	-	-
		Other Loans	3,082,197	3,166,014
		2. General Insurance	209,292,993	186,777,815
		Government Debt Securities	112,019,705	111,321,801
		Equities	16,954,548	11,656,778
		Investments in Subsidiaries	5,141,380	6,298,528
		Investments in Associates	208,024	176,344
		Corporate Debt	25,007,037	19,986,758
		Land & Buildings	3,112,649	2,828,249
		Deposits	33,104,290	25,682,584
		Unit Trusts	10,172,687	6,551,323
		Investments in Gold	46,530	28,729
		Policy Loans	-	-
		Mortgage Loans	-	-
		Other Loans	3,526,142	2,246,721
		3. Reinsurance ^{Note 4}	8,884,696	8,289,370
		Government Debt Securities	8,884,696	8,289,370
		Equities	-	-
		Investments in Subsidiaries	-	-
		Investments in Associates	-	-
		Corporate Debt	-	-
		Land & Buildings	-	-
Deposits	-	-		
Unit Trusts	-	-		
Investments in Gold	-	-		
Policy Loans	-	-		
Mortgage Loans	-	-		
Other Loans	-	-		

11	Investment Income of Insurance Companies	1. Life Insurance	27,721,646			24,238,963		
		2. General Insurance	4,271,797			4,586,608		
		3. Reinsurance ^{Note 4}	176,053			169,119		
Description		Quarter 01 - 2026 ^{Note 1}			Quarter 01 - 2025 ^{Note 1}			
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	314%	293%	-188%	329%
		Capital to Total Assets	0.17	0.38	(1.04)	0.18	0.42	0.03
		Capital to Technical Reserves	N/A	1.36	(0.53)	N/A	1.25	0.03
		Technical Reserve Ratio (%)	N/A	133.19	17.08	N/A	112.29	37.22
	Earnings and Profitability	Profitability Ratio (%)	6.87	14.15	(1,071.94)	9.72	13.68	10.47
		Underwriting Ratio (%)	N/A	25.61	(164.75)	N/A	23.13	(118.64)
		Return on Assets (ROA) (%)	3.11	6.57	(102.45)	3.49	8.03	0.84
		Return on Equity (ROE) (%)	17.41	16.55	207.57	18.22	19.19	12.5
		Net Combined Operating Ratio (%)	82.67	96.48	268.83	87.72	101.55	220.53
		Investment Yield Ratio (%)	11.42	9.15	8.26	12.53	10.91	9.39
	Liquidity	Premium Stability Ratio (%)	25.13	23.81	24.93	21.40	-0.37	3.25
		Liquidity Ratio	0.80	0.65	0.43	0.80	0.85	0.79
	Loss Ratio (%)	45.67	53.12	255.64	47.32	54.67	206.75	
Reinsurance and Actuarial Issues	Retention (Reinsurance) Ratio (%)	96.16	83.53	100.00	95.94	79.17	100.00	
Costs	Management Expense Ratio (%)	37.00	43.36	13.19	40.39	46.88	13.78	
13	Total Assets of the Insurance Brokering Companies ^{Note 2}		22,807,665			17,703,049		
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.						
15	Developments in the insurance industry, with specific references to the buildup of risk	The Profits Before Tax of Life Insurance business showed a slight decline of Rs 570 Mn. The Reinsurance business show a decline of Rs.710Mn due to recording RI claims amounting by Rs.863Mn, while the General Insurance business shows an increase of Rs.1.5Bn when compared to the 1st quarter of 2025.						
		Assets of the Life Insurance business had recorded an increase of 14% due to increase in Government Debt Securities (11%), Deposits (38%) Equities (8%), Corporate Debt (17%) while there are declines in Reinsurance Receivable (-17%) and Cash and Cash Equivalents (-30%).						
		Assets of General Insurance business has increased by 26%. Investment in Associates (18%), Equities (45%), Coporate debt (25%), Unit Trust (55%) and Deposits (29%).						
		Assets of Reinsurance business had recorded a decrease of 4% due to decline in Reinsurance Receivables (-73%), Premium Receivables (-49%) & Cash and Cash Equivalents (-12%).						
		Capital Levels of both Life Insurance business and the General Insurance business show an increase by 09% and 12%, respectively, while the Reinsurance business shows a decrease by Rs 12Bn due to Ditwa Impact on RI claims.						
		Premium growth for Life Insurance business was 25%, while General Insurance business also recorded an increase of 24% & overall industry premium growth was 25%. Reinsurance business premium also recorded an increase of 25%.						
Claims of the Life Insurance business and the General Insurance business increased by 21% and 18%, respectively.								

Notes

Note 1 The above data for Q1 2026 and the comparative column Q1 2025 include data for all General Insurance Companies and Life Insurance Companies.

Note 2 Total assets value of all Insurance Brokering Companies reporting under Q1 2026 column represents the total asset value of Insurance Brokers as of 31.12.2025. This is due to unavailability of all Broker Returns for Q1 2026 by the time of finalizing this report.

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 Denotes the category of compulsory cession of Reinsurance Premiums ceded to NITF from the General Insurance Business.

Note 5 Contribution of Crop Insurance under NITF reported an amount of Rs. 1,369.2 Mn and Rs. 1307.5 Mn for Q1 2026 and Q1 2025, respectively.