



Habib Insurance
Est. 1942

Habib Insurance Company Limited

Corporate Briefing Session

Friday, December 19, 2025



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/ takaful insurance services including Property, Marine, Motor, Engineering, Travel & Miscellaneous.
- The Company celebrated its 75 years in 2017 and is one of the oldest running businesses of the Habib Group.



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Management Information

Board of Directors

Chairman

:

Mansoor G. Habib

Directors

:

Muhammad Hyder Habib

:

Qumail R. Habib

:

Aun Mohammad A. Habib

:

Zahida Habib

:

Ujala Mir Masood

:

Ali Fadoo

:

Shahid Ghaffar

:

Shabbir Gulamali

Chief Executive

:

Murtaza Hussain

Company Secretary

:

Muhammad Asif

Auditors

:

Grant Thornton Anjum Rahman., Chartered Accountants

Credit Rating

- Rating Agency : **PACRA**
- Date of Rating: **November 04, 2025**
- Rating: **A++(ifs)**
- Outlook: **Stable**



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Our Products



Property



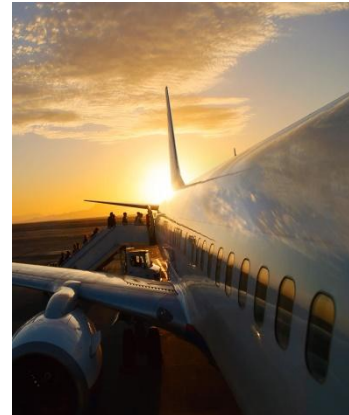
Marine



Motor



Engineering



Travel



**Accident &
Miscellaneous**



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Awards and 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.

HICL – Performance Overview

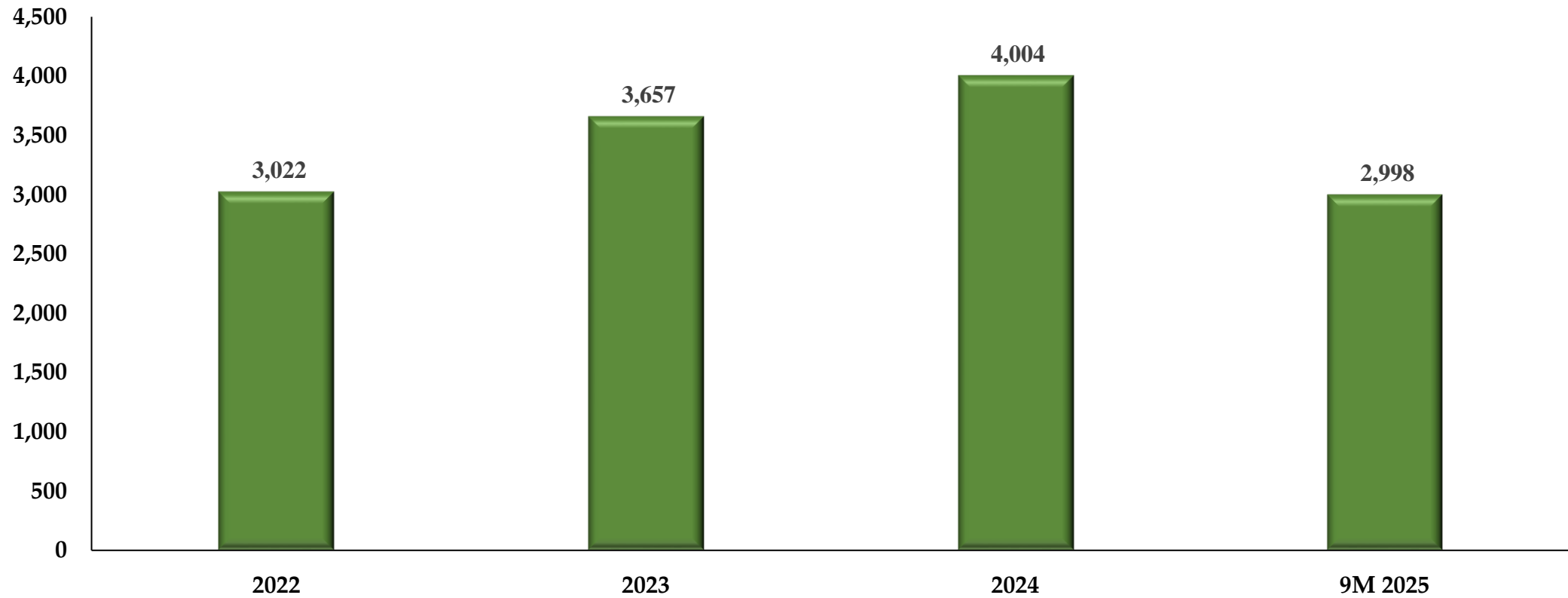
Particulars	9M 2025	9M 2024	YoY
Net Insurance Premium	1,297.2	1,093.4	19%
Net Insurance Claim	(797.5)	(668.2)	19%
Reversal of Premium deficiency	7.1	0.1	7000%
Net Commission Expense	(50.6)	(18.8)	169%
Management Expenses	(503.7)	(542.1)	-7%
Underwriting Loss	(47.5)	(135.6)	-65%
Investment & other Income	325.0	296.4	10%
Other Expenses	(30.7)	(10.2)	201%
Results of operating activities	246.8	150.6	64%
Financial costs	(3.7)	(6.1)	-39%
Profit before tax from General Insurance Operations	243.1	144.5	68%
(Loss)/ Profit before tax from Window Takaful Operations - Operator's Fund	(12.8)	48.2	-127%
Profit before tax	230.3	192.7	19%
Profit after tax	158.3	126.7	25%



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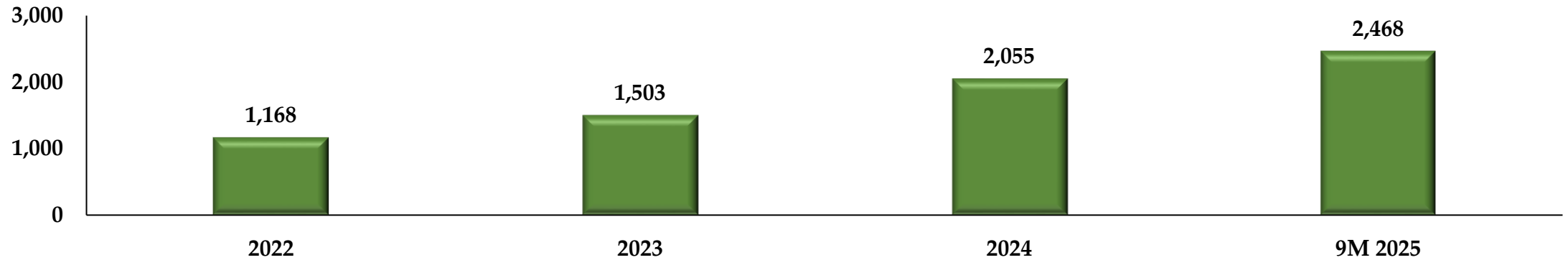
Business Review

Gross Written Premium / Contribution (Rs in Mn)

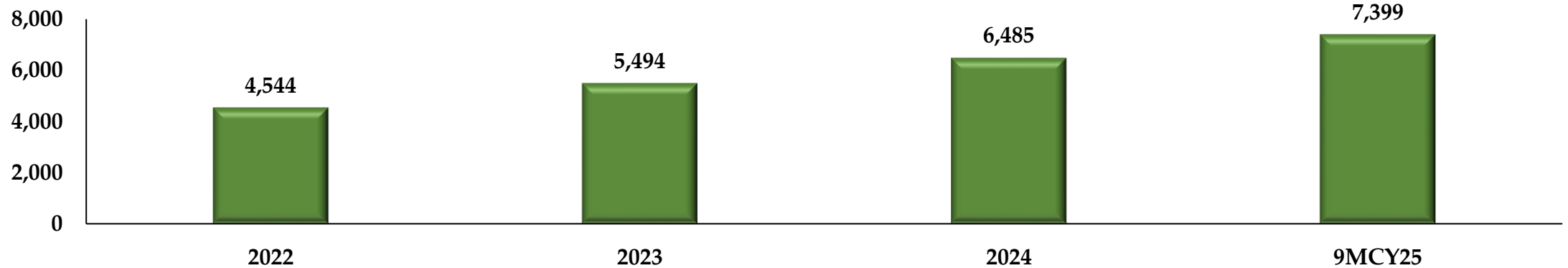


Business Review

Equity (Rs in Mn)



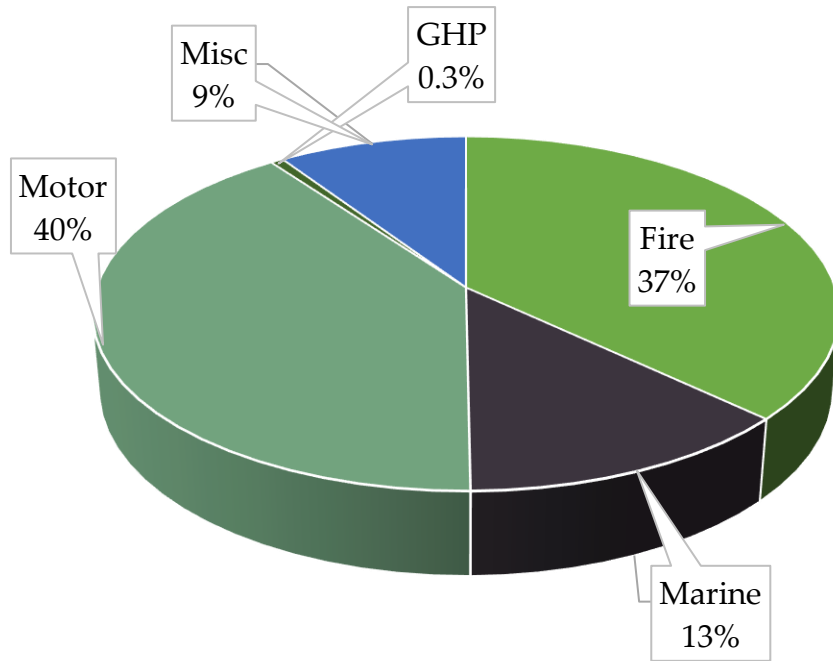
Assets (Rs in Mn)



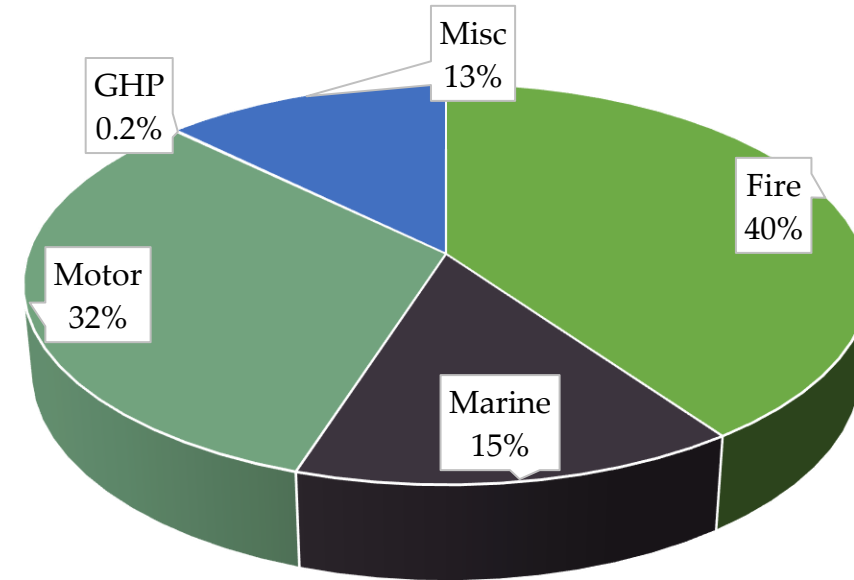
Portfolio Mix

9M 2025

9 M 2024



■ Fire ■ Marine ■ Motor ■ GHP ■ Misc



■ Fire ■ Marine ■ Motor ■ GHP ■ Misc



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Balance Sheet

(Rs. In Mn)

Particulars	9M 2025	2024	2023	2022
Investments	3,614	2,535	1,567	1,637
Cash and Bank	30	475	661.9	396
Other Assets – Current	3,646	3,362	3,151	2,454
Other Assets – Non-current	98	100	114	56.1
Intangible Assets	11	13	0.2	0.5
Total Assets	7,399	6,485	5,494.1	4,543.6
Total Liabilities	4,931	4,429	3,991	3,375
Paid Up Capital	619	619	619	619
General and Capital Reserve	1,849	1,437	884.1	549.6
Total Liabilities + Equity	7,399	6,485	5,494.1	4,543.6

Operating Data (Underwriting) 1/2

Conventional

(Rs. In Mn)

Particulars	9M 2025	2024	2023	2022
Gross Premium Revenue	2,454	3,370	3,075	2,637
Net Premium Revenue	1,306	1,488	1,509	1,228
Net Claims	(798)	(934)	(952)	(627)
Net Commission (Expense)/ Income	(51)	(6)	(33)	85
Management Expenses	(504)	(775)	(765)	(707)
Underwriting Results	(47)	(227)	(241)	(21)

Operating Data (Underwriting) 2/2

Takaful

(Rs. In Mn)

Particulars	9M 2025	2024	2023	2022
Gross Contribution Revenue	543	634	582	385
Net Contribution Revenue	33	101	157	128
Net Claims	(192)	(178)	(213)	(122)
Retakaful Rebate	63	57	36	25
Underwriting Results	(96)	(20)	(20)	31

Financial Ratios and Analytics 1/2

Particulars		9M 2025	2024	2023	2022
Underwriting Results / Gross Premium & Contribution	%	(4.8)	(6.2)	(7.1)	0.3
Combined Ratio	%	111.7	118.7	115.9	107
Loss Ratio	%	74.0	70.0	69.9	55.0
Return on Equity	%	6.4	11.5	7.5	9.5
Earning per Share – Pre-Tax	Rs	1.9	3.0	1.3	1.1
Earning Growth	%	25.3	110	1.5	4.0
Breakup Value per Share	Rs.	19.9	16.6	12.1	9.4
Return on Investments	%	8.7	18.1	19.5	7.7



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Financial Ratios and Analytics 2/2

Particulars		9M 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.	13.0	8.5	6.2	6.0
Market Value per share Highest during the year	Rs.	9.39	8.39	6.4	8.19
Market Value per share Lowest during the year	Rs.	5.29	5.29	4.41	5.12
Karachi Stock Exchange Index	Points	113,784	115,127	62,451	40,420
Cash Dividend Per Share	Rs.	-	1.0	0.625	0.625
Cash Dividend	%	-	20.0	12.5	12.5
Dividend Yield	%	-	11.8	10.1	10.4
Earning Per Share	Rs.	1.28	1.91	0.91	0.90
Dividend Payout	%	-	52	69	70
Dividend Cover	Times	-	1.9	1.5	1.4



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Strategic/ Operational Developments

- Attained 3% growth in Overall Gross Underwritten Premiums for the period ending 3rd Quarter 2025 as compared to corresponding period last year with Conventional Premium Growth is 0.45% & Takaful Premium Growth is 19%.
- Increased our Treaty Commissions under Takaful from 25% to 27.5% (on a sliding scale basis)
- Increased the conventional capacity for textiles, the largest occupancy in our clientele, by 85%
- Increase in reinsurance partner base with partners now based in Middle East, Europe, Far East etc.
- 91% growth in business premiums underwritten through our Retail Channel.
- Increase in multi-national clientele
- Increase in our digital reach with total number of followers increasing by 75% from 4,000 to almost 7,000
- Increase in digital channel partners
- Underwritten Specialized Insurance Business Classes.
- New Product Development with the aim to extend into newer untapped segments
- To increase our footprint in Retail Auto Insurance Market, we have been actively involved in new alliances and marketing activities.
- Development in Progress of HICL's Direct Digital Platform and E-Commerce Website for sale of retail products directly from our website.

Future Outlook

- The year ahead is expected to be remain challenging 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.



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Q & A