



Century Insurance
A Lakson Group Company

CORPORATE BRIEFING SESSION

18th May 2026.

Company and Group Profile

Company Profile

Background:

- Incorporated in 1985; a Lakson Group company.
- Listed on the Pakistan Stock Exchange. Stock symbol is **CENI**
- Engages in General Insurance and Takaful business.
- Registered office is situated at Lakson Square Building No. 2, Sarwar Shaheed Road, Karachi.

Credit Rating:

- VIS credit rating agency has harmonized the IFS credit rating of Century Insurance at **'AA(IFS)' (Double A IFS)**. The rating denotes **very strong capacity** to meet policy holders' and contract obligations. Risk factors are very low, and the impact of any adverse business and economic factors is expected to be very small.

Common Insurance Products:

- | | |
|---|--|
| <ul style="list-style-type: none">• Property Insurance• Marine Insurance• Motor Insurance• Health & Accident Insurance• Engineering Insurance• Machinery Breakdown Insurance | <ul style="list-style-type: none">• Business Interruption Insurance• Terrorism Insurance• Travel Insurance• Cash on Premises and in transit Insurance• Liability Insurances• Employee Infidelity Insurance• Directors' and Officers' Liability Insurance |
|---|--|

Company Profile

Re-insurance Partners:

- Saudi Re - Rated A- by S & P
- Sava Re - Rated A+ by S & P
- Labuan Re - Rated A- by A.M. Best
- Peak Re - Rated A- by A.M. Best
- Echo Re - Rated A by S & P
- Pakistan Reinsurance Co. Ltd. - Rated AA+ by VIS

Re-takaful Partners:

- Labuan Re - Rated A- by A.M. Best
- Saudi Re - Rated A- by S & P
- Kuwait Re - Rated A- by A.M. Best
- Pakistan Reinsurance Co. Ltd. - Rated AA+ by VIS

Branch Network:

- Karachi
- Lahore
- Islamabad
- Faisalabad
- Sialkot
- Gujranwala
- Multan

Lakson Group Presence:

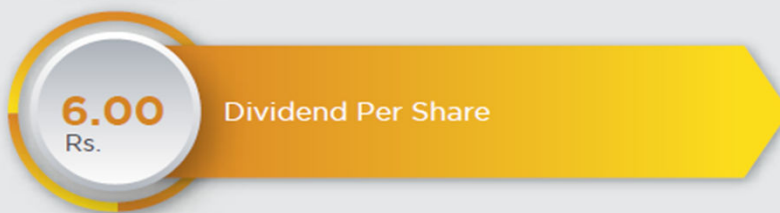
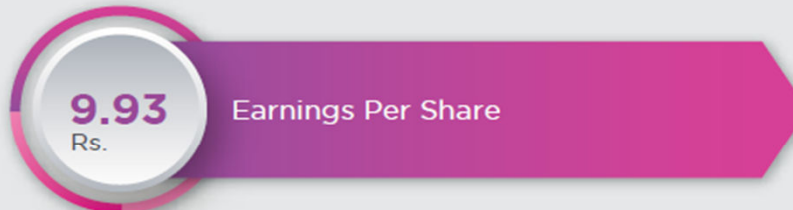
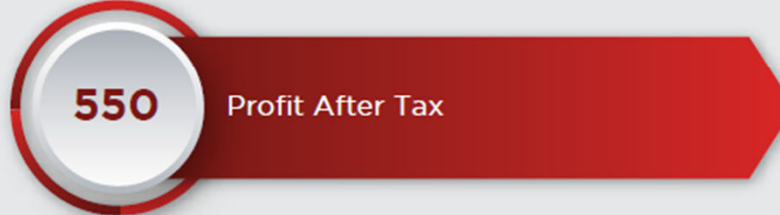
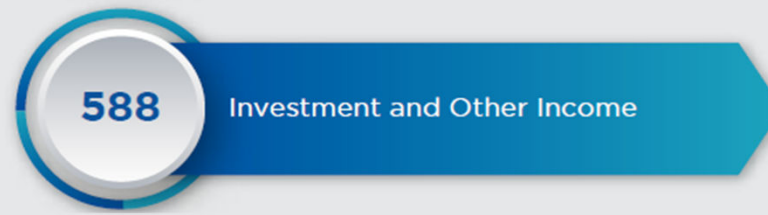
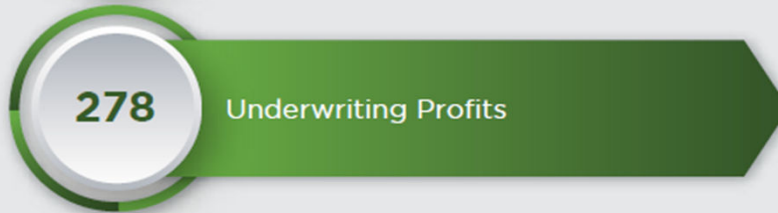
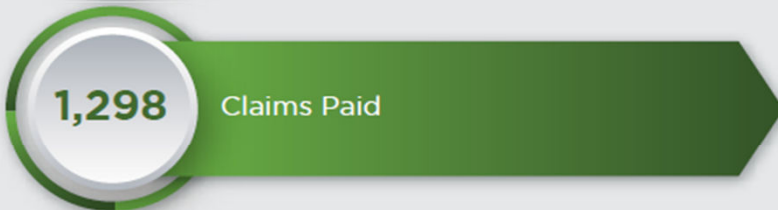
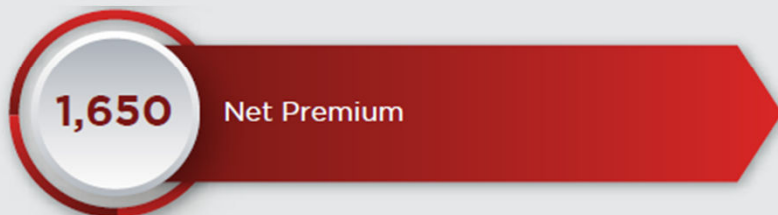
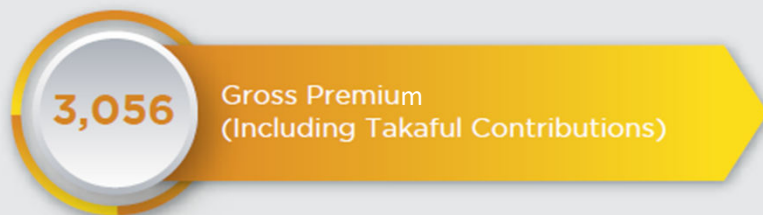
- **Financial Sector:**
 - Lakson Investments Limited
 - Naya Pay (Pvt.) Limited
 - Century Insurance Company Limited
- **FMCG:**
 - Colgate-Palmolive (Pakistan) Limited
- **Media:**
 - Express News
 - The Express Tribune
 - The Daily Express
 - Express Entertainment
- **Aviation & Travel:**
 - Fly Jinnah
 - Princeton Travels
- **Surgical:**
 - Accuray Surgicals Limited

- **Technology:**
 - Cyber Internet Services Pvt. Limited
 - Stromfiber
 - Rapid Compute
 - Sybrid Pvt Limited
 - Lakson Business Solutions
 - ICE Animations
- **Paper, Board & Printing:**
 - Century Paper & Board Mills Limited
 - Merit Packaging Limited
- **Food & Restaurants:**
 - McDonald's Pakistan
- **Philanthropy:**
 - Hasanali & Gulbano Lakhani Foundation

Financial Performance

Performance Highlight 2025

Rs. In Millions (except otherwise stated)



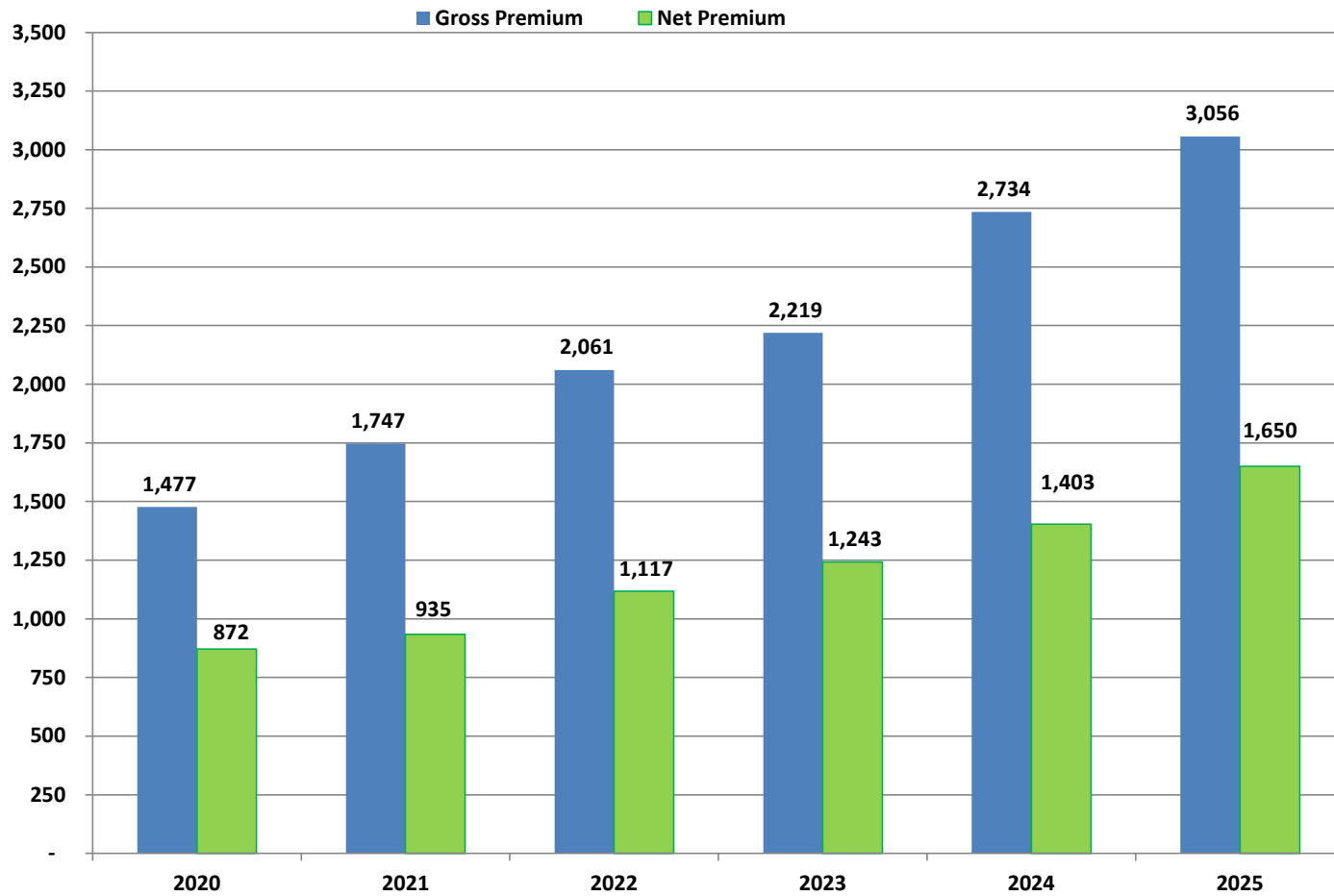
Financial Performance 2025 - comparison

Rupees in '000'

Description	2025	2024	Inc / (dec)
Gross Premium / Contribution	3,055,985	2,733,511	12%
Net Premium	1,650,496	1,359,543	21%
Net Claims	-926,006	-760,639	22%
Net Commission	82,438	82,365	0%
Management & Admin. Expenses	-557,026	-491,303	13%
Profit from Conventional Operations	249,902	189,966	32%
Profit from Takaful Operations	47,652	48,801	-2%
Income from insurance operations	297,554	238,766	25%
Investment & Other Income	612,373	703,141	-13%
Profit before tax	909,928	941,907	-3%
Less: Income Tax	-360,363	-333,206	8%
Profit after tax	549,565	608,701	-10%
Earnings Per Share (EPS)	9.93	10.57	-6%

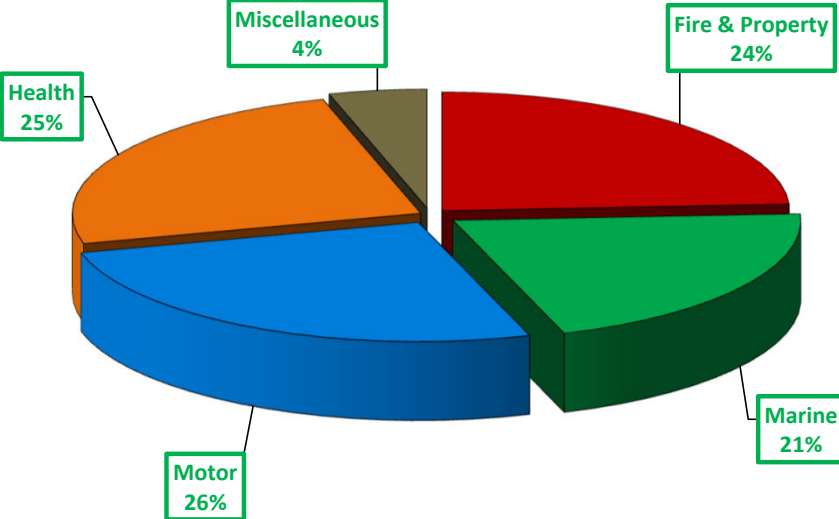
Gross Written and Net Earned Premiums (including takaful contribution)

Rs. In millions

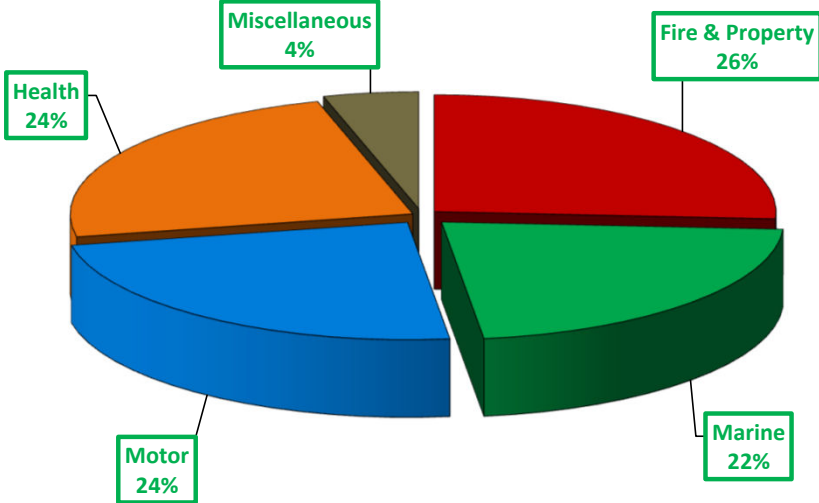


Gross Written Premium/Contribution mix

2025

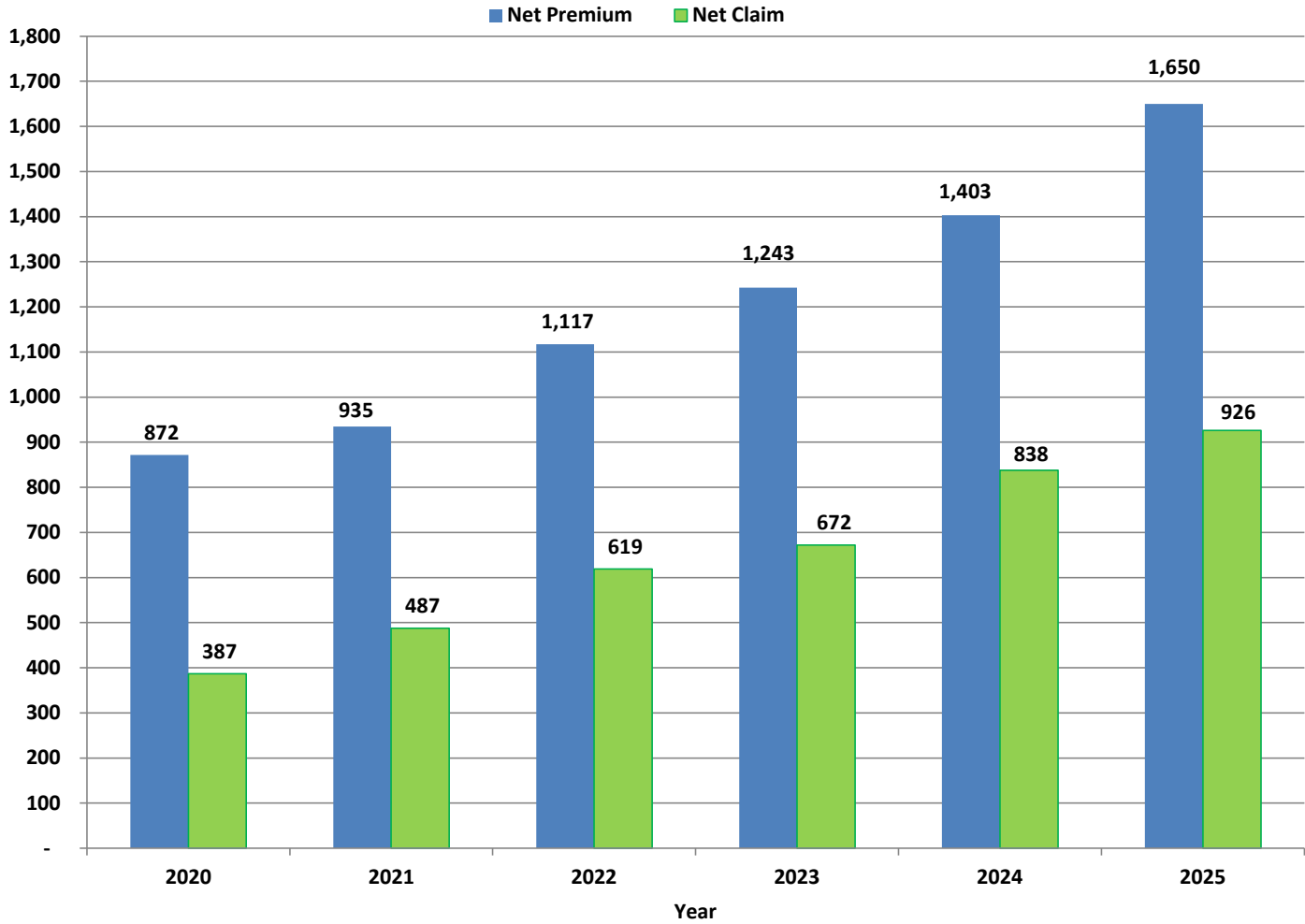


2024

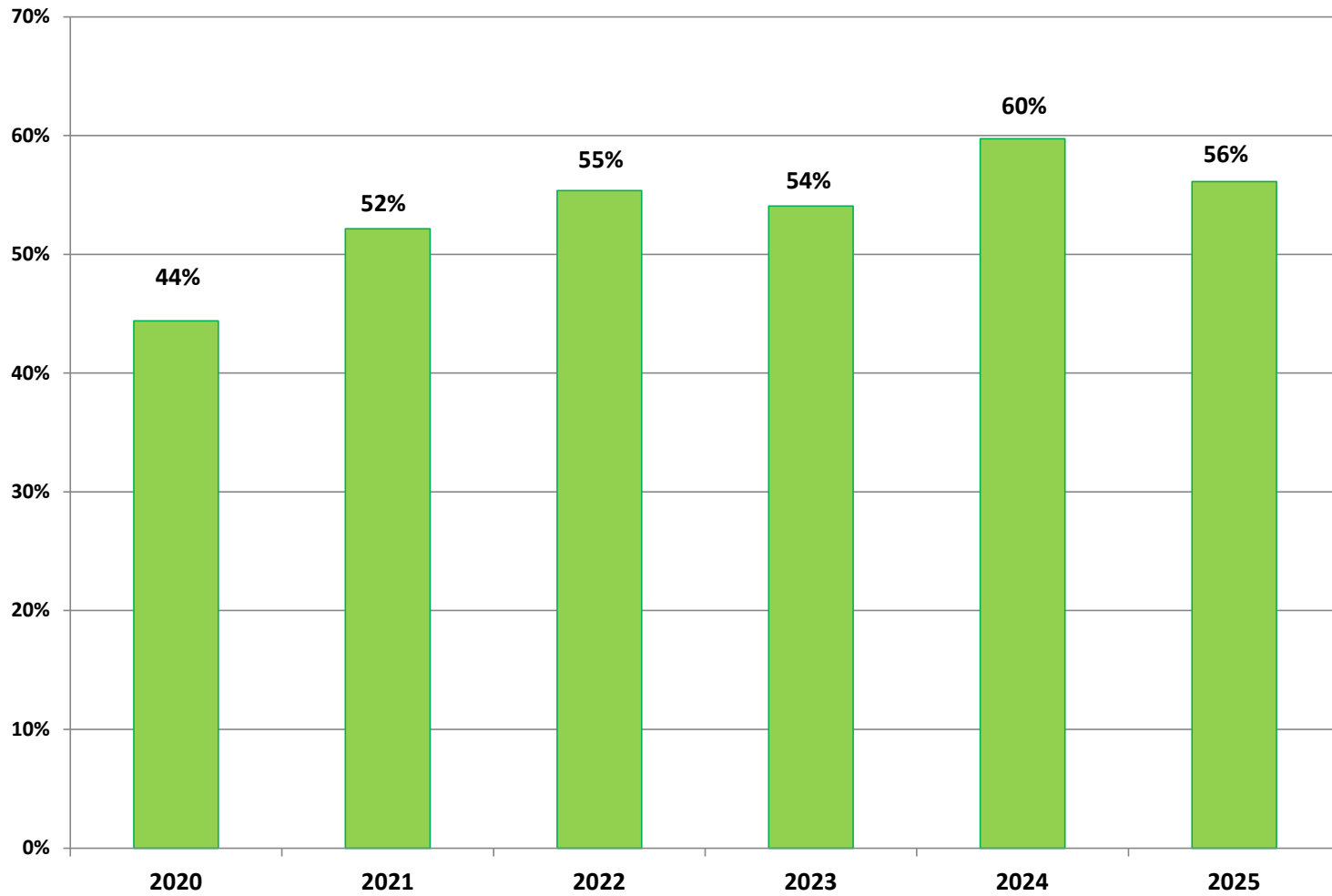


Net Earned Premium and Net Claims

Rs. In millions

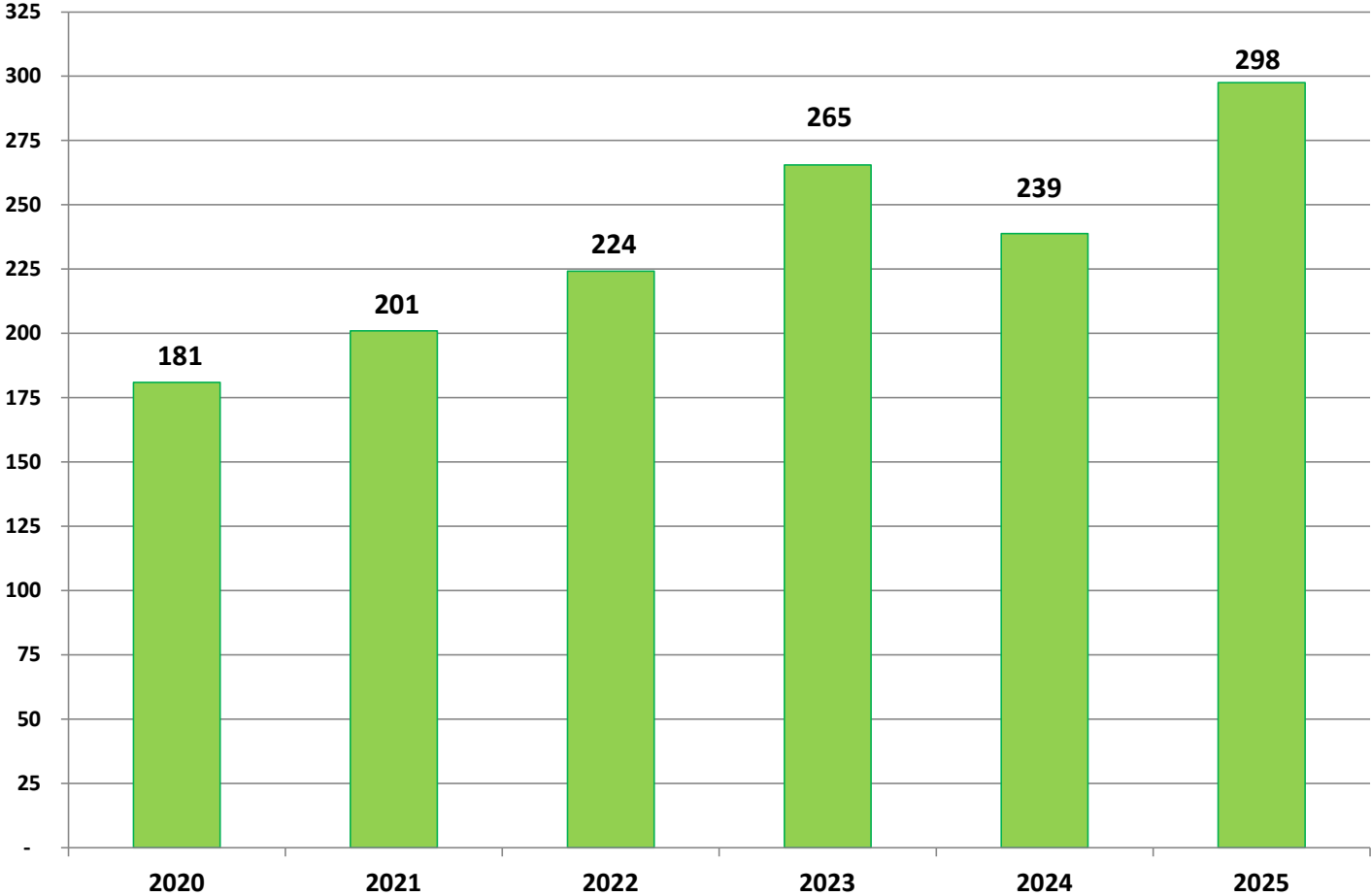


Net Claims as %age of Net Earned Premium



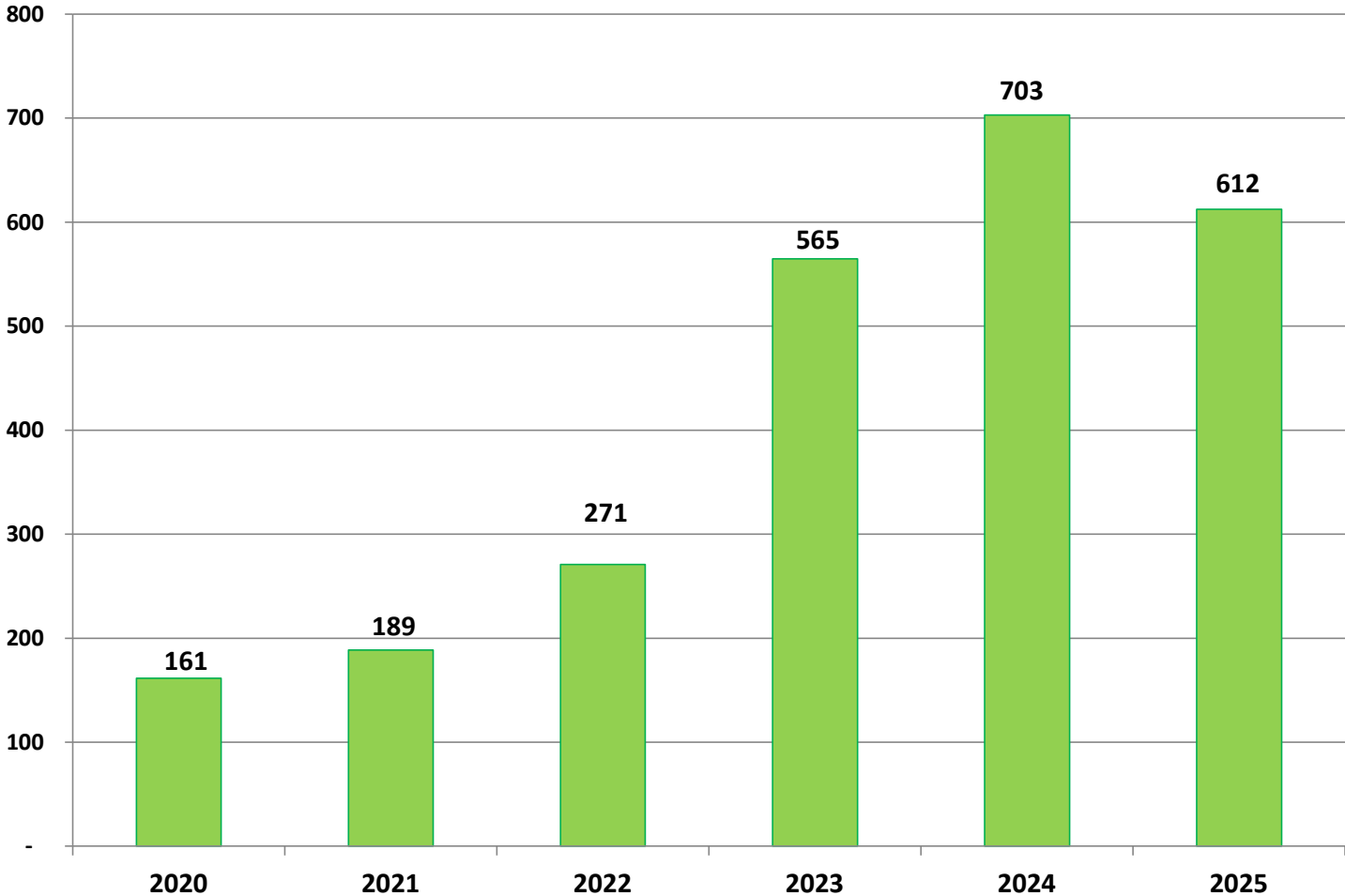
Profit from Insurance Operations

Rs. In millions



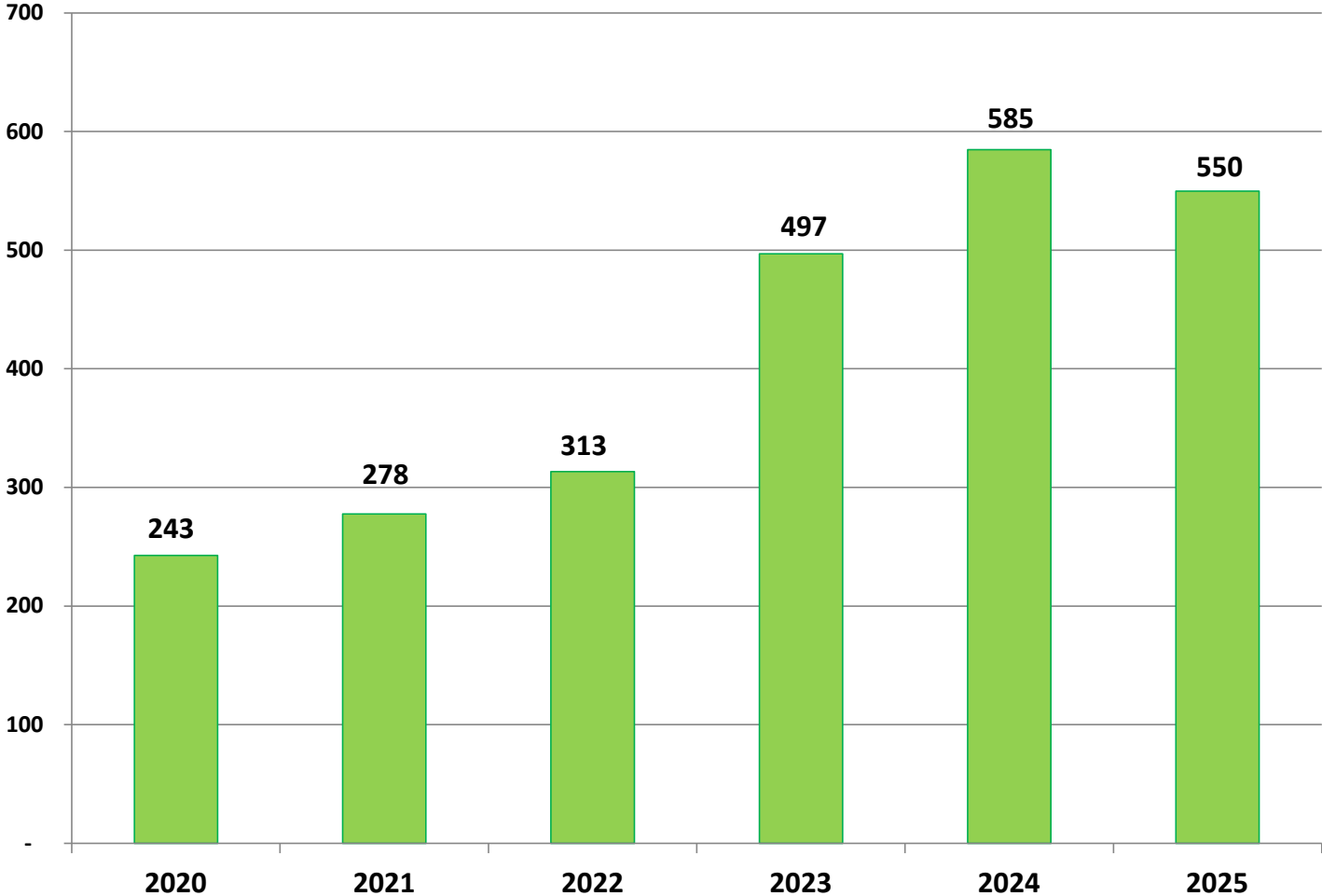
Investment & Other Income

Rs. In millions



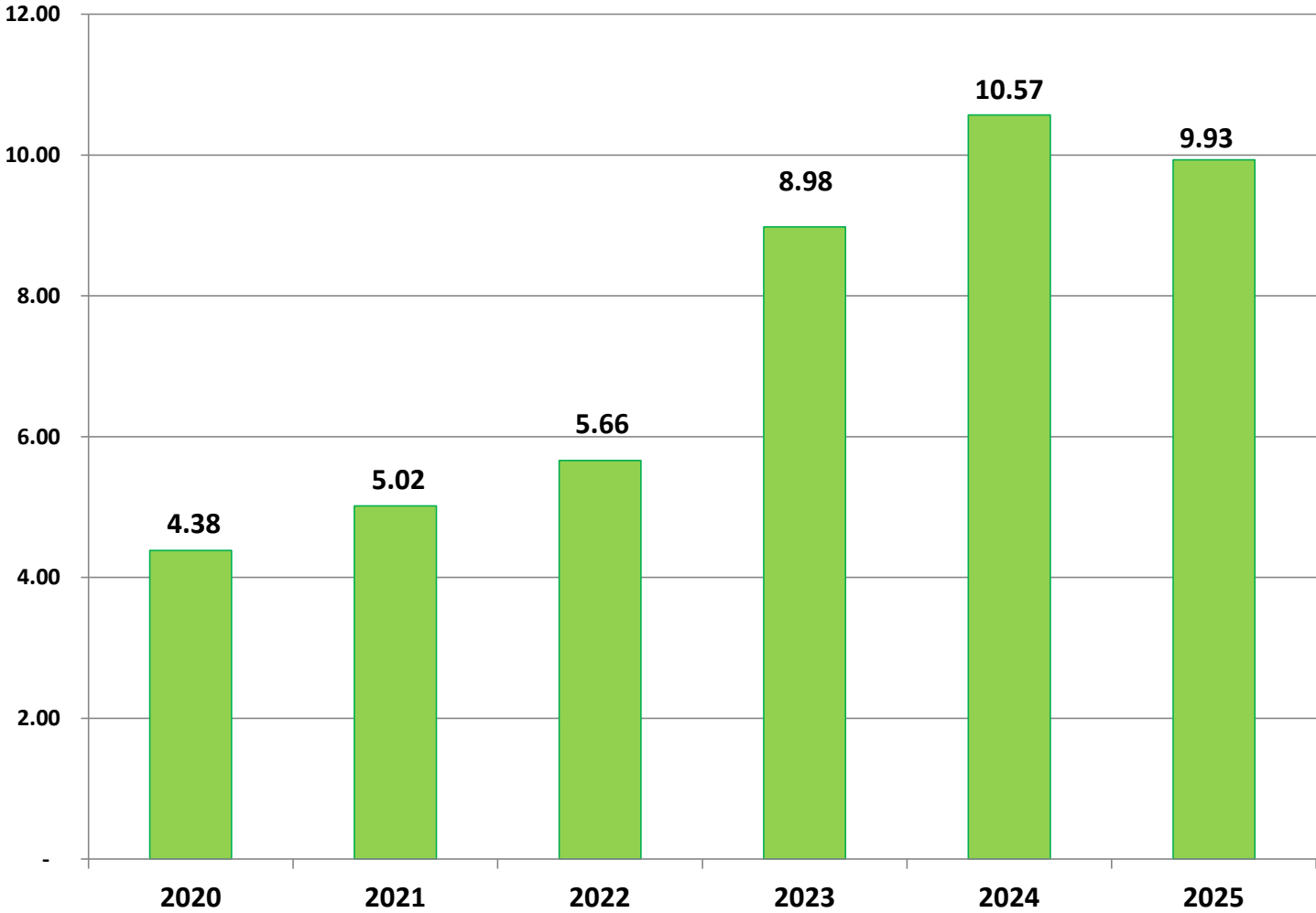
Profit After Tax

Rs. In millions

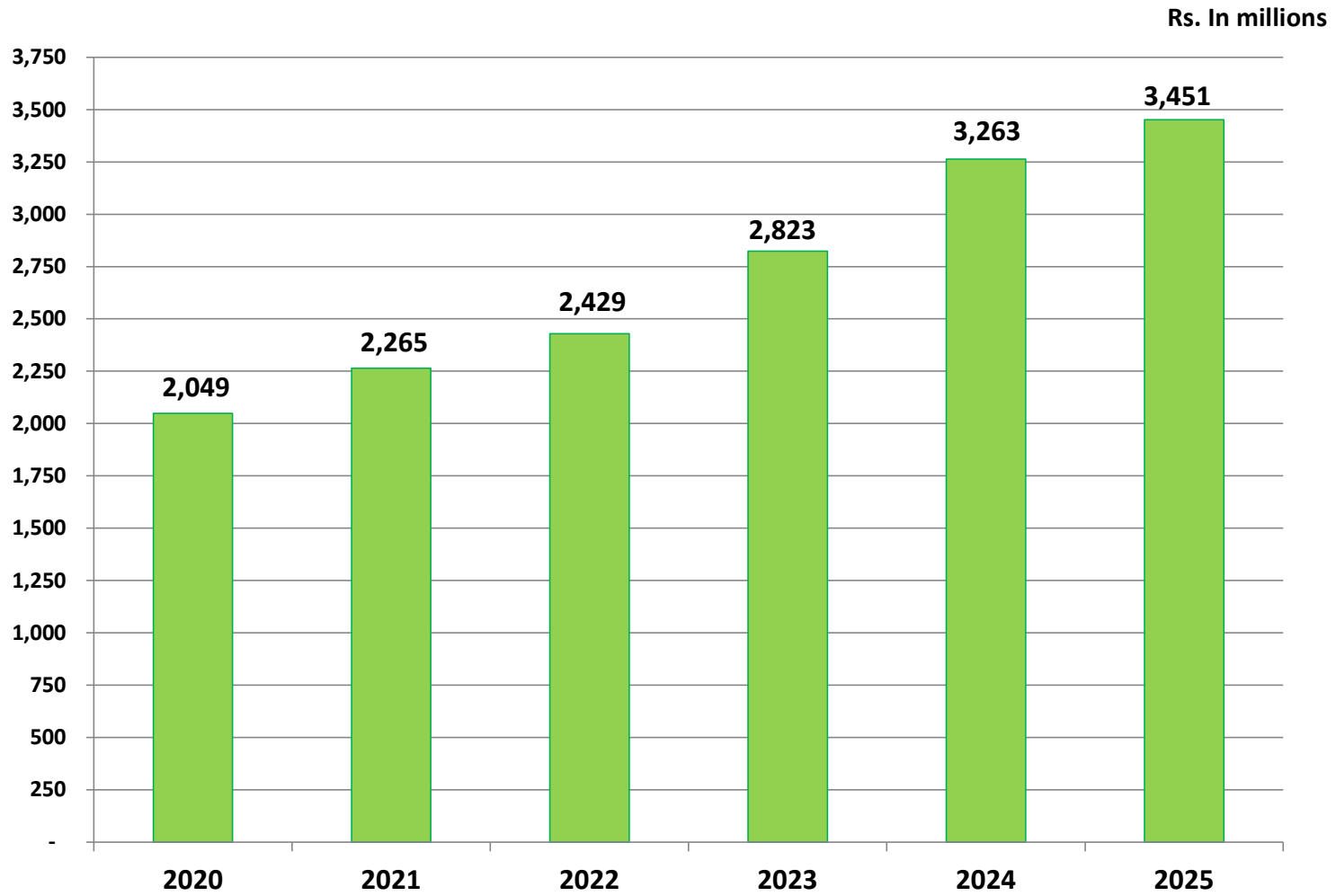


Earnings Per Share (restated)

PKR.

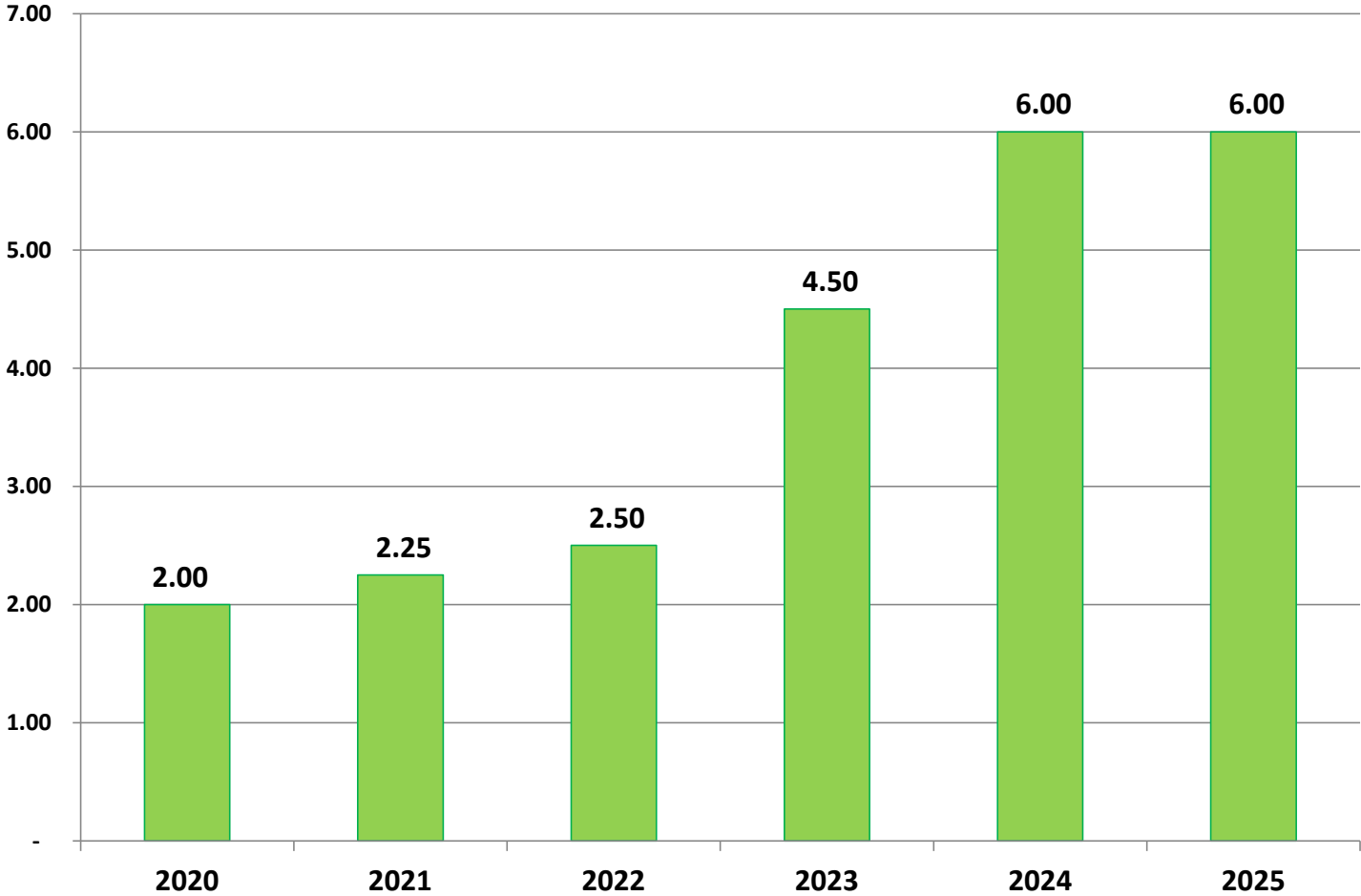


Shareholders' Equity



Cash Dividend Per Share

PKR.



Future plans and strategy

• Insurance Business:

- ✓ Organic growth / Expansion of Branch Network
- ✓ Concentrate on quality of business / clients
- ✓ Focus on increasing proportion of Takaful business
- ✓ Develop alternate distribution channels / Digital distribution
- ✓ Develop new products in line with changing needs
- ✓ Maintain high standards of service quality and business ethics
- ✓ Optimise operational efficiency and manpower productivity

• Investment Portfolio:

- ✓ Maintaining a prudent balance between equity and fixed income
- ✓ Diversification of investment portfolios
- ✓ Investment with high quality securities
- ✓ Take a long-term view for consistent returns on investments

• Human Resource Capital:

- ✓ Training & development
- ✓ Continuous process improvement for an efficient workforce
- ✓ Build / Maintain top quality sales team

Q & A



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Thank you!