



Corporate Briefing Session 2026

May 21, 2026 at 11:00 AM via Zoom

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About Us – Askari Life Assurance

Askari Life Assurance Company Limited is part of one of the leading conglomerates in Pakistan, Army Welfare Trust (AWT)

- Is a public limited company licensed in **1992** and listed on **Pakistan Stock Exchange (PSX)**
- Majority shareholding acquired by **AWT in 2017**, currently hold 66.65% of the shareholding
- Dynamic leadership with in depth knowledge of insurance and financial service industry
- Company has a fund size of approx. **Rs. 3 Billion** and backing of top reinsurers of the world like Munich Re and Hannover Re
- Awarded **A** IFS Rating (long term with stable outlook) by PACRA
- Authorized capital of Askari Life is **Rs. 3 billion**
- Regulated by **SECP** and fully compliant with **COCG regulation** for Public Limited Company

Our Strategic Roadmap

- **Market-Leading Products**
- **Extensive Distribution Network**
- **Valued Corporate Partnerships**
- **Digital Transformation**

Product Innovation and Digitalization

Askari Life strongly believes that innovative products and technological acumen are the key of success in the competitive environment of life insurance

- Individual Life savings products having diversity of Conventional and Shariah Compliant Takaful Products
- Third party online portals and other digital channels are planned to be introduced, which will allow Askari Life to sell and service the products through online resources
- Facilitate customers and other stakeholders by online payment and receipt system that connects with Finance and Operations Department.

Askari Life's Products Briefcase

BUILDING SECURE TOMORROWS

Plan Today • Protect Tomorrow • Prosper Always

01

CHILD EDUCATION PLAN

Secure your child's future with planned savings for quality education.



SAVINGS & INVESTMENTS

Smart savings and investments today for a prosperous tomorrow.



02

03

WEALTH MANAGEMENT

Comprehensive solutions to grow, protect and manage your wealth.



LIFE INSURANCE & RETIREMENT PLANNING

Protect your loved ones and plan for a comfortable retirement.



04



Goal Based Planning
Solutions tailored to your goals



Financial Security
Protect what matters most



Wealth Creation
Build and grow your wealth



Trusted Guidance
Expert advice for a better tomorrow



Askari Life Assurance – Distribution Network and Corporate Clients

Distribution

80+ branches and locations nationwide, and still expanding...
Including Karachi, Lahore, Islamabad, Rawalpindi, Faisalabad, Multan



Bancassurance Distribution Partners

- Askari Bank
- Bank Al Baraka
- U Micro Finance Bank
- UBL
- ...and growing



Corporate Clients

- Working with a number of prestigious employers providing protection to their employees and families, including FF, AWT Group, Lucky Group and Askari Bank.

Key Statistics of Askari Life Assurance

YOY Premium Trends



Covered Persons

650K+

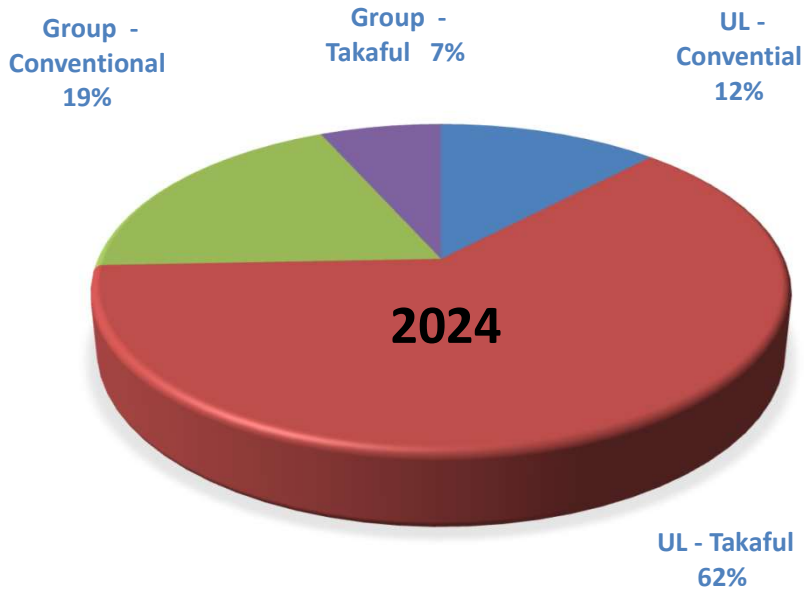
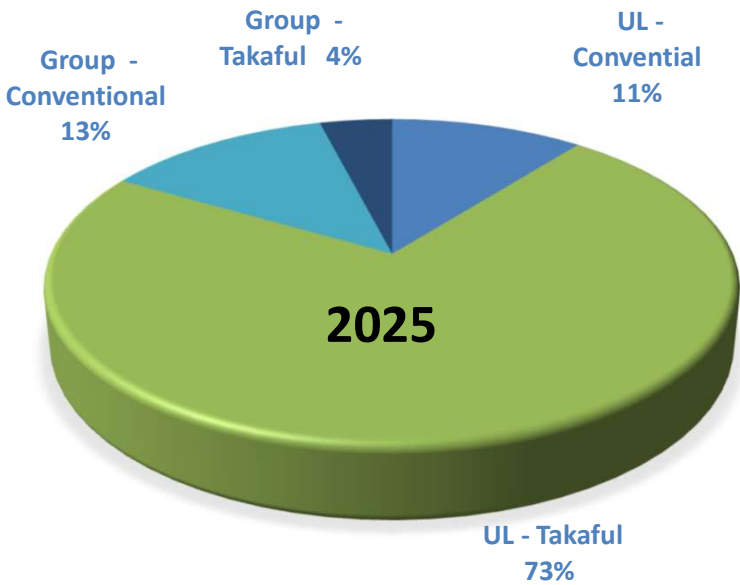
Amount of Claims Paid

Rs 836.21 million in 2025

Financial Highlights

	Audited			
	2025	2024	2023	2022
	December 31			
	----- (Rupees in '000) -----			
Gross premium / contribution revenue	3,276,514	2,017,612	1,613,540	1,301,556
Re insurance premium / contribution ceded	(388,103)	(324,483)	(359,356)	(223,804)
Net premium / contribution revenue	2,888,411	1,693,129	1,254,184	1,077,752
Investment and other income	347,208	389,290	296,817	130,434
Total income	3,235,619	2,082,419	1,551,001	1,208,186
Net insurance benefits expense	436,249	345,779	281,431	148,084
Total expenses	2,674,891	1,718,237	1,428,212	1,334,722
Profit / (Loss) before tax	124,479	18,403	(158,642)	(274,620)
Income tax expense	1,487	(3,280)	(6,598)	(1,351)
Profit / (Loss) for the period	125,966	15,123	(165,240)	(275,971)
Other comprehensive income:				
Change in unrealised gain/(loss) on available-for-sale financial assets	(5,502)	(821)	6,048	(2,008)
Actuarial loss on defined benefit obligation	(6,369)	(1,641)	(3,363)	(1,366)
	(11,871)	(2,462)	2,685	(3,374)
Total comprehensive loss for the period/year	114,095	12,661	(162,555)	(279,345)
Earning/(Loss) per share - Rupees	0.84	0.10	(1.10)	(1.84)

Premium Revenue Segment Wise



Major Associated Risks

Geopolitical Risk

Key Risk Factor: Current war in the region causing market shock and oil-driven stagflation

Impact: High

Mitigation: Diversification of the investment portfolio and reinsurance arrangements with leading reinsurers.

Interest Rate Risk

Key Risk Factor: Higher-for-longer interest rate volatility and yield curve inversion

Impact: Critical

Mitigation: Portfolio diversification and investment in government securities.

Credit Risk

Key Risk Factor: Counterparty failure to discharge financial obligations

Impact: High

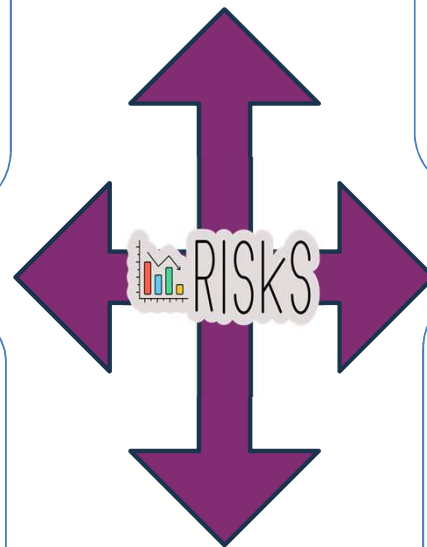
Mitigation: Credit assessment during underwriting and investment evaluation.

Operational Risk

Key Risk Factor: Cyber and network security threats

Impact: Medium

Mitigation: Implementation of Business Continuity & Security (BCS) Plan.



Future Outlook

Challenges

- High taxes and depleting disposable income
- Regulatory Compliance (AML & CFT).
- Taxation on Saving Products
- Lack of Awareness about insurance products

Strategy

- Effectively trained Sales Force
- Technology driven business operations
- Target the unapproached segment
- Marketing Alliances and Customer engagement
- Product innovation

Question and Answer

Thank You