




Corporate Briefing


28th November 2025

Company Overview


Our Presence in Pakistan




Incorporated in 1953; 72 years experience in handling all classes of general insurance business.




One of the top three private insurance companies in Pakistan.




First window takaful operator in Pakistan launched in 2015.



Exclusive/preferred network partners of global insurers/reinsurers including AIG Global, FM Insurance Co. (USA), Zurich Insurance, HDI Gerling, AXA, Travelers Insurance, China Re, Aviva, and Sampo.



The first Pakistani insurance company to acquire the operations of a foreign company 'Commercial General Union International Insurance' in 2003.



Geographical footprint spans over 18 cities in Pakistan with 34 Branches and Sub-offices.

Geographical Footprint

Geographical Footprint

Comments

JUBILEE HAS PRESENCE IN THE FOLLOWING COUNTRIES:



- Pakistan
- Kyrgyzstan
- Kenya
- Uganda
- Burundi
- Tanzania
- Mauritius

Our Sponsors

Jubilee is part of the Aga Khan Development Network (AKDN):

The Company's major shareholders are¹:

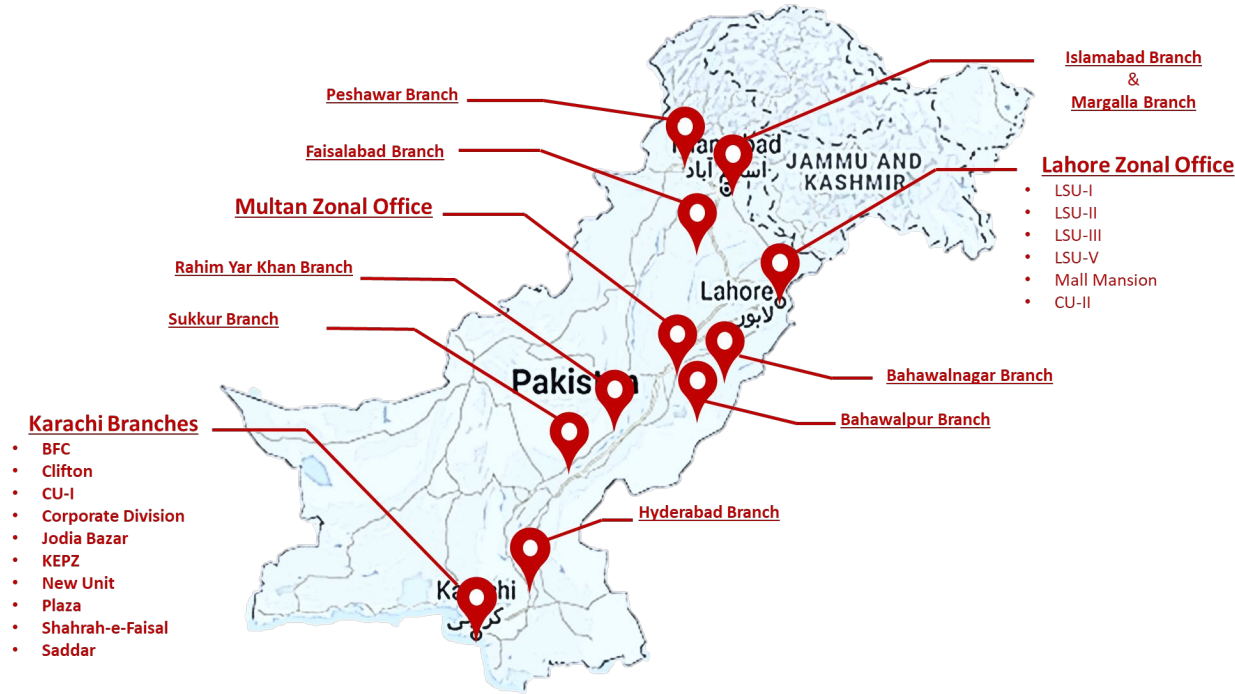
- Aga Khan Hospital and Medical College Foundation (20.60%);
- Aga Khan University Foundation (3.65%);
- Habib Bank Limited (19.80%);
- Aga Khan Fund for Economic Development (14.05%);
- Hashoo Group² (5.75%).
- Jubilee Life Insurance (0.47%)



1. As of 31 December 2024
2. Through their group companies

Branches Network

Jubilee General Insurance has a network of 35 branches and sub-branches spread out across the country



Sub-branches are in Sialkot, Gujranwala, Mirpur, Abbottabad, Sahiwal, Tando Adam, Quetta, Mardan and Hattar.

Our Ratings

Jubilee enjoys the best credit rating in the insurance sector:



A.M. Best
Financial Strength Rating: B
Issuer Credit Rating: BB



PACRA
Financial Strength Rating: AA++



VIS
Financial Strength Rating: AA++

- Accorded the Financial Strength Rating of “B” (Fair) with a stable outlook and issuer credit rating of “BB” (Fair) with a positive outlook by A.M. Best which are the highest ratings given to insurers in Pakistan.
- Insurer Financial Strength Rating of “AA++” with “Stable Outlook” by PACRA and VIS.

Recent Awards & Achievements

Management Association of Pakistan

- Corporate Excellence Award in Financial Category (Best Company) for 2016, 2017, 2018, 2020, 2021, 2022, 2023, 2024

ICAP and ICMAP

- Best Corporate Report Award for 2009, 2010, 2011, 2016, 2017, 2018 and 2019 in NBFI/Insurance category and 4th place at the Best Corporate Report award in 2023, 2024

Federation of Pakistan Chambers of Commerce & Industry

- Gold Medal: Motor Android App, 2017
- Gold Medal: Motor Claims App, 2018
- Marine Cover Note Portal & App, 2019
- Motor Third-party Liability Portal, 2020

CSR Insurance Journal

- Award for Highest Donation (2013-2015)

South Asian Federation of Accountants

- Certificate of merit for best presented accounts and Corporate Governance in 2009, 2010, 2011, 2012, 2013, 2015, 2016, 2017 and 2018
- 2nd “Best Presented Annual Report” in “Insurance Sector”, 2019

International Organization for Standardization (ISO)

- ISO 9001:2015 Certified LRQA (All Functions including Enterprise Risk Management)

Our Strategic Priorities



Process Reengineering & Digital
Transformation



Innovative Products



Superior Customer Service



Digital Retail Insurance Market
Development



Embedding Insurance,
Collaborations & Partnerships



Enhancing Underwriting
Capabilities

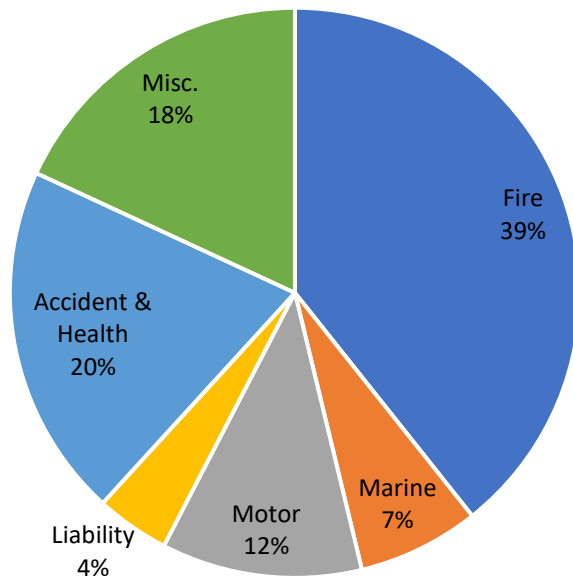
Financial Performance

Performance Highlights – Combined as at September 30, 2025

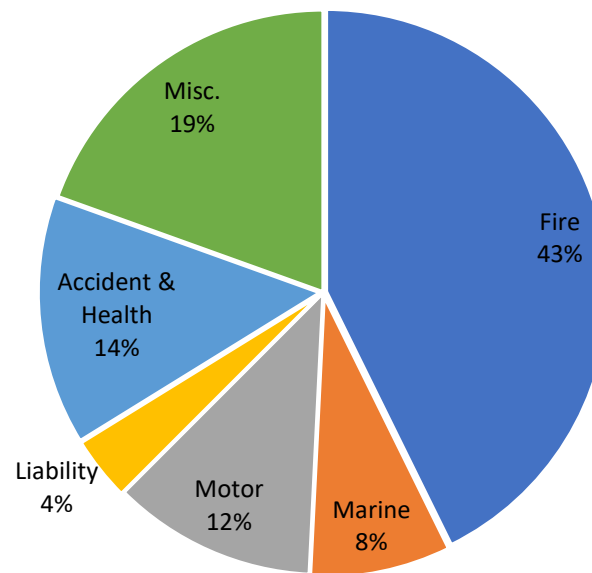
Description	9M 2025	9M 2024	% Change YoY
	----Rs in million----		
Combined Gross Written Premium (GWP)	21,704	20,459	6%
Combined Net Premium	7,447	6,815	9%
Combined Net Claims	5,120	3,781	35%
Underwriting Results (Technical Profit)	200	764	-74%
Investment Income	5,135	3,409	51%
Profit Before Tax	5,220	4,085	28%
Profit After Tax	3,242	2,405	35%
EPS (PKR)	16.43	12.12	36%

Portfolio Mix (Combined Gross Written Premium)

9M 2025



9M 2024



Performance Highlights – Combined as at December 2024

Description	2024	2023	% Change YoY
----Rs in million----			
Combined Gross Written Premium (GWP)	23,057	19,459	18%
Combined Net Premium	9,330	8,590	9%
Combined Net Claims	5,056	5,052	0.1%
Underwriting Results (Technical Profit)	944	851	11%
Investment Income	4,785	3,601	33%
Profit Before Tax	5,818	4,418	32%
Profit After Tax	3,522	2,904	21%
EPS (PKR)	17.74	14.63	22%

Key Factors Affecting Outlook

- **Macroeconomic Indicators:** The GDP growth is expected to be in the range of 3.25% to 3.50%, modestly exceeding the revised estimate of 3% for FY25. There are emerging signs of improvement in LSM activities, as evidenced by a 4% YoY increase during 1QFY26. These indicators collectively suggest a gradual strengthening of economic momentum.
- **IMF Program:** Continued adherence to structural and fiscal reforms is expected to support the disbursement process and reinforce macroeconomic stability. Pakistan will successfully secure the forthcoming USD 1.2 billion loan tranche in the next month.
- **Interest Rate:** Inflation is expected to remain contained between 6% and 7%, largely influenced by the recent flooding; however, the overall economic impact appears to be less severe than that of the FY22 floods. Given the economic disruptions caused by the recent floods, alongside the pressure of increasing imports on reserves, the State Bank of Pakistan may remain cautious from additional policy rate cuts in the near term.
- **Political / Social / Climate:** The broader geopolitical landscape continues to present significant risks to the economy, particularly in light of the three major geopolitical events witnessed this year and the ongoing conflict with neighbors. Furthermore, climate-related vulnerabilities remain a critical concern, as Pakistan continues to face recurring risks associated with climate change.