

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

الحمد لله
٢٠١٢

7th CORPORATE BRIEFING SESSION - 2025



THE UNIVERSAL INSURANCE CO. LTD.

COMPANY OVERVIEW

The Universal Insurance Company Limited – a part of Bibojee Group of Companies was established by an eminent industrialist the late Lt. Gen. (R) M. Habibullah Khan Khattak.

This Company entered into insurance market in 1960. Bibojee Services (Pvt.) Limited holds 86 % of ordinary shares of the Company. The Company's principal activity is underwriting non-life insurance business.

Pakistan Credit Rating Agency (PACRA) has assigned Insurer Financial Strength (IFS) rating of "A" with stable outlook which denotes a very strong capacity to meet policyholders' and contracts obligations.

The company is protected through its renowned re-insurer like:

- Pakistan Re-Insurance Company

VISION

We, at Universal Insurance Company Limited recognize the importance of satisfying our customers by consistently providing quality insurance service in accordance with their needs and expectations. We strive to be competent partner of our customers against insured perils.

MISSION

We strive to provide our customers cost effective insurance cover by continually increasing the productivity of our employees. To increase productivity, we conduct regular training programs during which employees are assessed and allocated a career path in accordance with their performance.

We diligently follow the applicable laws, ensure strict compliance by conducting regular internal audits and educating our employees about the law.

We try to improve our services by continually assessing our systems and procedures bases on customers and team feedback. We strive to maintain a customer focused approach by ensuring that our service is delivered to the customers on time, according to the customers required specifications and with in our stipulated cost.

SERVICES

- ▶ Fire & Property Insurance
 - ▶ Marine Insurance
 - ▶ Motor Insurance
 - ▶ Miscellaneous and Health Insurance
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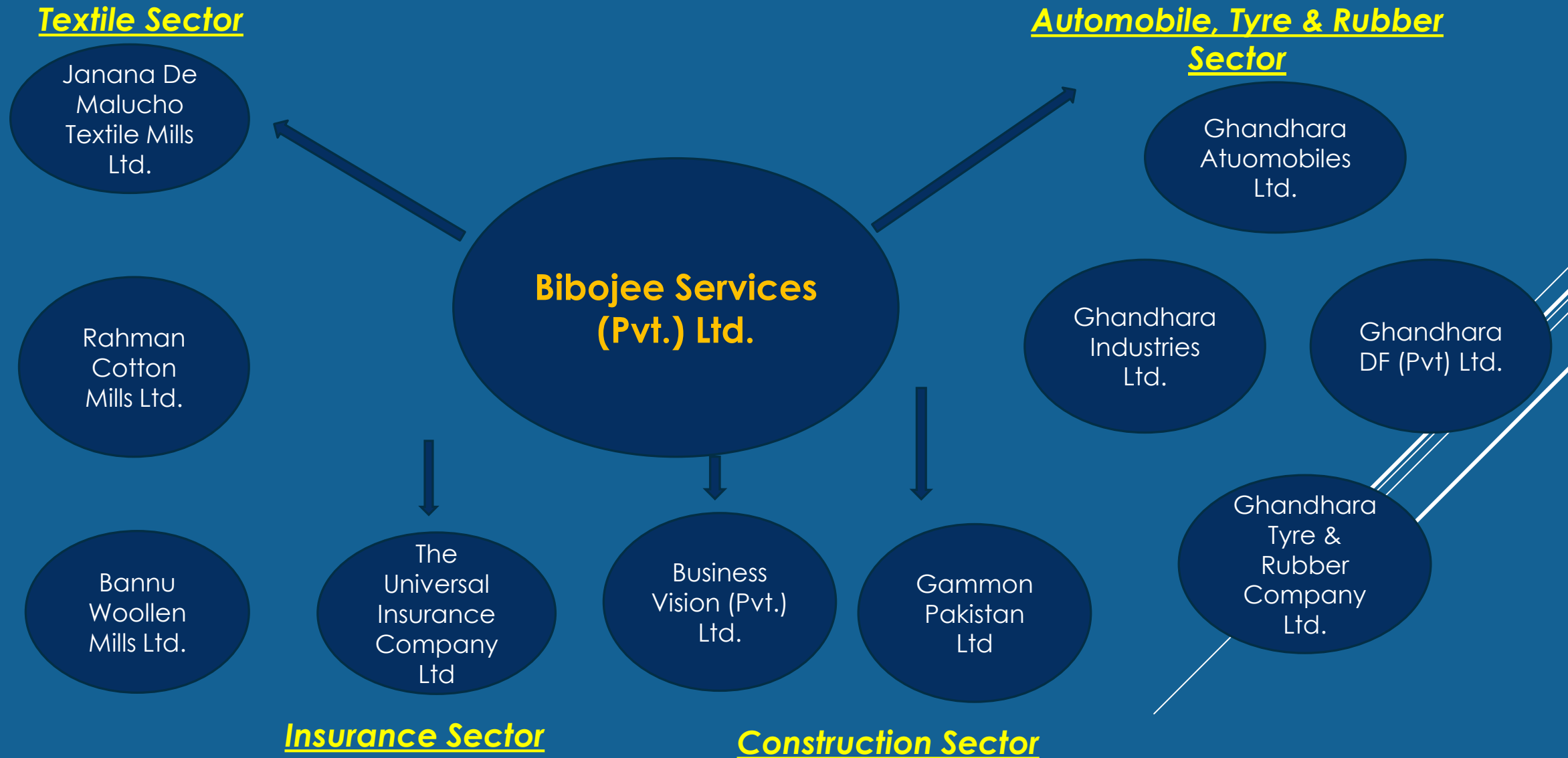
BOARD OF DIRECTORS

- ▶ Lt. Gen (R) Ali Kuli Khan Khattak Chairman
- ▶ Dr. Shahin Kuli Khan Khattak Chief Executive
- ▶ Mr. Ahmed Kuli Khan Khattak
- ▶ Mrs. Shahnaz Sajjad Ahmed
- ▶ Mr. Khalid Kuli Khan Khattak
- ▶ Wing Commd. (R) Javaid Ahmad Afzal Independent
- ▶ Dr. Hassan Iqbal Independent

MANAGEMENT TEAM/ HEAD OF DEPT.

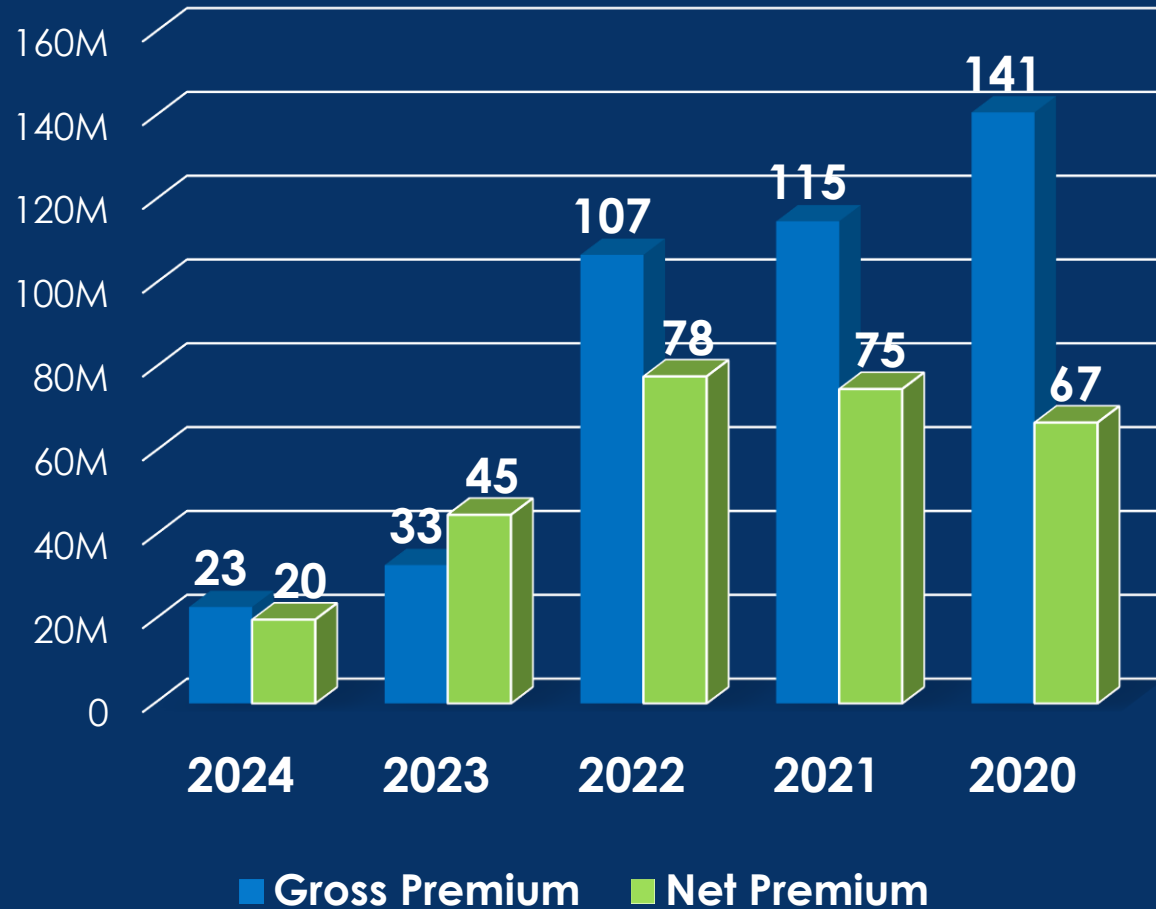
- ▶ Mr. Amir Raza Principal Officer
 - ▶ Mr. Ashfaq Ahmed Internal Auditor
 - ▶ Mr. Amir Nazar Chief Financial Officer
 - ▶ Mr. Liaqat Ali Shaukat Company Secretary
 - ▶ Mr. Aftab Rashid Head of IT Dept.
 - ▶ Mr. Muhammad Alyas Head of Re-Insurance
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BIBOJEE GROUP INFORMATION

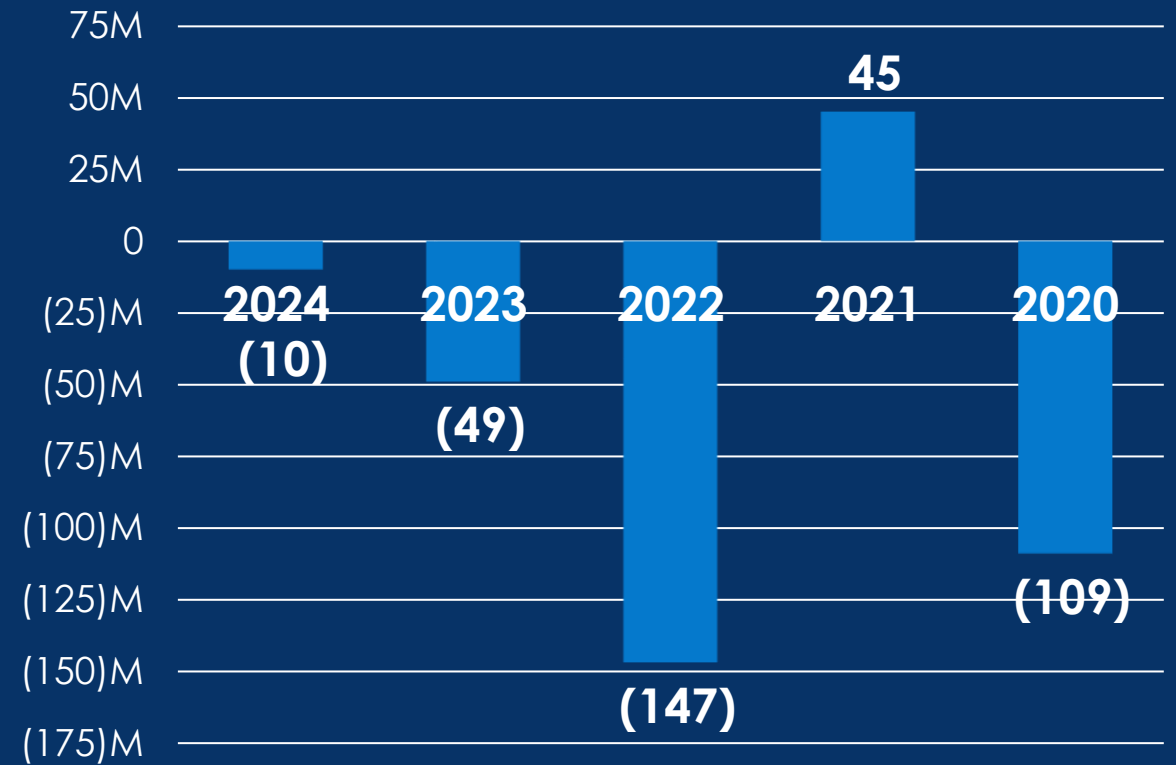


FIVE YEARS PERFORMANCE AT A GLANCE

Gross Premium & Net Premium

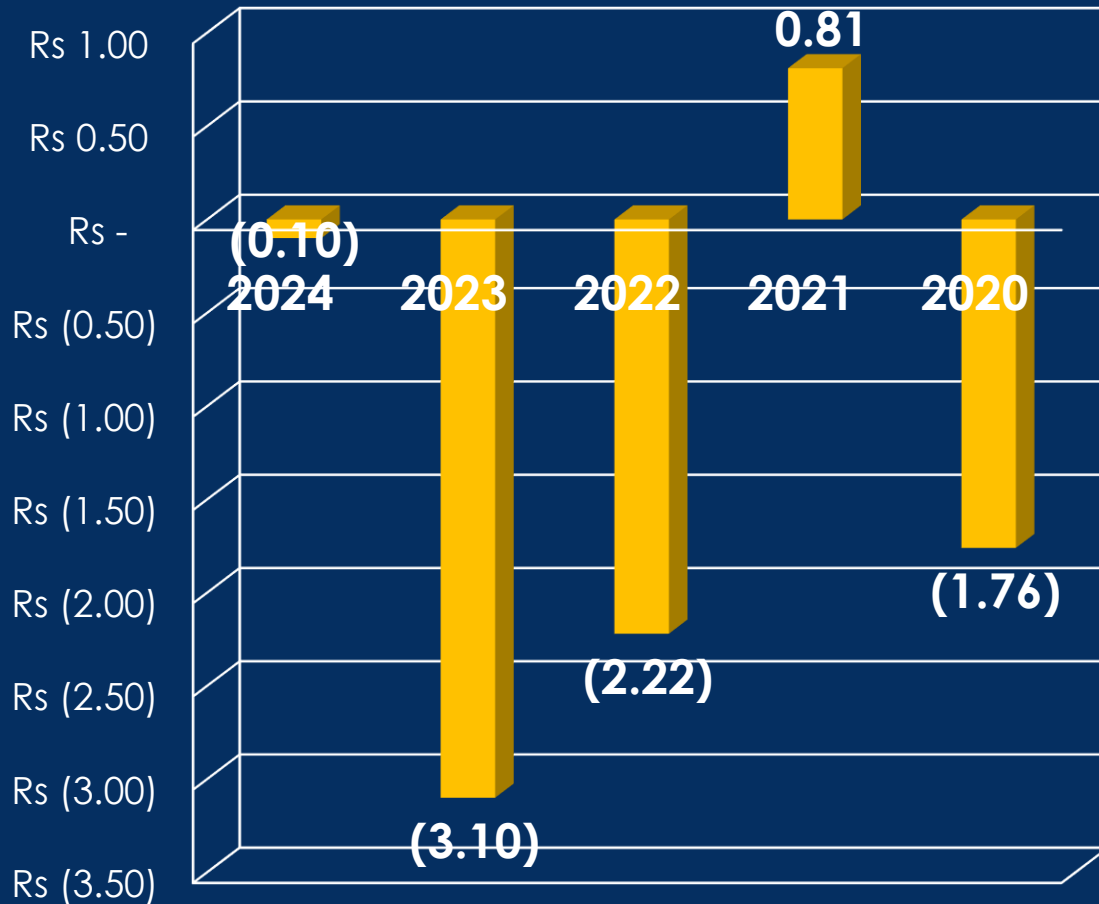


Profit / (loss) before tax

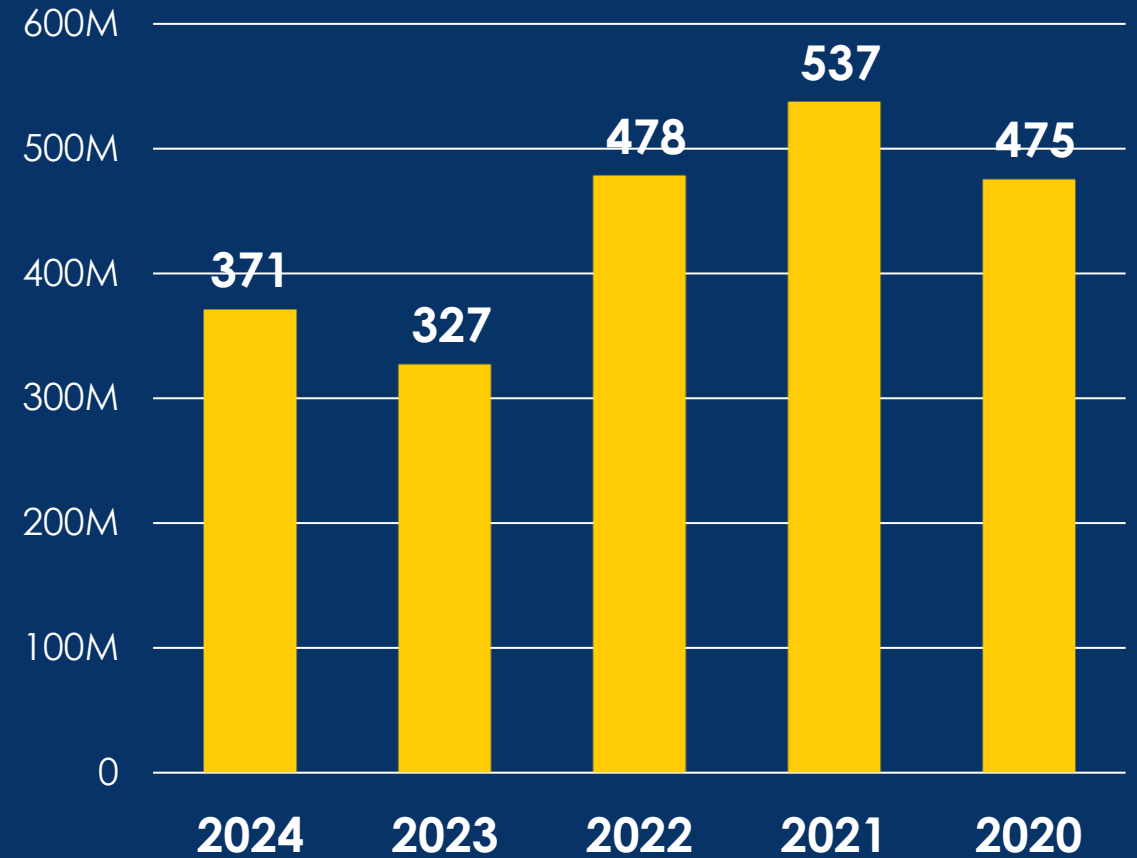


FIVE YEARS PERFORMANCE AT A GLANCE

EPS (Rs)

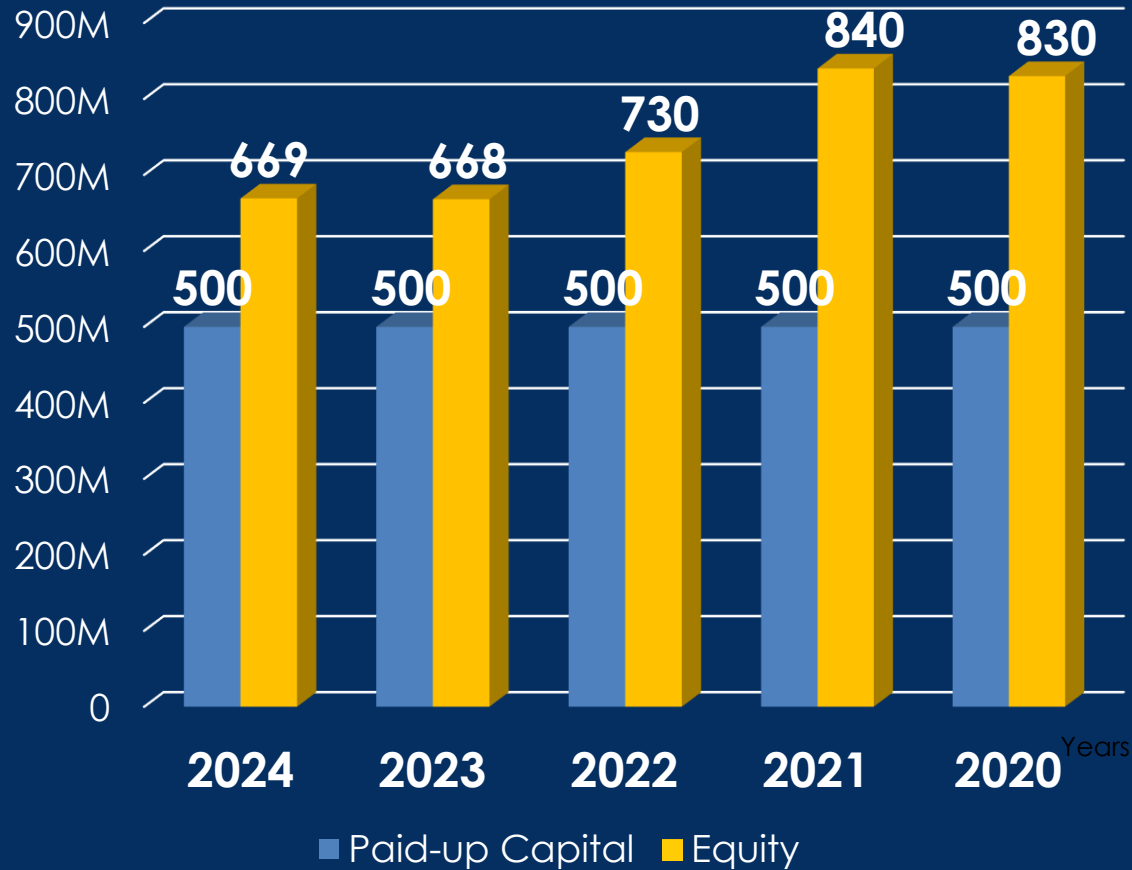


Investments

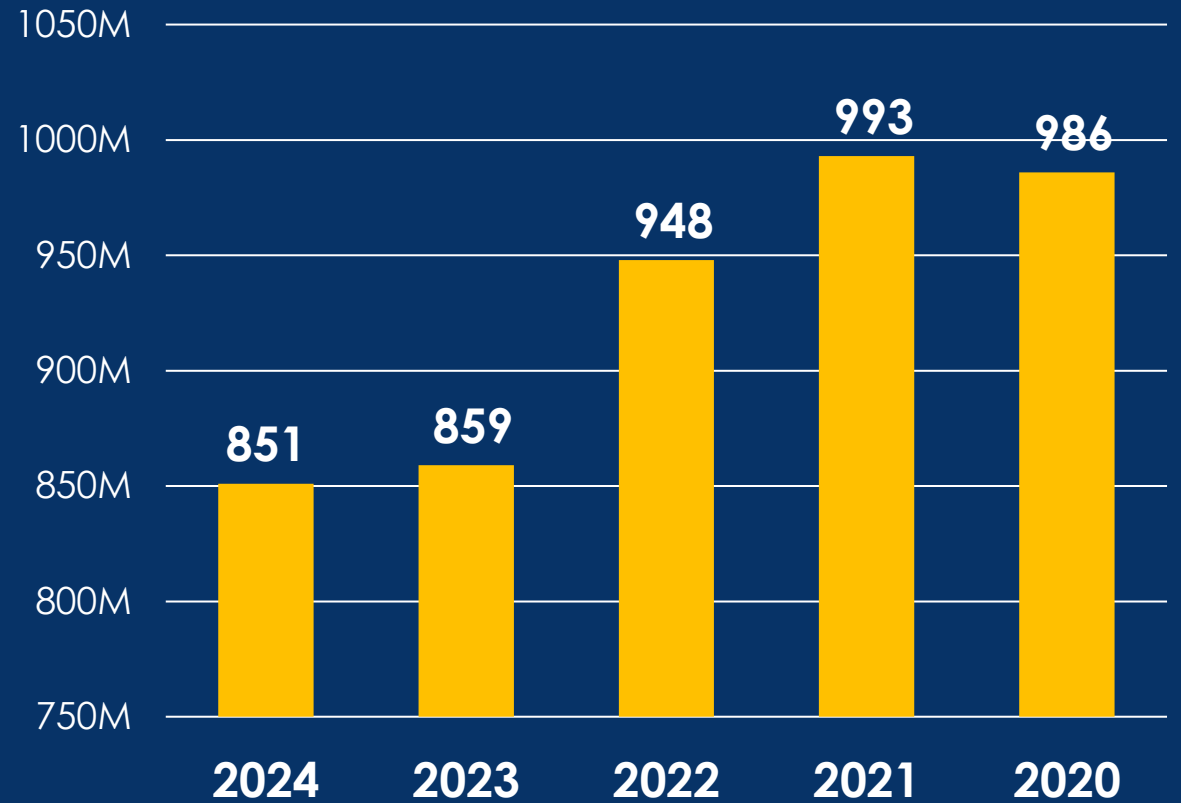


FIVE YEARS PERFORMANCE AT A GLANCE

Paid-up Capital / Equity

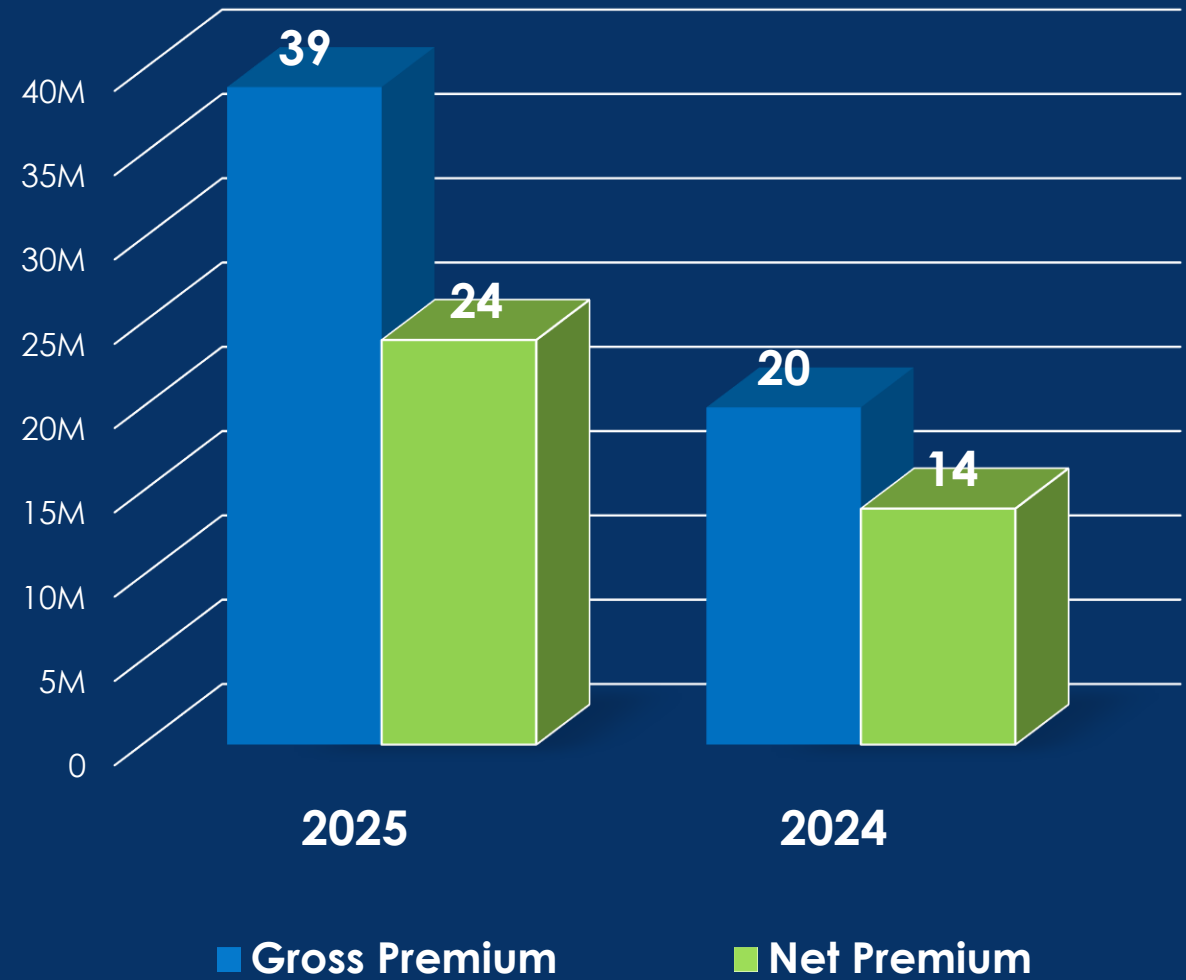


Total Assets

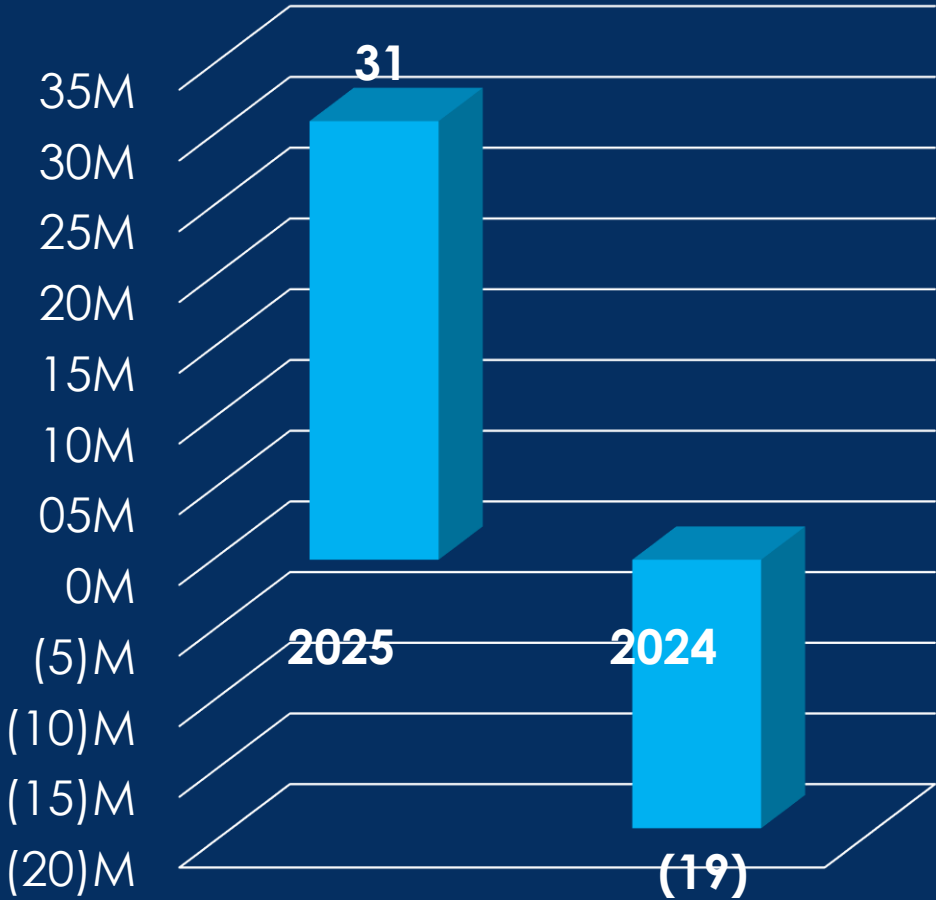


NINE MONTHS PERFORMANCE AT A GLANCE (2025 & 2024)

Gross Premium & Net Premium

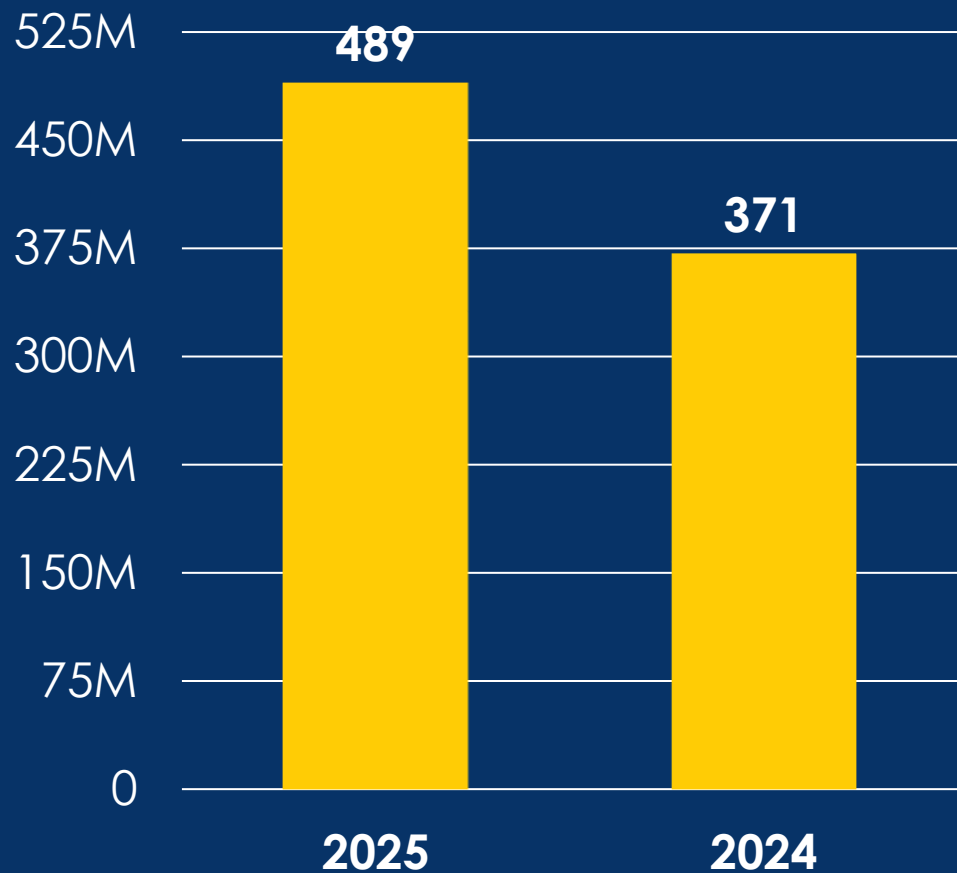


Profit / (loss) after Tax

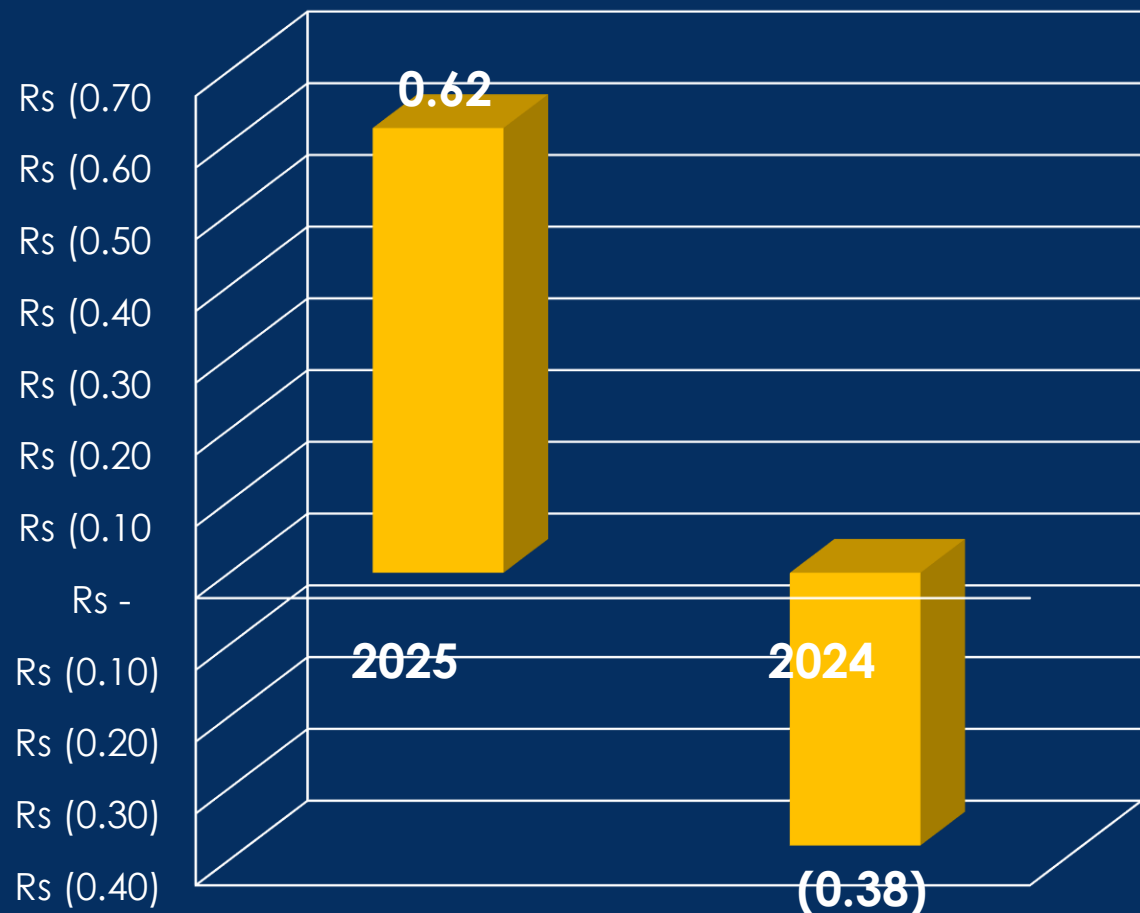


NINE MONTHS PERFORMANCE AT A GLANCE (2025 & 2024)

Investments

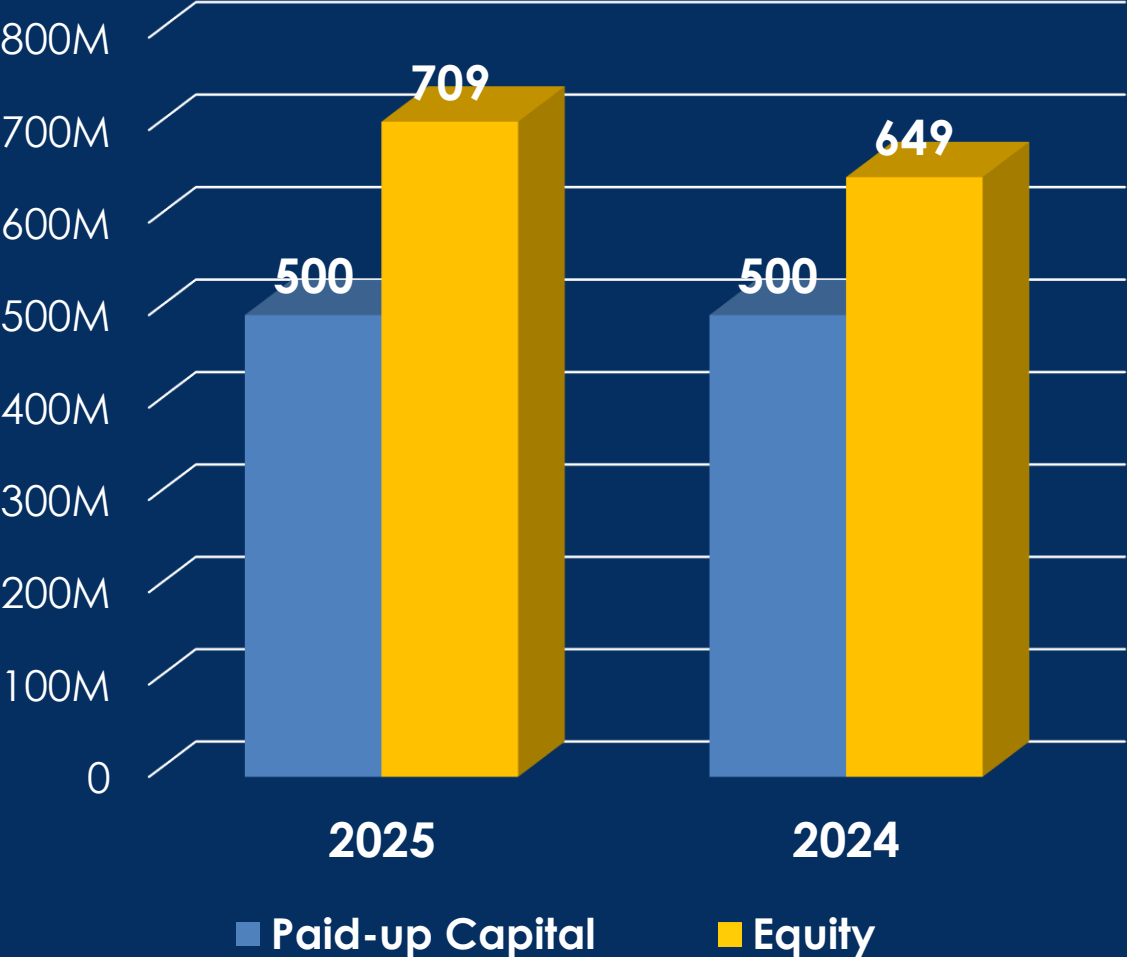


Earning / (loss) per share (Rs)

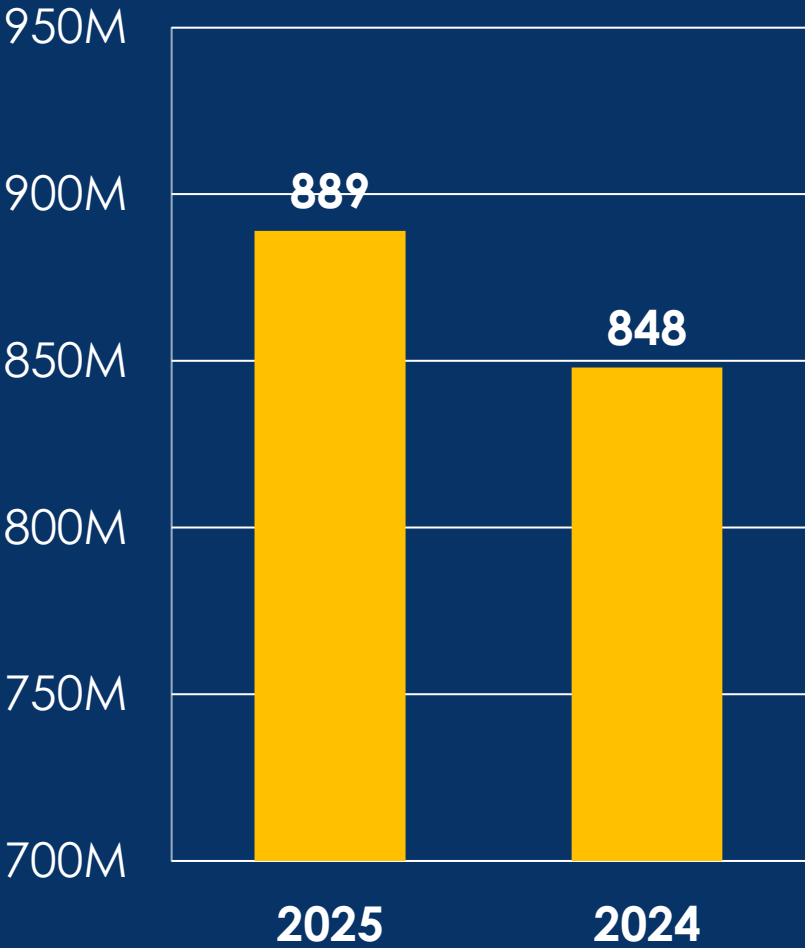


NINE MONTHS PERFORMANCE AT A GLANCE (2025 & 2024)

Paid-up Capital / Equity



Total Assets



VARIANCE ANALYSIS – PROFIT OR LOSS NINE MONTHS ENDED SEPTEMBER, 2025 VS 2024			
DESCRIPTION	2025	2024	VARIANCE
	(Rupees in thousand)		
Gross insurance premium	39,074	20,482	18,592
Net insurance premium	23,767	14,123	9,644
Net insurance claim expense	21,017	(2,302)	23,319
Premium deficiency	4,124	(1,107)	5,231
Net commission	(786)	(1,407)	621
Insurance claims and acquisition costs	24,355	(4,816)	29,171
Management expenses	(58,107)	(57,335)	(772)
Underwriting results	(9,985)	(48,028)	38,043
Investment income	23,773	(24,008)	47,781
Rental income	946	465	481
Other income	23,655	54,565	(30,910)
Other expenses	(4,015)	(5,067)	1,052
Results of operating activities	34,374	(22,073)	56,447
Share of Profit of associates – net	-	10,275	(10,275)
Profit / (loss) before taxation	34,374	(11,798)	46,172
Taxation	(3,190)	(7,170)	3,980
Profit / (loss) after taxation	31,184	(18,968)	50,152


STRATEGIC

AND

OPERATION DEVELOPMENT

DISCLAIMER

This presentation shows facts and future strategy only. Implementation of future strategy is always subject to positive and favorable economic indicators of the Company.

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