

EAST WEST INSURANCE COMPANY LIMITED



Corporate Briefing Session

CY2025 & 1QCY26

Monday, 25 May 2026



Company Profile



- Founded in 1983 by the late Mr. Unus Khan, East West Insurance Company Limited has grown into one of Pakistan's leading insurance providers. Mr. Khan, a graduate in Aeronautics and Meteorology from Great Britain, spent over 20 years in Civil Aviation before entering the business world in 1965. He later engaged in ventures across the USA and the Middle East, including insurance.
- Returning to Pakistan in 1982, he established East West Insurance with a vision to build a modern, customer-focused company. His leadership, integrity, and commitment laid the foundation for sustained growth. Today, the company is recognized for its financial strength, service quality, and professional workforce, serving thousands of policyholders nationwide.
- Mr. Khan's legacy of combining Eastern values with Western innovation continues to guide the company's operations, making East West Insurance a trusted name in the industry..

Our Vision



Quality Services, Innovative Solutions and Comprehensive risk cover

To be amongst most trusted Insurance security of the country by providing protection to our Insured on most effective basis ensuring prosperity for its stake holders and growth with human resource.

Our Mission



Long term commitment to our Valued clients

- To ensure most effective management for sustained growth of the company.
- To provide reliable & secure protection for the policyholders.
- To retain sound position of the company in the industry while working with dedication & innovation.
- To maintain continuous pursuit for cost effectiveness, enhanced productivity for ensuring financial health of the organization, to take care of shareholder's aspiration continuously.
- To inculcate value added system all across the organization for ensuring trustworthy relationship with its clients as well as shareholders.

Introduction About Board Of Director



- The Board remained actively engaged throughout the year, fulfilling its legal and governance responsibilities.
- Its primary objective was to safeguard shareholder interests, enhance profitability, and promote the company's goodwill.
- The Board comprises a balanced mix of executive, non-executive, and independent directors as per regulatory requirements.
- Directors come from diverse professional backgrounds and hold relevant qualifications for effective oversight.
- All Board members are well-versed in their roles, powers, and responsibilities under applicable laws and regulations, including the Companies Act, 2017 and the Code of Corporate Governance.

Chairman :	Umeed Ansari
Chief Executive Officer:	Naved Yunus
Director :	Javed Yunus
	Pervez Yunus
	Umeed Ansari
	Saad Yunus
	Ahsan Mahmood Alvi
	Urooj Yunus Ansari
	Shahzad Farooq Lodhi
	Rizwan Ali Dodani
	Aman Shah
Board Of Management	
Chief Executive Officer (CEO)	Naved Yunus
Deputy Managing Director	Saad Yunus
Chief Operating Officer	Umer Haroon
Director Finance	Shabbir Ali Kanchwala
Chief Financial Officer (CFO)	Tanveer Iqbal

Best Services We Can Offer



40+
Years of Experience

25
BRANCHES

650
HAPPY CLIENTS



OUR SERVICES
Fire And Property



OUR SERVICES
Marine Cargo & Hull



OUR SERVICES
Motor Insurance



OUR SERVICES
Engineering



OUR SERVICES
Health Insurance



OUR SERVICES
Miscellaneous



OUR SERVICES
Crops



OUR SERVICES
Credit And Suretyship

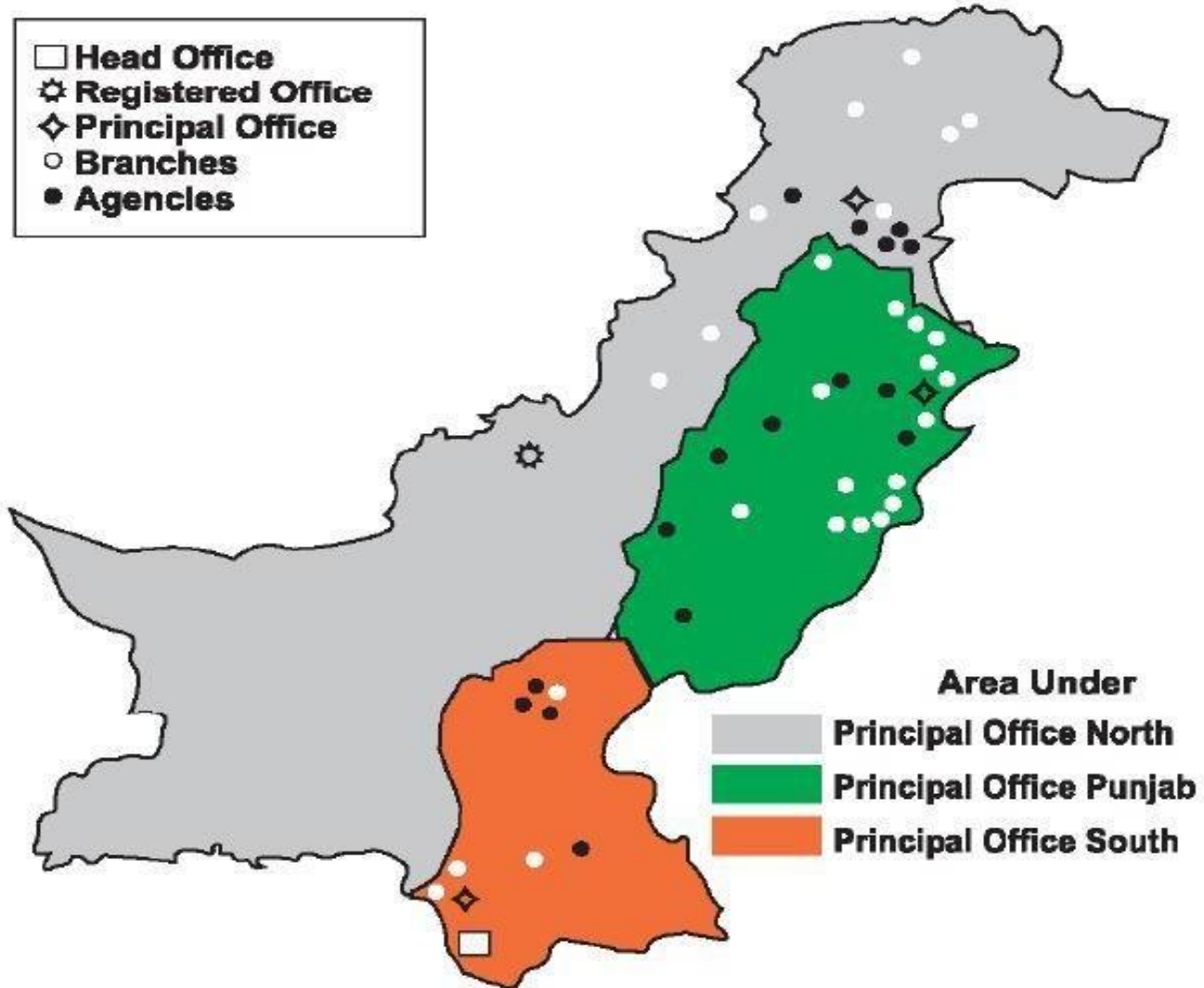
Credit Rating



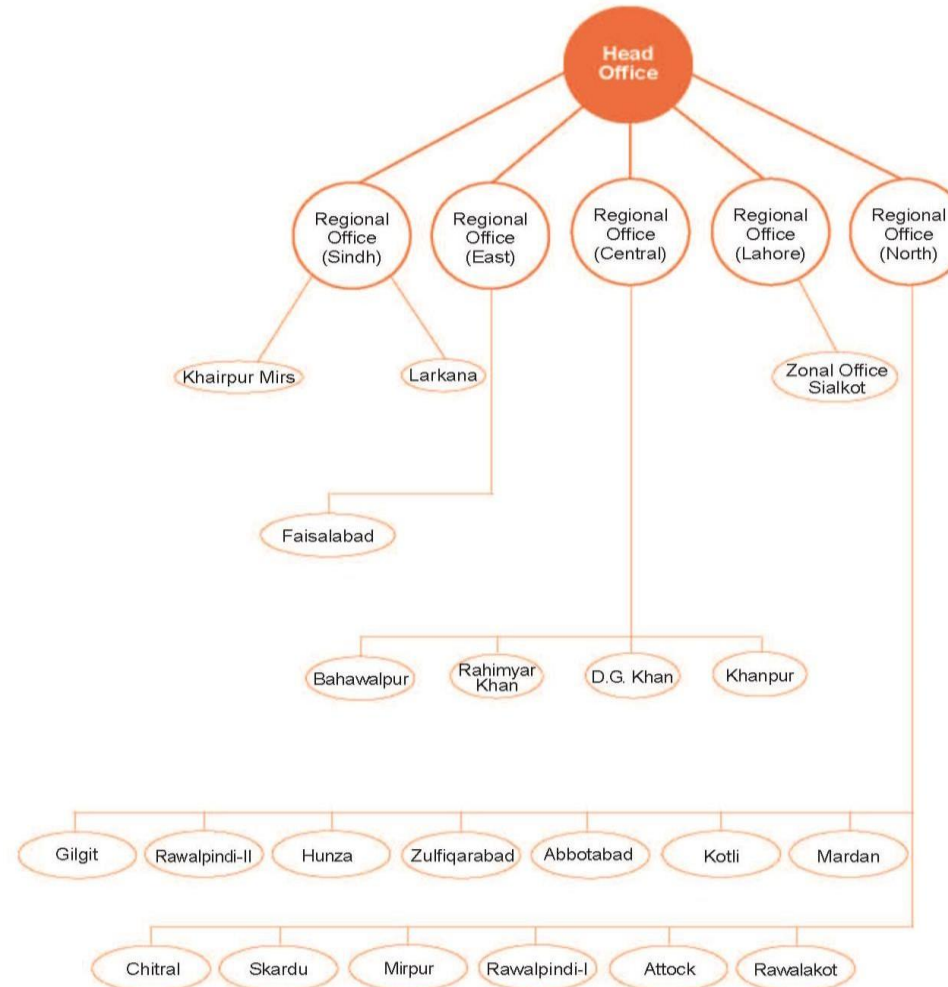
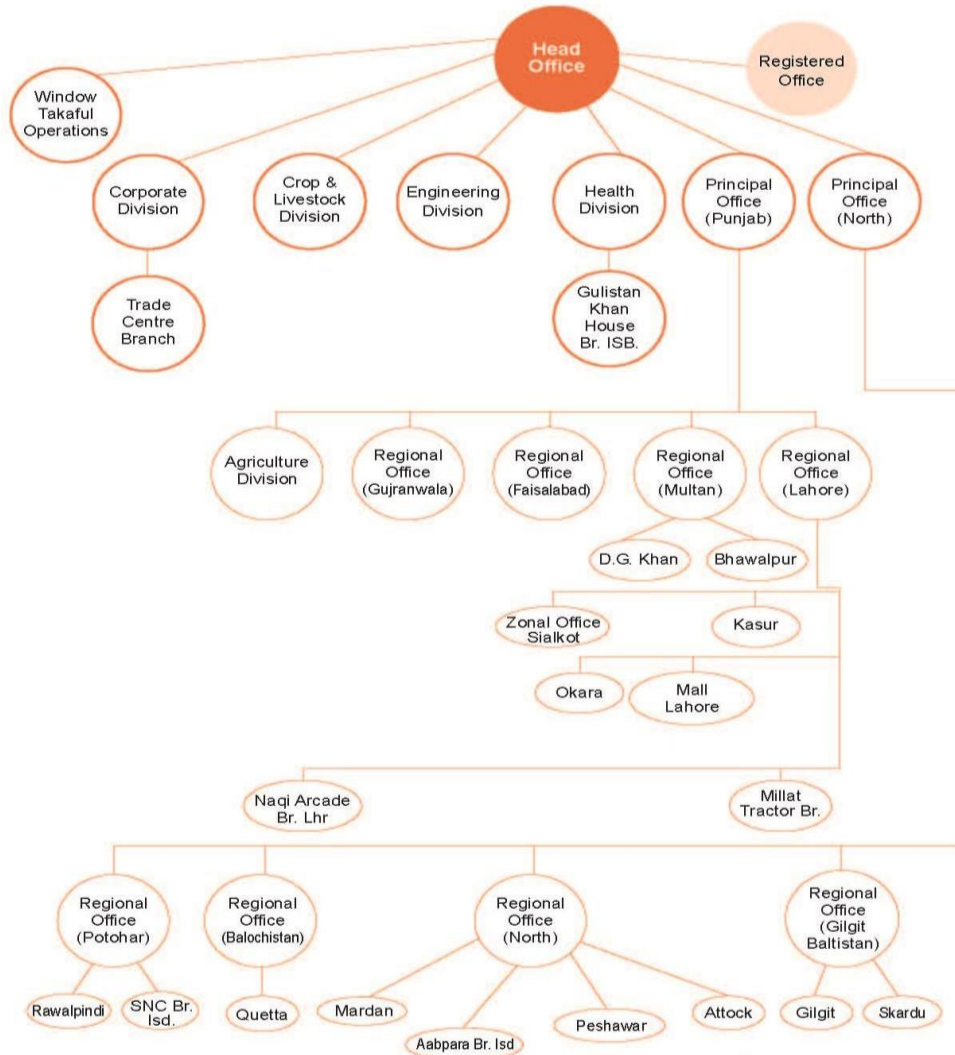
- In October, PACRA upgraded the company's credit rating to AA+ with a stable outlook.
- This reflects strong financial strength and high claims-paying ability.
- The upgrade reinforces confidence in our strategy focused on sustainable and profitable growth.
- Success depends on deeply understanding customer needs and delivering comprehensive insurance solutions.
- Meeting customer expectations will generate long-term value for both stakeholders and clients.



Locations



Company Offices & Branch Network, Agencies Network



Financials 2025



Gross Written Premium

/ Contribution

52.6%YoY

PKR 12.95bn

Net Earned Premium

/ Contribution

66.8%YoY

PKR 7.6bn

Fire/Property

Gross premium

PKR 4.6bn, +52%

Underwriting profit

PKR 334mn

Marine

Gross premium

PKR 1.48bn, +29%

Underwriting profit

PKR 241.48mn

Motor

Gross premium

PKR2.17bn, +62%

Underwriting profit

PKR197.88mn

Engineering

Gross premium

PKR 3.4bn, +89%

Underwriting profit

PKR 272.6mn

Miscellaneous

Gross premium

PKR1.33bn, +15%

Underwriting profit

PKR 78.78mn

Window Takaful Operation

Gross premium

PKR 1.19bn, +48%

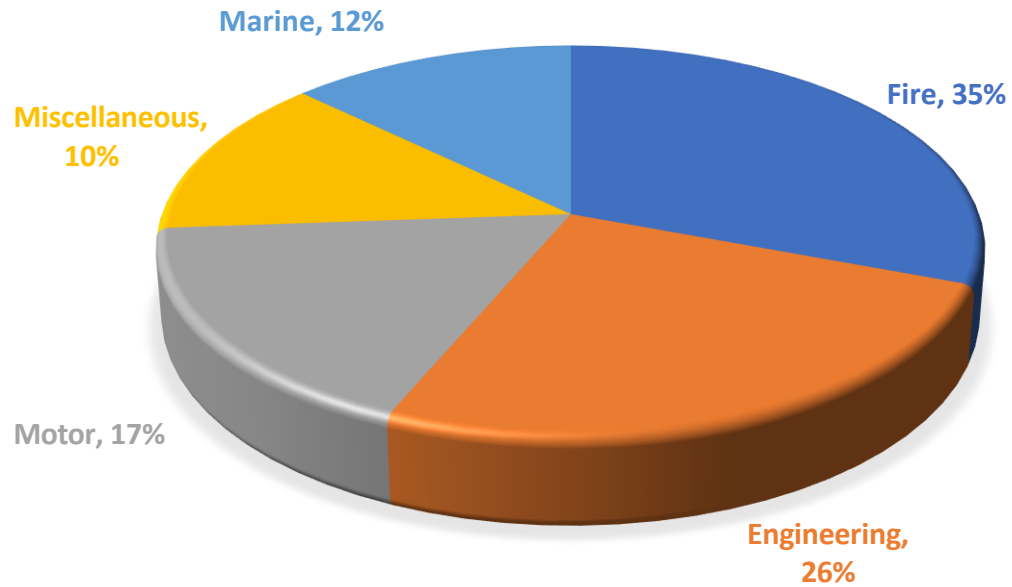
Underwriting profit

PKR 21.5mn

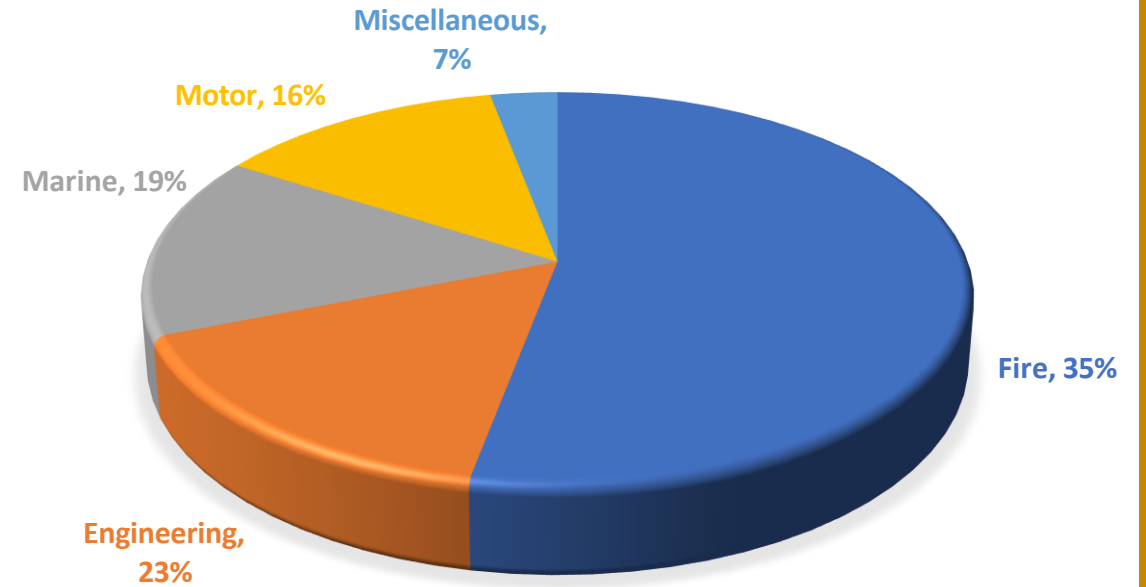
Financials 2025



Gross Premium / Contribution



Underwriting Profit



Historical Financials

(PKR Mn)



	2025	2024	2023	2022	2021	2020
Gross Premium Written						
(inclusive of Takaful Operation)	12,946	8,481	6,740	5,386	4,216	3,675
Net Premium Written						
(inclusive of Takaful Operation)	7,649	4,586	3,938	2,811	2,156	1,876
Investment & Deposits	10,368	5,499	3,361	2,299	1,873	1,462
Investment Income/(Loss)	1,016	753	404	185	92	84
Total Assets Book Value	17,918	9,807	7,430	5,993	4,534	3,961
Paid Up Capital	2,815	2,559	1,759	1,759	1,361	1,183
Share holder's equity	6,158	4,671	3,326	2,468	1,961	1,649
Underwriting Profit(inclusive of Takaful Operation)	1,124	597	396	429	393	336
Profit before tax	1,928	1,197	677	477	358	297
Profit for the year	1,449	973	583	388	312	231
Break up value per share (Rs)	21.88	18.26	18.91	14.03	14.41	13.93
Earning per share - basic and diluted (Rs)	5.15	3.46	2.69	2.22	2.30	1.96
Bonus Shares Issued	256	202		262	178	154
Right Shares Issued		334				

Annual Profit & Loss Accounts

(PKR Mn)

	CY25	CY24	YoY
Net insurance premium	7,286	4,304	69%
Net insurance claims	(3,278)	(1,945)	69%
Net commission	(1,599)	(822)	-95%
Insurance claims and acquisition expenses	(4,876)	(2,766)	76%
Management expenses	(1,307)	(954)	37%
Underwriting results	1,103	584	89%
Investment income	1,016	753	35%
Other income	41	36	14%
Other expenses	(357)	(276)	29%
Results of operating activities	1,802	1,096	64%
Finance cost	(6)	(7)	-14%
PBT from Window Takaful operations	133	108	23%
Profit before tax	1,928	1,197	61%
Income tax expense	(479)	(224)	114%
Profit after taxation	1,449	973	49%
Earnings per share - basic and diluted	5.15	3.46	29%

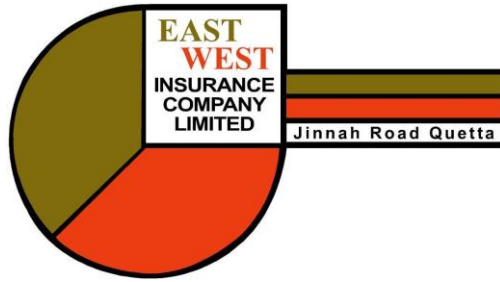


Quarterly Profit & Loss Accounts

(PKR Mn)



	1QCY26	1QCY25	QoQ
Net insurance premium	1,936	1,356	43%
Net insurance claims	(801)	(538)	49%
Net commission	(321)	(243)	32%
Insurance claims and acquisition expenses	(1,123)	(781)	44%
Management expenses	(296)	(196)	51%
Underwriting results	517	379	36%
Investment income	10	156	-94%
Other income	8	3	167%
Other expenses	(49)	(77)	-36%
Results of operating activities	486	461	5%
Finance cost	(0.38)	(0.18)	111%
Profit before tax from Window Takaful operations	48	26	85%
Profit before tax	534	487	10%
Income tax expense	(51)	(30)	70%
Profit after taxation	483	457	6%
Earnings per share - basic and diluted	1.72	1.79	-4%



Thank You
Q&A

