PAK-QATAR
GENERAL TAKAFUL

PAK QATAR GENERAL TAKAFUL

Corporate Brief Session

12:00 pm (PST),
24th August 2026, Monday

PRESENTED BY : SAQIB ZEESHAN (CEO) & MUHAMMAD SALEEM (CFO)

Agenda Items

1. Introduction: Pak Qatar Group
2. Pak Qatar General Takaful Profile
3. Vision & Mission
4. PQGTL Leadership
5. Our Impact
6. Board of Directors + Sponsors
7. Shariah Function
8. Products & Services
9. Branch Network
10. Innovation & Digitalizations
11. Key Revenue Drivers (LoB wise)
12. Annual FS (P&L Page)
13. 6 Years P&L
14. Key Risks
15. Questions & Answers
16. Thank You

PAK-QATAR GENERAL TAKAFUL

Pak Qatar Group - A Movement in Islamic Finance

Pak-Qatar Group stands as a trailblazer in Pakistan's Islamic financial services industry, offering a diverse range of Shariah-compliant solutions since 2007.

Embedded in Islamic values and driven by excellence, the Group's trusted entities—Pak-Qatar Investments, Pak-Qatar Asset Management, Pak-Qatar Family Takaful, Pak-Qatar General Takaful, Sharq Trading and Merchandising Limited, and the Pak-Qatar Care Foundation—work in synergy to provide ethical and innovative financial services, empowering individuals and businesses across the nation.

The Group champions excellence, integrity, and trust to reshape the country's Islamic financial ecosystem.

PAK-QATAR INVESTMENT

PAK-QATAR ASSET MANAGEMENT

PAK-QATAR FAMILY TAKAFUL

PAK-QATAR GENERAL TAKAFUL

CARE FOUNDATION

SHARQ TRADING & MERCHANDISING LIMITED

PQGTL Profile

Pak-Qatar General Takaful Limited (PQGTL) is one of the leading General Takaful companies in Pakistan. The company commenced its operations in 2007. Pak-Qatar General Takaful Limited offers comprehensive General Takaful (Non-Life insurance) products' portfolio for corporate customers as well as individual clients. Incorporated in 2006, and beginning operations in 2007, the company is registered with, and supervised by, the Securities and Exchange Commission of Pakistan (SECP).

An independent Shari'ah Advisory Board chaired by Mufti Muhammad Hassaan Kaleem certifies all products and operations for Shari'ah compliance. Mufti Muhammad Taqi Usmani was the founding Chairman of the group's Shari'ah Advisory Board since inception and named Mufti Hassaan Kaleem as his successor in 2019. The company is rated "A+" (Single A Plus) with Stable Outlook by PACRA and 'A' (Single A) with 'Stable' Outlook by the VIS Credit Rating Company Limited.

Vision

- Providing financial protection & freedom through Takaful to everyone.

Mission

- Promote Takaful amongst the masses, encompassing education and awareness, and present an image that is consistent with our ideological values.
- Adhere to best ethical practices in all aspects of our operations, while abiding by the Shariah and the law of the land.
- Empower our employees by inspiring, guiding, enabling, and supporting them.
- Ensure our support to the community and the environment with excellence.
- Ensure customer satisfaction by offering quality products and services driven by their needs.
- Ensure optimum returns to the shareholders

PQGTL Leadership: Leading the Journey, Delivering the Impact

Saqib Zeeshan
Chief Executive Officer | (PQGTL)

Mr. Saqib Zeeshan, with over 20 years of experience in Takaful, insurance, and health services, has held senior roles at organizations like Pak-Qatar Family Takaful and Allianz EFU. A philanthropist, he is the Founding President of Team Karachi Welfare Society and has served on key committees at IAP and FPCCI.

Muhammad Saleem
Chief Financial Officer | (PQGTL)

Mr. Muhammad Saleem is associated with the company since 2007. He is a seasoned Accounting and Taxation professional, and is currently serving as Head of Accounts. Mr. Saleem possesses 30+ years of experience in the field of Treasury, Financial Reporting, Costing, Taxation and Reinsurance, and previously has worked with reputed companies on responsible positions.

Our Impact

Paid-up Capital
PKR 1 Billion+

2 Decades
of expertise in empowering customers' financial well-being

A Professional and Result Driven Team of
200+ People

Pak-Qatar General Takaful Limited (PQGTL)

Rated A+ by **PACRA** & **VIS** with Stable outlook

Helping the economy grow with an Annual Contribution of **PKR 1.3+ BILLION** in **2025**

Protecting nearly
500k
Individuals
And serving more than
1000+ Corporate Clients
Since Inception

Board of Directors : The Architects of Our Strategic Journey

H.E Sheikh Ali Bin Abdullah Thani J. Al-Thani
CHAIRMAN BOARD OF DIRECTORS

Mr. Abdul Basit Ahmad Al-Shaibei Member Board of Directors	Mr. Ali Ibrahim Al Abdul Ghani Member Board of Directors	Mr. Said Gul Member Board of Directors	Mr. Muhammad Kamran Saleem Member Board of Directors
Mr. Zahid Hussain Awan Member Board of Directors	Ms. Ammara Shamim Member Board of Directors	Mr. Zahid Haleem Shaikh Member Board of Directors	Mr. Asad Pervaiz Member Board of Directors

Our Sponsors: The Force Behind Our Momentum

Pak-Qatar Investment (Private) Limited specializes in Shariah-compliant investment management, offering expert advisory services, project feasibilities, and market-driven strategies. Committed to excellence, integrity, and customer satisfaction, PQIL empowers individuals and businesses to achieve their financial goals with confidence.
To learn more, please visit www.pqinvest.com.pk

Qatar International Islamic Bank (QIIB), a trusted name in Islamic banking since 1991, provides personal and corporate banking solutions rooted in Qatari values. Regulated by Qatar Central Bank and internationally rated, QIIB delivers innovative, Shariah-compliant products tailored to meet evolving customer needs.
To learn more, please visit www.qiib.com.qa

Qatar Islamic Insurance Company (QIIC) is a global leader in Takaful Insurance, combining Shariah principles with dynamic management to deliver innovative products and services. As the first in Qatar to offer online insurance, QIIC consistently pioneers customer-focused solutions, maintaining a strong financial position and impressive growth despite market competition.
To learn more, please visit www.qiic.com.qa

Shariah Function : The Compass Behind Our Decisions

The Shariah Advisory Function of Pak-Qatar is a cornerstone of credibility and expertise, ensuring all products and operations adhere to Shariah principles. Chaired by the esteemed Mufti Muhammad Hassaan Kaleem, the board continues the legacy of its founding Chairman, the renowned Mufti Muhammad Taqi Usmani, who entrusted its leadership to Mufti Hassaan in 2019.

Mufti Muhammad Hassaan Kaleem is a Shariah expert with roles in Dar-ul-Ifta Jamia Darul-Uloom Karachi, Deloitte's Global Islamic Finance Team, and multiple Shariah Boards globally, including AAOIFI, Hanover Re Takaful, and Pak-Qatar Takaful. He is also a faculty member at the Center for Islamic Economics, Karachi.

Mufti Ismatullah, a Ph.D. holder from Karachi University and a specialist in Islamic Fiqh, has issued over 25,000 fatwas at Dar-ul-Uloom Karachi. An expert in Islamic finance, he is Chairman of the Shariah Board for Bank Al-Habib and Shariah Advisor for Pak-Qatar Takaful and IGI Window Takaful.

Mufti Muhammad Shakir Siddiqui, an expert in Islamic Finance and Takaful, oversees Shariah Compliance and Training for Pak-Qatar Group. He serves as Shariah Advisor for Pak-Qatar General Takaful, Century Insurance, and Pakistan Reinsurance, with over a decade of experience in Shariah Audit and Risk Management.

Products & Services

Fire and Property Takaful Coverage

Protect your business premises, homes, and assets from unexpected damage against both visible and unforeseen risks.

Marine Takaful Coverage

Secure your valuable cargo during transit; this plan ensures your goods reach their destination safely.

Motor Takaful Coverage

Ensure your car is shielded from damage, theft, and accidents, keeping your journeys safe and stress-free.

Safar Asan (Travel)

Make your travel plan free of worries, anywhere in the world

Aashiyana (Home)

Protecting every chapter of your story, on every brick of your Aashiyana.

Branch Network: Our Footprint, Pakistan-Wide

Total Number of Branches

14

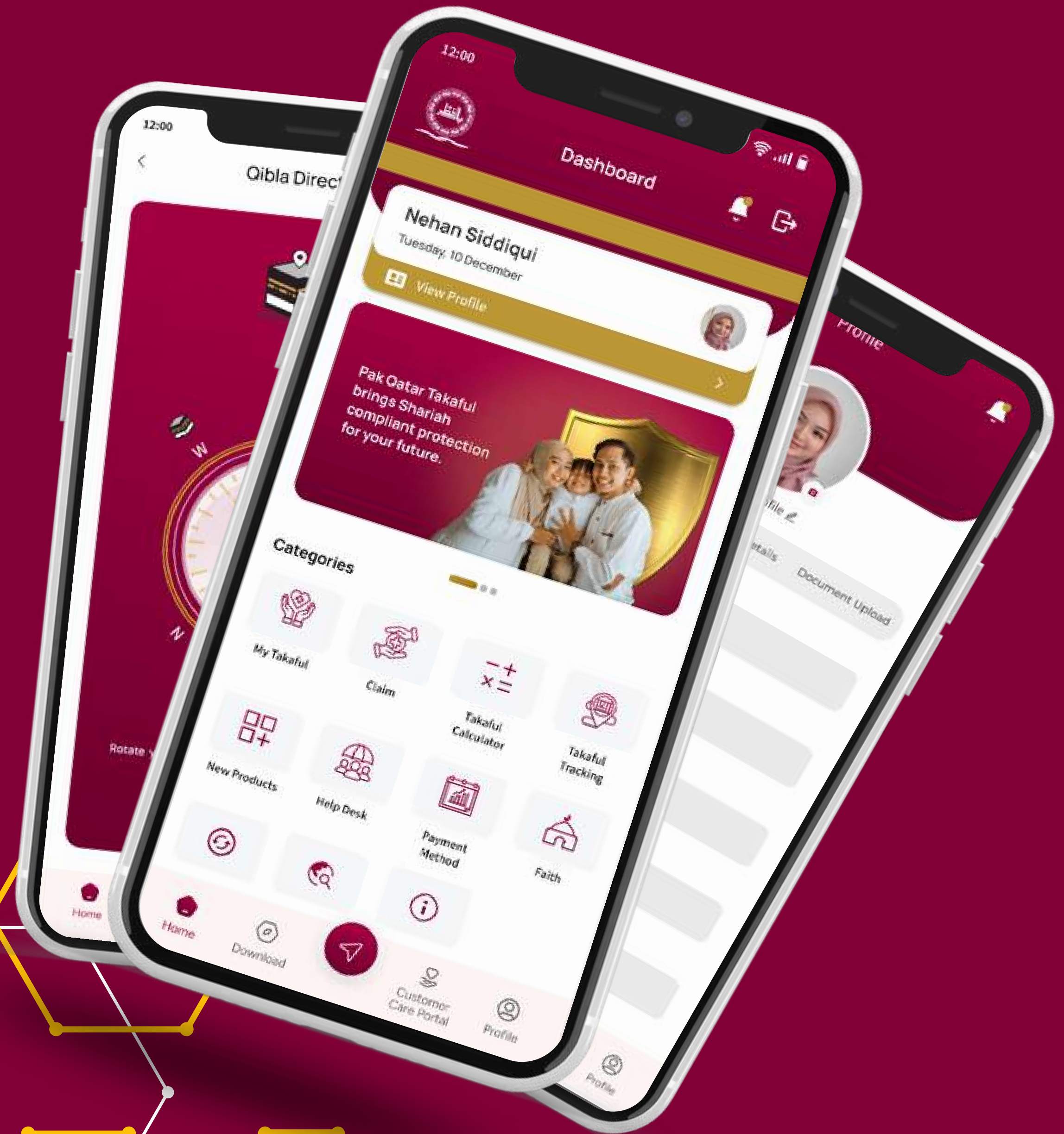
South	North	Central
07	03	04

Innovation & Digitalization

PQGTL - HIFAZAT

Soft Launched

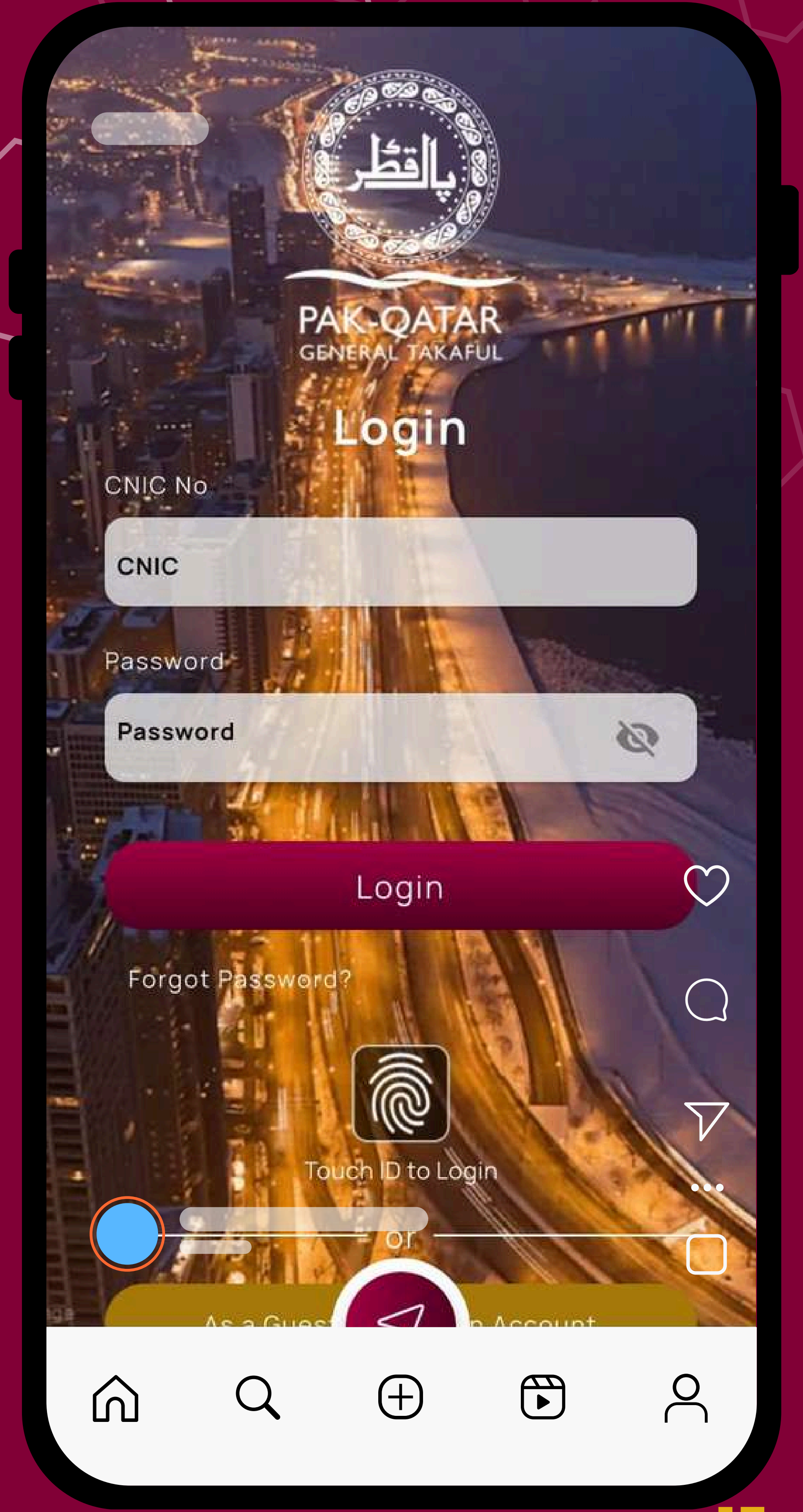
Buy Motor, Travel & Home Takaful



Claims Easily

Track Policies

Online Payment



E-Learning Portal Demo

Established Centralized CRM Integrated with Call Center

We have established a strategic partnership with Maison Consulting, a leading technology solutions provider, and implemented Microsoft Dynamics 365 for a better customer Experience

A Contact Center is a centralized hub where a company manages all customer interactions across multiple communication channels, including phone, email, chat, and social media, to provide support, resolve issues, and enhance the customer experience.

- Ticket Management System
- Lead Management System
- Real-Time Data for CBC Calls

Centralized Customer Interaction Hub:

- Handles Customer inquiries, support requests and service issues via phone, email, chat and social media.

Multi-Channel Communication:

- Provides consistent service across multiple channels to meet diverse customer preferences.

Customer Experience Enhancement:

- Aims to resolve issue quickly and efficiently, improving customer satisfaction and loyalty.

Performance Matrics:

- Tracks matrics like Average Handling Time (AHT), First Call Resolution (FCR) and Customer Satisfaction (CSAT)

Technology Integration:

- Utilizes CRM and other tools for efficient call routing, data management and personalized customer service.

ISO CERTIFICATE

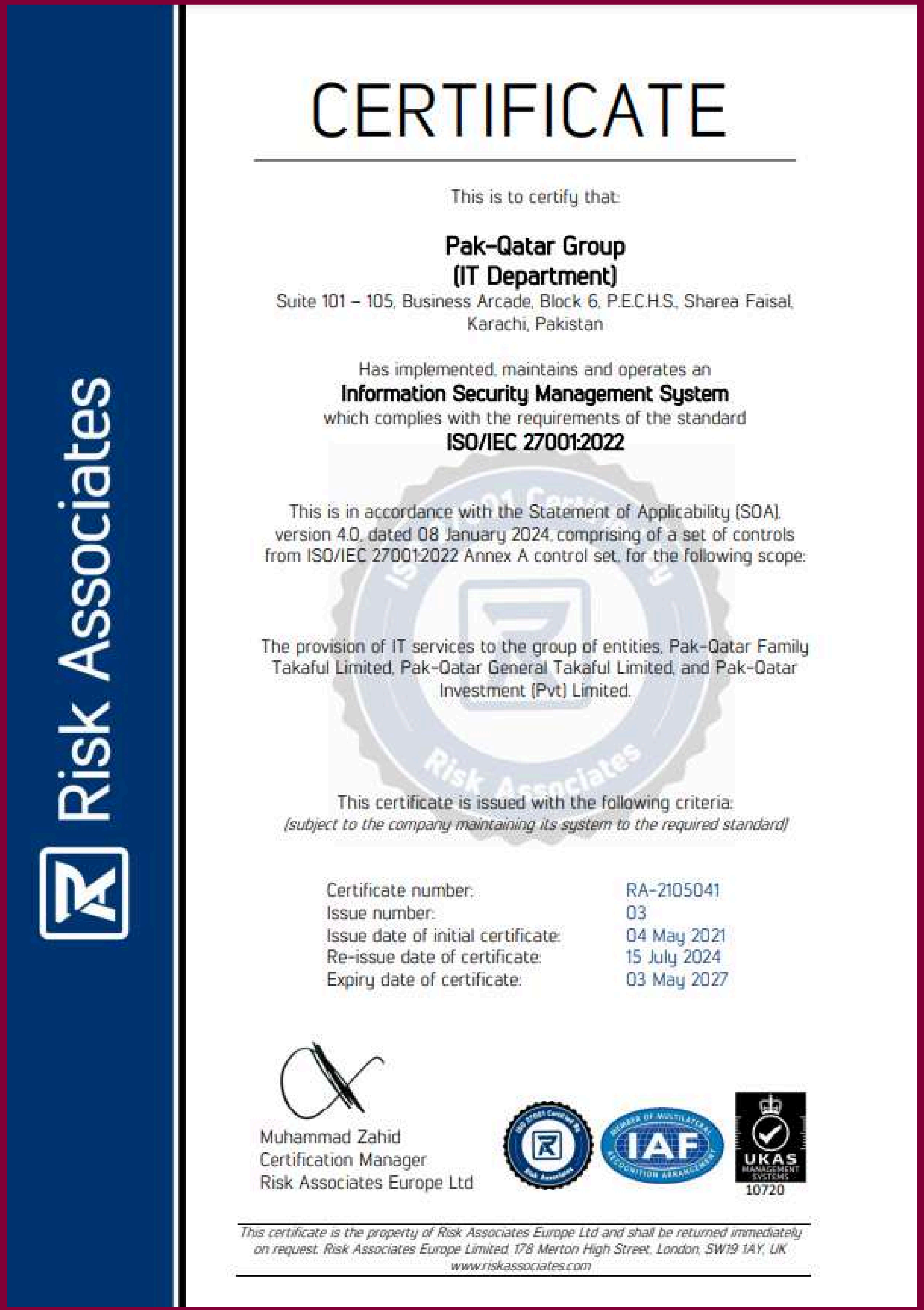
ISMS: ISO-27001

Protect Reputation

The globally accepted benchmark for the effective management of information assets

Risk Management

Increased reliability and security of systems and information.
Improved customer and business partner confidence



Risk Associates

CERTIFICATE

This is to certify that:

Pak-Qatar Group
(IT Department)
Suite 101 – 105, Business Arcade, Block 6, P.E.C.H.S., Sharea Faisal, Karachi, Pakistan

Has implemented, maintains and operates an
Information Security Management System
which complies with the requirements of the standard
ISO/IEC 27001:2022

This is in accordance with the Statement of Applicability (SOA), version 4.0, dated 08 January 2024, comprising of a set of controls from ISO/IEC 27001:2022 Annex A control set, for the following scope:

The provision of IT services to the group of entities, Pak-Qatar Family Takaful Limited, Pak-Qatar General Takaful Limited, and Pak-Qatar Investment (Pvt) Limited.

This certificate is issued with the following criteria:
(subject to the company maintaining its system to the required standard)

Certificate number:	RA-2105041
Issue number:	03
Issue date of initial certificate:	04 May 2021
Re-issue date of certificate:	15 July 2024
Expiry date of certificate:	03 May 2027

Muhammad Zahid
Certification Manager
Risk Associates Europe Ltd

10720

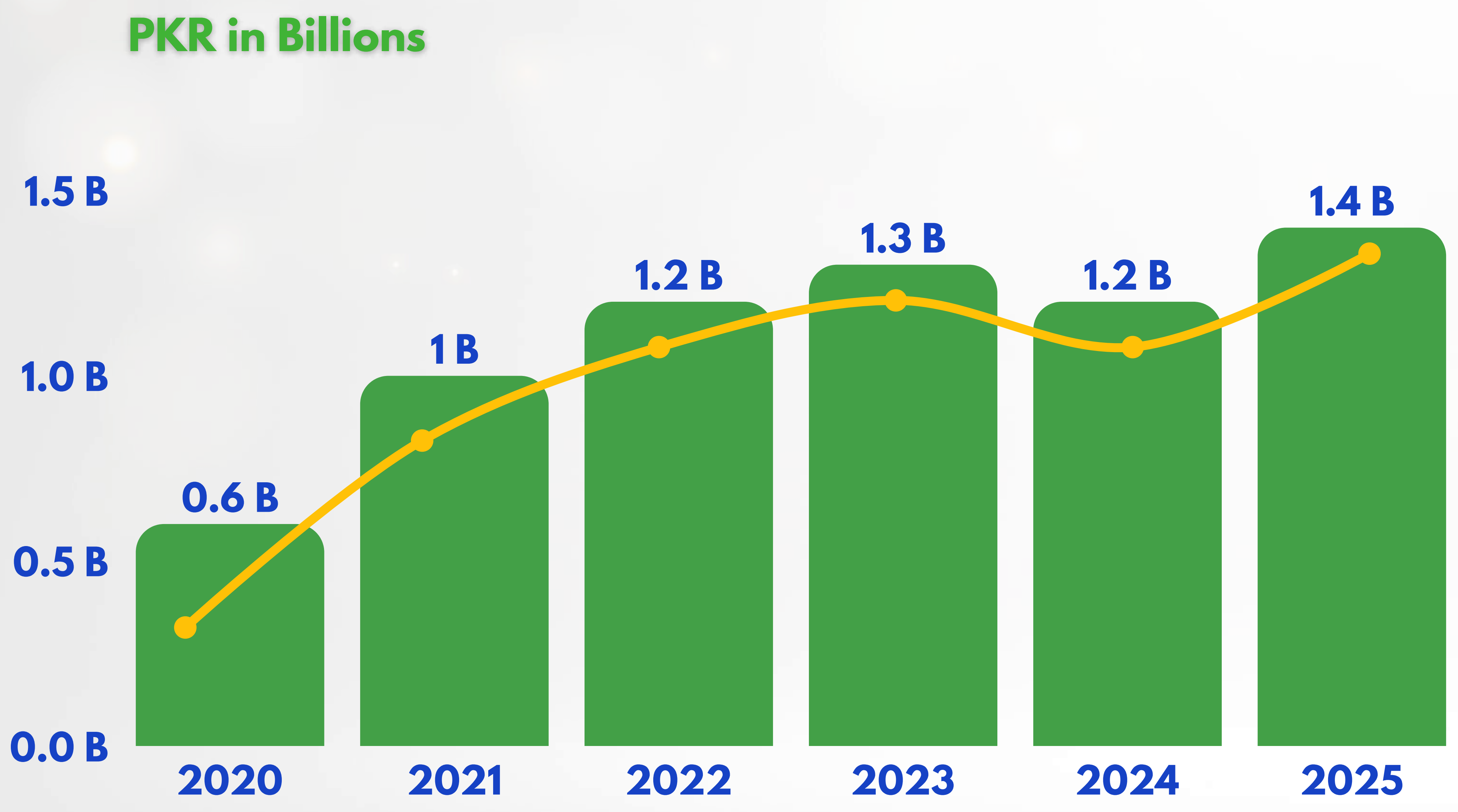
This certificate is the property of Risk Associates Europe Ltd and shall be returned immediately on request. Risk Associates Europe Limited, 178 Merton High Street, London, SW19 1AY, UK
www.riskassociates.com

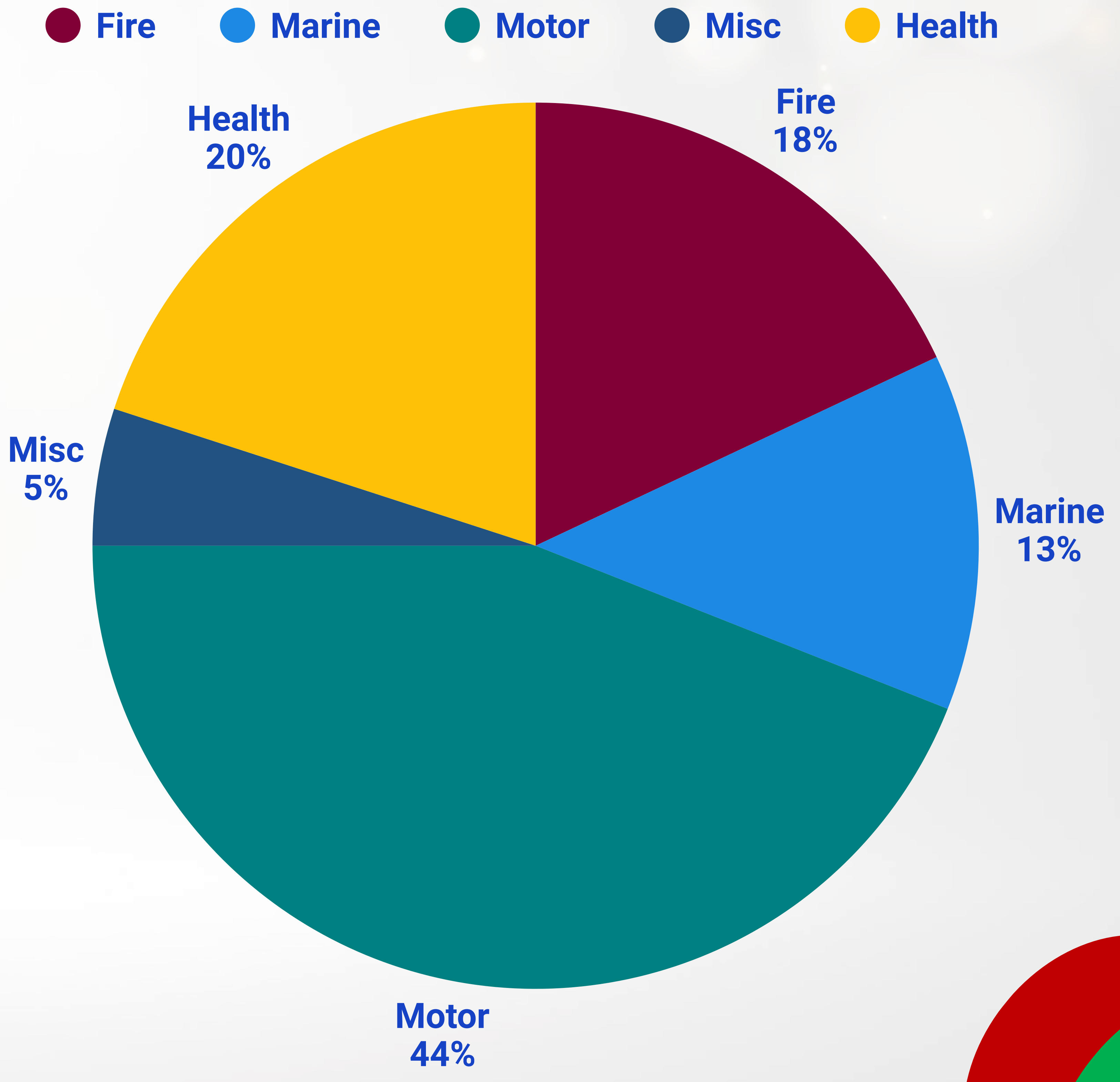
LoB-wise Actual 2025 vs 2024
PQGTL posted 20% growth from 2024

Business Segment	2025 Actual – Rs.	2024 Actual – Rs.	% Increase / (Decrease) from 2024
Fire	257,839,874	253,937,703	2%
Marine	175,776,369	139,211,740	26%
Motor	618,856,397	571,723,410	8%
Misc.	76,566,151	70,484,298	9%
Total Business without Health	1,129,038,791	1,035,357,151	9%
Health	285,960,357	139,134,610	106%
TOTAL	1,414,999,148	1,174,491,761	20%

Aggregate Gross Contribution - 6 Years at a Glance

PQGTL has achieved Rs. 1.4 B Aggregate Gross Contribution in 2025, increased by 20 %, i.e., from Rs. 1.2 b to Rs. 1.4 b





PAK-QATAR GENERAL TAKAFUL

Profit and Loss Account

For the Year Ended December 31, 2025

	Note	December 31, 2025	December 31, 2024
		---Rupees---	
PARTICIPANTS' TAKAFUL FUND (PTF)			
Contribution earned		814,043,687	670,804,835
Less : Contribution ceded to retakaful		(355,245,098)	(317,164,287)
Net contribution revenue	22	458,798,589	353,640,548
Retakaful rebate earned	23	83,788,533	77,823,085
Net underwriting income		542,587,122	431,463,633
Net takaful claims including IBNR	24	(521,017,437)	(401,229,731)
Charge of contribution deficiency reserve		(4,000,000)	(900,000)
Other direct expenses	25	(1,965,963)	(5,505,649)
Surplus before investment income		15,603,722	23,828,253
Investment income	27	17,244,605	22,409,073
Other income	28	9,197,071	24,568,487
Less: Modarib's share	29	(13,220,838)	(23,488,780)
Surplus transferred to accumulated surplus		28,824,560	47,317,033
SHAREHOLDERS' FUND (SHF)			
Wakala fee	30	550,950,507	511,789,459
Commission expense	26	(132,510,451)	(137,217,528)
General, administrative and management expenses	31	(381,530,394)	(361,169,757)
		36,909,662	13,402,174
Modarib share from PTF	29	13,220,838	23,488,780
Investment income	27	120,520,498	118,815,033
Direct expenses	32	(12,068,532)	(10,365,906)
Other income	28	9,005,609	18,593,770
Profit before taxation		167,588,075	163,933,851
Taxation	33	(49,422,670)	(50,147,086)
Profit after taxation attributable to shareholders		118,165,405	113,786,765
Earnings per share - Rupees	34	1.83	1.86

Six Years' Key Historic Financial Data

PROFIT AN LOSS ACCOUNT	FY 2025	FY2024	FY2023	FY 2022	FY2021	FY2020
Participant's takaful Fund (PTF)						
Contribution earned	814,043,687	670,804,835	870,247,590	712,460,204	542,117,730	389,375,602
Contribution ceded to re-takaful	(355,245,098)	(317,164,287)	(275,577,967)	(256,609,422)	(245,048,228)	(203,336,518)
Net contribution revenue	458,798,589	**353,640,548**	**594,669,623**	**455,850,782**	**297,069,502**	**186,039,084**
Re-takaful rebate earned	83,788,533	77,823,085	62,673,467	51,156,261	49,405,318	40,274,571
Net underwriting income	542,587,122	**431,463,633**	**657,343,090**	**507,007,043**	**346,474,820**	**226,313,655**
Net takaful Claims including IBNR	(521,017,437)	(401,229,731)	(666,711,694)	(536,224,574)	(321,296,243)	(197,068,736)
Contribution deficiency expense	(4,000,000)	(900,000)	(1,311,213)	8,811,107	(9,599,894)	(8,000,000)
other direct expenses	(1,965,963)	(5,505,649)	(1,287,409)	(2,402,103)	(6,627,459)	(6,339,445)
Surplus/ (deficit) before investment income	15,603,722	**23,828,253**	**(11,967,226)**	**(22,808,527)**	**8,951,224**	**14,905,474**
Investment income	17,244,605	22,409,073	18,899,591	24,575,968	9,266,630	7,943,300
other income	9,197,071	24,568,487	33,643,095	15,991,137	7,964,995	11,213,965
Modarib's share	(13,220,838)	(23,488,780)	-	(14,198,487)	(4,307,907)	(7,662,906)
Surplus for the year - PTF	28,824,560	**47,317,033**	**40,575,460**	**3,560,091**	**21,874,942**	**26,399,833**
Shareholders' fund (SHF)						
Wakala income earned	550,950,507	511,789,459	506,108,542	431,377,974	357,186,874	240,492,605
commission expense	(132,510,451)	(137,217,528)	(135,248,028)	(126,095,403)	(99,903,808)	(66,363,886)
General, administrative & management expense	(381,530,394)	(361,169,757)	(335,959,202)	(286,324,739)	(253,394,843)	(199,020,427)
	36,909,662	**13,402,174**	**34,901,312**	**18,957,832**	**3,888,223**	**(24,891,708)**
Modarib share from PTF	13,220,838	23,488,780	-	14,198,487	4,307,907	7,662,906
Investment income	120,520,498	118,815,033	106,119,953	47,743,949	42,915,910	36,469,629
other income	9,005,609	18,593,770	11,083,015	4,732,092	3,752,851	4,379,632
Direct expenses	(12,068,532)	(10,365,906)	(9,662,677)	(5,537,239)	(8,687,819)	(6,609,211)
Profit before taxation	167,588,075	**163,933,851**	**142,441,603**	**80,095,121**	**46,177,072**	**17,011,248**
Provision taxation	(49,422,670)	(50,147,086)	(41,234,271)	(21,831,078)	(13,641,872)	2,050,490
Profit after taxation - SHF	118,165,405	**113,786,765**	**101,207,332**	**58,264,043**	**32,535,200**	**19,061,738**

Key Risks

- Higher claim frequency or severity may impact underwriting results.
- Natural disasters and large-scale events may lead to significant claims.
- Failure of re-takaful partners to meet obligations may increase exposure.
- Market fluctuations may adversely affect investment income.
- Intense competition and pricing pressure may reduce underwriting margins.

Question & Answers

Thank You