

# FINANCIAL HIGHLIGHTS

PARTICULARS	2008	2007
	Rupees in Million	
<b>EARNINGS</b>		
Gross Premium	10,205	9,379
Net Premium	7,488	5,532
Underwriting Result	367	119
Investment Income	1,098	4,486
Profit Before Tax	1,176	4,285
Profit After Tax	1,099	4,201
<b>BALANCE SHEET</b>		
Paid Up Capital	1,022	1,022
Equity	8,444	7,652
Investments (Book Value)	7,577	8,132
Investments (Market Value)	6,735	11,709
Cash & Bank	1,724	954
Total Assets	18,545	18,766
Total Liabilities	10,101	11,114
<b>RETURN</b>		
Return on Capital Employed (%)	13.02	54.90
<b>SHARE INFORMATION</b>		
Earning Per Share (Rupees)	10.75	41.09
Break Up Value Per Share (Rupees)	82.59	74.85
No. of Shares (In Million)	102.24	102.24
Share Price (Rupees)	101.84	358.35
KSE Index	5,865	14,075
P/E Ratio	9.47	8.72
(*) Dividend Per Share (Rupees)	3.00	3.30
Market Price To Break Up Value	1.23	4.79
(*) Dividend Yield (%)	2.95	0.92
(*) Dividend Payout Ratio (%)	27.9	8.03
<b>OPERATING PERFORMANCE</b>		
Underwriting Result To Net Premium (%)	4.90	2.15
Profit After Tax / Net Premium (%)	14.68	75.94
Investment Income To Net Premium (%)	14.66	81.09
Total Expenses / Net Premium (%)	22.95	26.28
(*) Including Bonus Dividend		