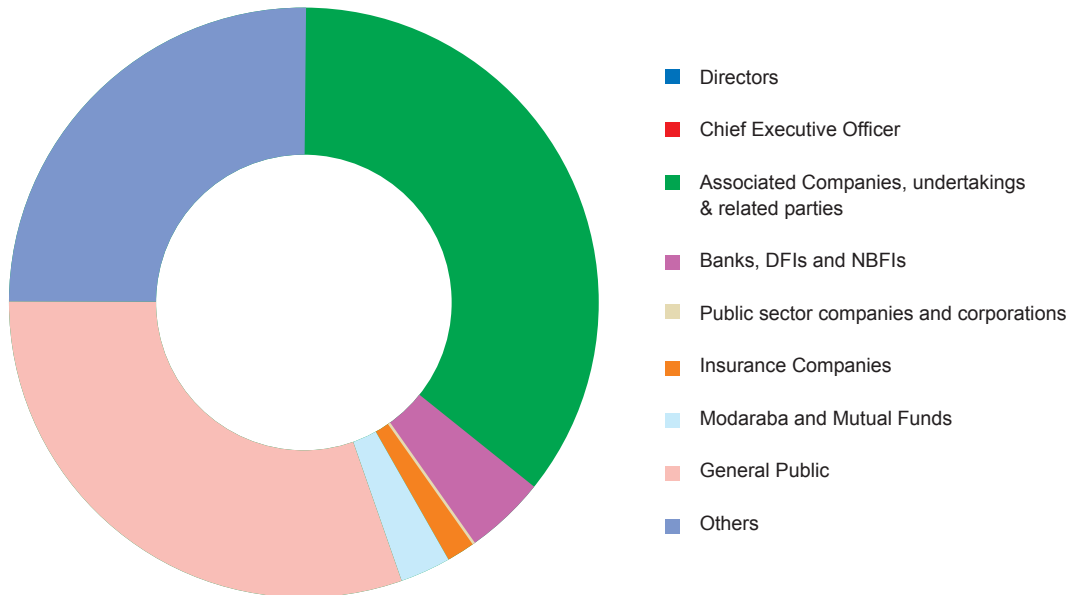




categories of shareholders and financial highlights



SHAREHOLDERS

	Number of shares	Stake (%)
Directors	63,748	0.056
Chief Executive Officer	2,750	0.002
Associated Companies, Undertakings and Related Parties	40,079,450	35.640
Banks, DFIs and NBFIs	5,037,769	4.480
Public Sector Companies and Corporations	111,621	0.099
Insurance Companies	1,756,428	1.562
Modaraba and Mutual Funds	3,099,329	2.756
General Public	34,284,741	30.487
Others	28,022,840	24.918

FINANCIAL RESULTS

	2009	2008	Change (%)
	(Rupees in million)		
Total Assets	21,612	19,004	13.73
Equity	10,781	8,559	25.96
Gross Premium Underwritten	10,321	10,205	1.13
Underwriting Result	679	367	85.05
Investment Income	2,479	1,098	125.81
Profit After Tax	2,434	1,099	121.49

OPERATING PERFORMANCE

Underwriting Result to Net Premium	10.0%	4.9%
Profit After Tax / Net Premium	35.8%	14.7%
Investment Income to Net Premium	36.4%	14.7%
Total Expenses / Net Premium	27.9%	22.9%
Combined Ratio	90.0%	95.1%