

CORPORATE BRIEFING *FY-2025*



The
**UNITED
INSURANCE**
COMPANY OF PAKISTAN LTD.

تحفظ کی علامت

IMPORTANT DISCLAIMER

THIS PRESENTATION IS NOT AN OFFER OR SOLICITATION OF AN OFFER TO BUY OR SELL ANY SECURITIES OR ANY INVESTMENT

This presentation has been prepared by The United Insurance Co., of Pakistan Limited (UNIC) solely for information purpose.

The information contained in this presentation should be considered in the context of the circumstances prevailing at the time and will not be updated to reflect any developments that may occur after the date of presentation.

This presentation does not constitute or form part of a prospectus, offering circular or offering memorandum or any offer, solicitation, invitation or recommendation to purchase or sell any securities and no part of it shall from the basis of, or be relied upon in connection with, or act as any inducement to enter into any agreement, contract, commitment or investment decision in relation to any securities. This presentation shall not at all be intended to provide any disclosure upon which an investment decision could be made. No money, securities or other consideration is being solicited, and, if sent in response to this presentation or the information contained herein, will not be accepted.

Neither UNIC nor any of its officials, advisors, associates, employees or any person working for, under or on behalf, shall have any responsibility and/or liability of any nature whatsoever (in contract or otherwise) for any loss whatever arising from any use of this presentation or its contents or otherwise arising connection with this presentation.

UNIC does not undertake any obligation to update any forward-looking statement to reflect events that occur of circumstances that arise after the date of this presentation, and it does not make any representation, warranty (whether express or implied) or prediction that the results anticipated by such forward-looking statements will be achieved. In additions, past performance should not be taken as an indication or guarantee of future results.

KEY AREAS

Company Brief

- ❖ *United International Group*
- ❖ *Company History*
- ❖ *Vision / Mission Statement*
- ❖ *Board of Directors*
- ❖ *Board Committees*
- ❖ *PACRA Rating*
- ❖ *Major/Key Revenue Segments*
- ❖ *Our Network*

Financial Performance / Overview

- ❖ *Gross Premium Analysis*
- ❖ *Segment Analysis*
- ❖ *Net Premium Analysis*
- ❖ *Underwriting results analysis*
- ❖ *Profit Before Tax*

UIG

Group of Companies



WE'RE LEADING OUR SECTOR AND WORKING WITH OUR CLIENTS TO ADVANCE THE CAUSE OF SUSTAINABILITY — EVEN IN PLACES WHERE YOU MIGHT NOT EXPECT US.

COMPANY BRIEF

United was Founded in 1959 by one of the country's leading Industrialist Mr. Fakhruddin Valika, UIC was established with 20% equity from Pakistan Insurance Corporation (now known as Pakistan Reinsurance Company) as a founder member of the Company.

Initially authorized to do Life Assurance as well as General Insurance through their expansive network of branches across West Pakistan and East Pakistan (now Bangladesh). UIC was able to offer all specialized products pertaining to the specific requirement of the industries, such as Fire, Marine, Motor, Engineering & Miscellaneous within the scope of the General Insurance Business.



As a composite company, UIC was standing among the three largest Companies and continued to flourish. Under the revolutionary policies Government nationalized its Life Sector in 1970. Being the largest insurance Company secured its obligations through best treaty arrangements with leading Re-insurers from London, Zurich and Munich.

COMPANY BRIEF

The United Insurance Company's strength lies in the quality products and its wide range of branches all over Pakistan combined with efficient and professional staff.

Unlike our competitors, our offices remain open whole week. Thanks to our dedicated workforce, we able to cater to our client's needs 24 hours.

UIC is known for providing innovative insurance products that provide quality protection with competitive pricing. We wish to establish a successful partnership with our clients, our staff, and other insurance companies, which respects the interests and goals of each party.

Success can be measured by our clients choosing us because of their belief in our ability to meet or exceed their expectations of price, service, and expertise.

IFS RATING

AA+
by PACRA

AA+
by VIS

PACRA & VIS has issued IFS Rating “AA+” with “stable” outlook
of The United Insurance Company of Pakistan Limited

VISION STATEMENT

**As an insurance Company – To be the
“FIRST CHOICE”.**

MISSION STATEMENT

By adopting Insurance Technologies

We will meet the global requirements

**For the regulators' compliances, enhance confidence of Shareholders,
Country's business community & Generate revenue in shape of taxes.**

RE-INSURANCE ARRANGEMENTS

Company is maintaining best panel of reinsurers to cover its risks. Reinsurer include

Swiss Re

Korean Re

Hannover Re

Labuan Re

Qatar General Insurance

Kuwait Re

CORPORATE GOVERNANCE

UIC is complying with the requirements of code of corporate governance and managing business as per guidelines issued by the SECP.

Board of Directors is Consisted of Seven Directors

Two independent directors

Two executive directors including one Female Director

Three non-executive Directors

Board is performing its duties through Board and Management committees

GROUP CHAIRMAN

MIAN M.A SHAHID

CHIEF EXECUTIVE OFFICER



BOARD OF DIRECTORS



Muhammad Ashraf Khan
CHAIRMAN



Muhammad Rahat Sadiq
DIRECTOR



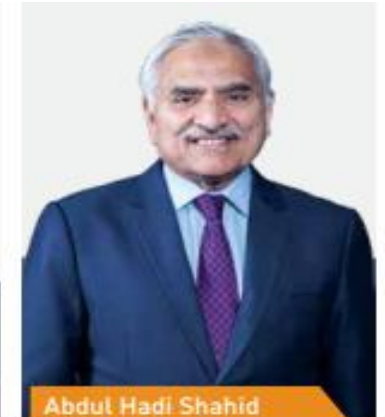
Huma Waheed
DIRECTOR



Khawas Khan Niazi
DIRECTOR



Ihsan Ul Haq Khan
DIRECTOR



Abdul Hadi Shahid
DIRECTOR

MAJOR SEGMENTS



KEY REVENUE SEGMENT



Health Insurance	Travel Health Insurance	Bankers Blanket Insurance
Livestock Insurance	Guarantee / Bond Insurance	Aviation Insurance
Employer's Liability	Workmen's Compensation	Cash in Transit Insurance
Cash in Safe	Cash on Counter	Household Insurance
Personal Accident Insurance	Shop Secure Plan	Education Secure Plan
	Home Secure Plan	

WINDOW TAKAFUL OPERATIONS

The United Insurance Co of Pakistan Ltd is Pakistan's first Window Takaful Operator.

With authorization from Securities Exchange Commission of Pakistan's Insurance Division, UIC is offering Takaful products since 2014.

This is a major milestone for UIC and a testament to our evident customer care and an excellent after sales support.

GEOGRAPHIC PRESENCE

North Region

Islamabad

Rawalpindi

Peshawar

Azad Kashmir

East Region

Sahiwal

Faisalabad

Gujranwala

Sialkot

South Region

Karachi

Hyderabad

Multan

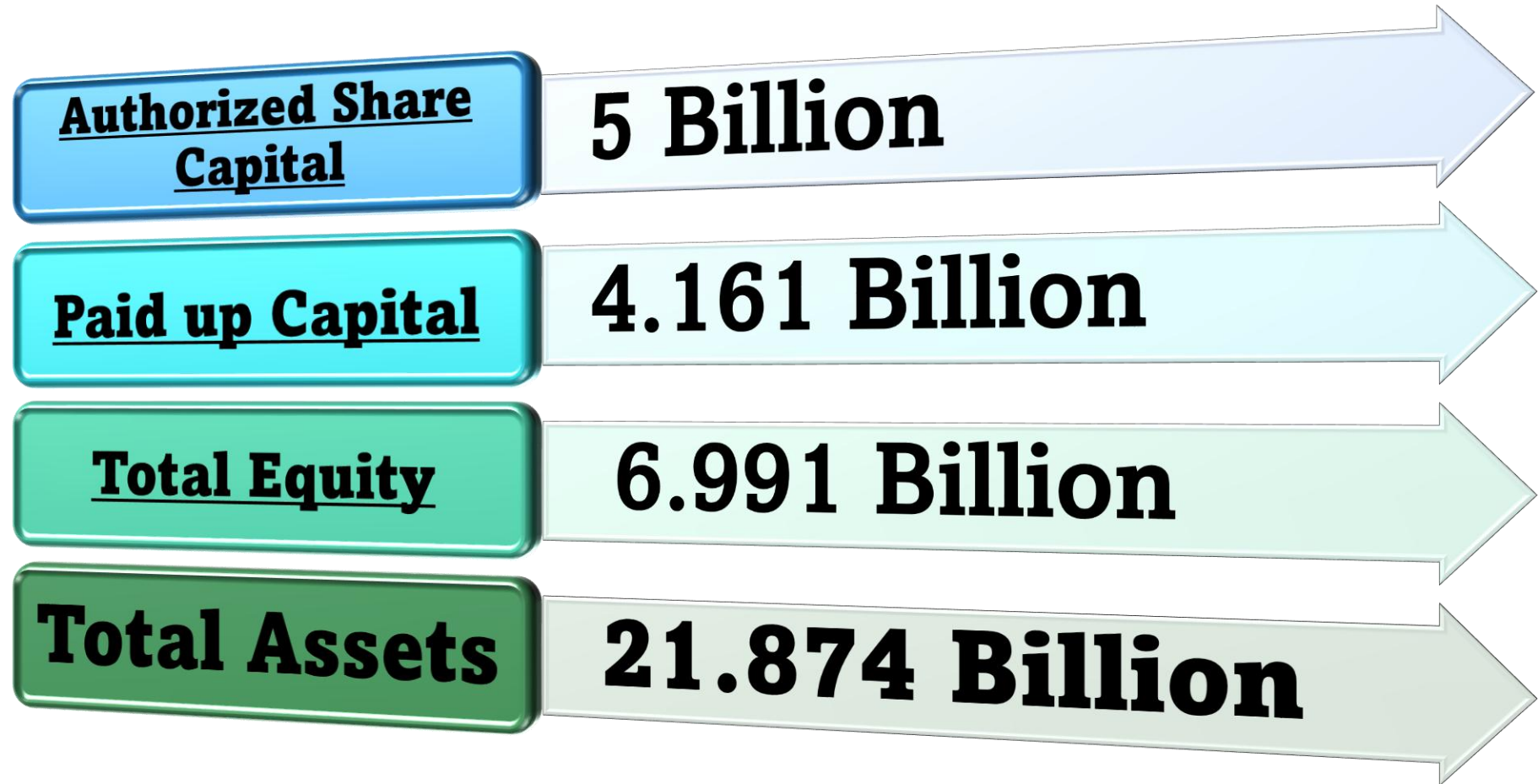
Rahim Yar Khan

West Region

Quetta

Ziarat

FINANCIAL PERFORMANCE OVERVIEW



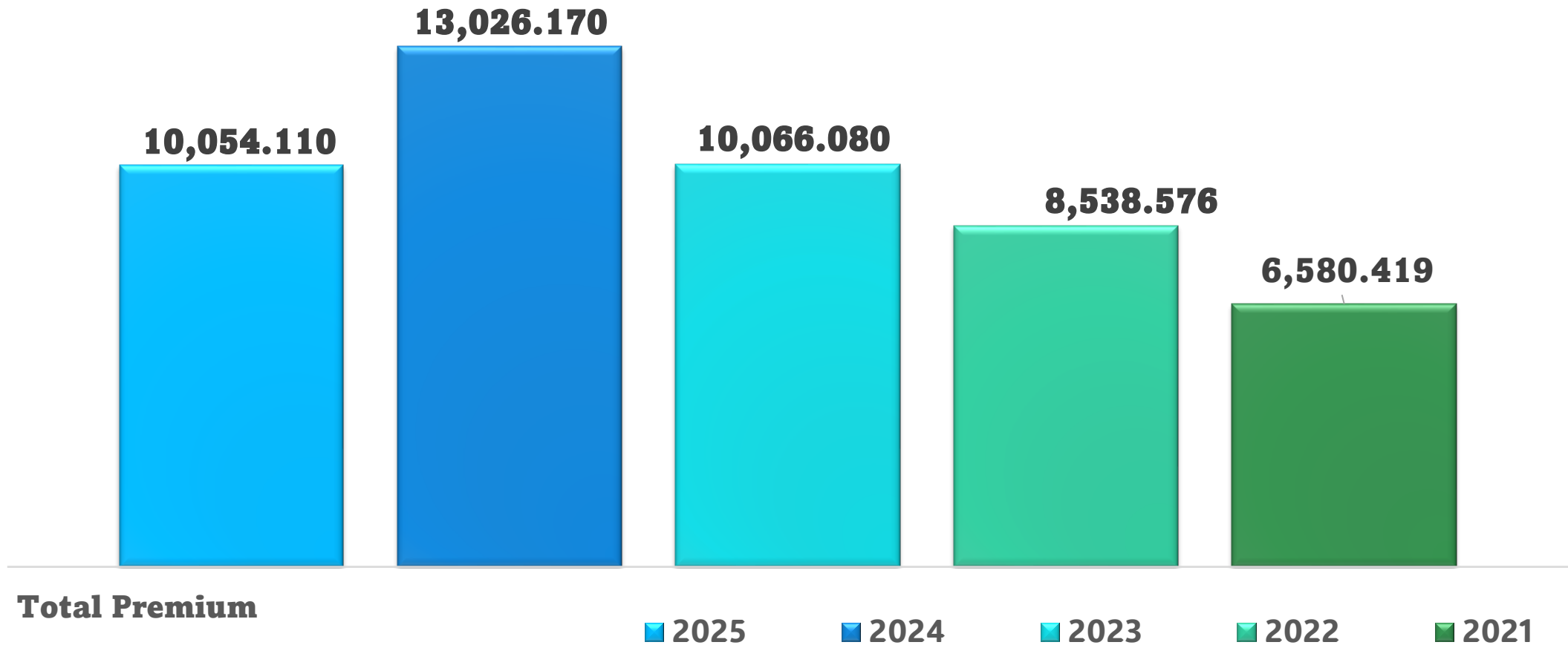
KEY HIGHLIGHTS 2025

Major highlights of 2025 are hereunder

- Total Assets of the company are increased from last year by 19% due to
 - Increase in property valuation
 - Increase in Term Deposits
 - Increase in reinsurance recoveries against outstanding claims
 - PTF WTO assets are now also become part of Total assets of the company
- Paid up capital and Total Equity of the company is increased due to issuance of bonus shares and profit for the period

TOTAL GROSS PREMIUM

(Rs in Million)



Total Premium

2025

2024

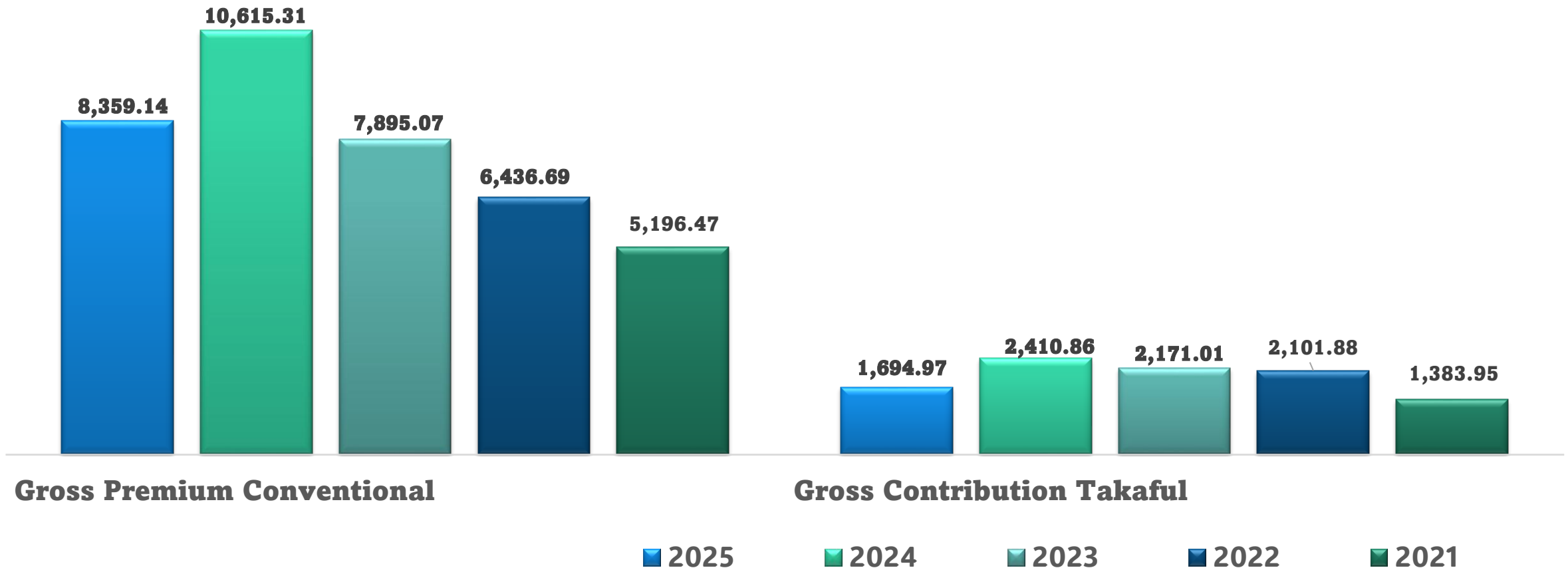
2023

2022

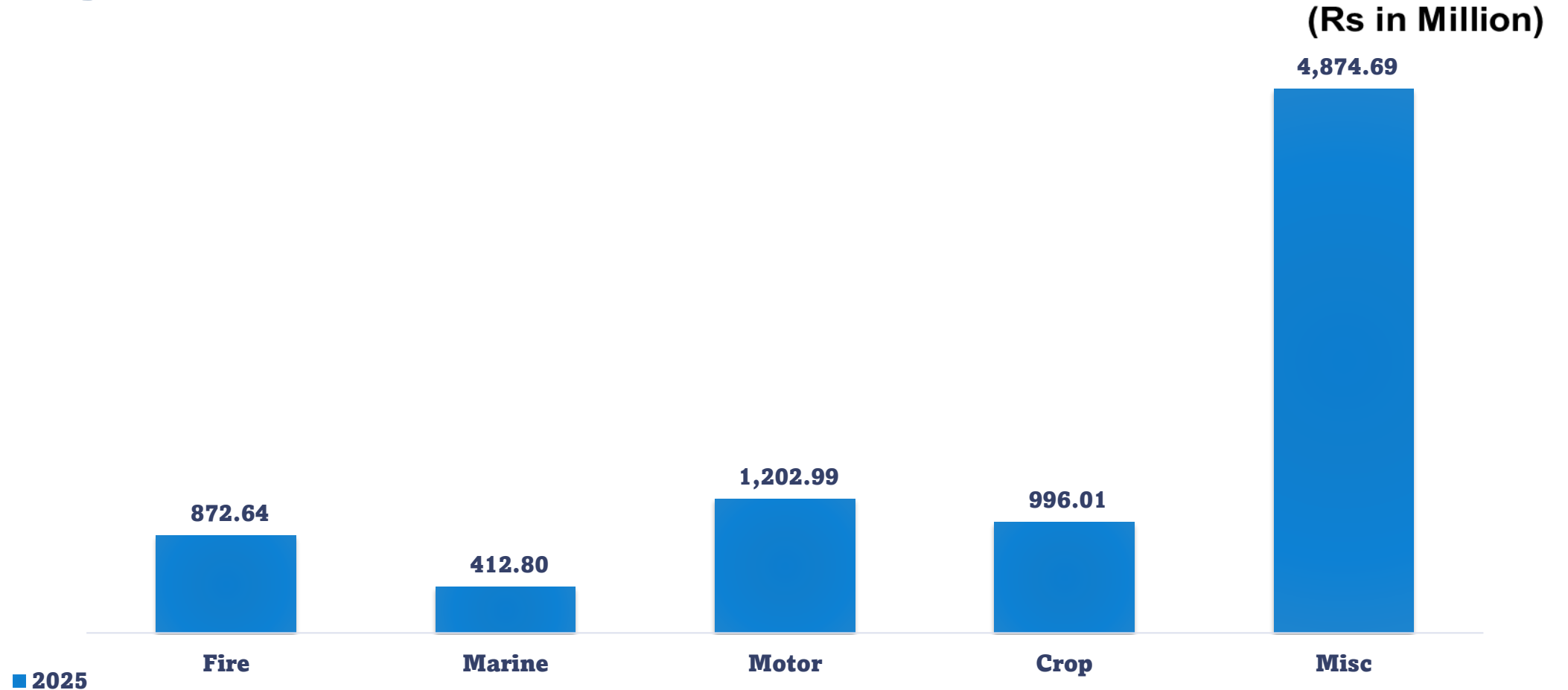
2021

Gross Premium Conventional & Takaful Segments

(Rs in Million)

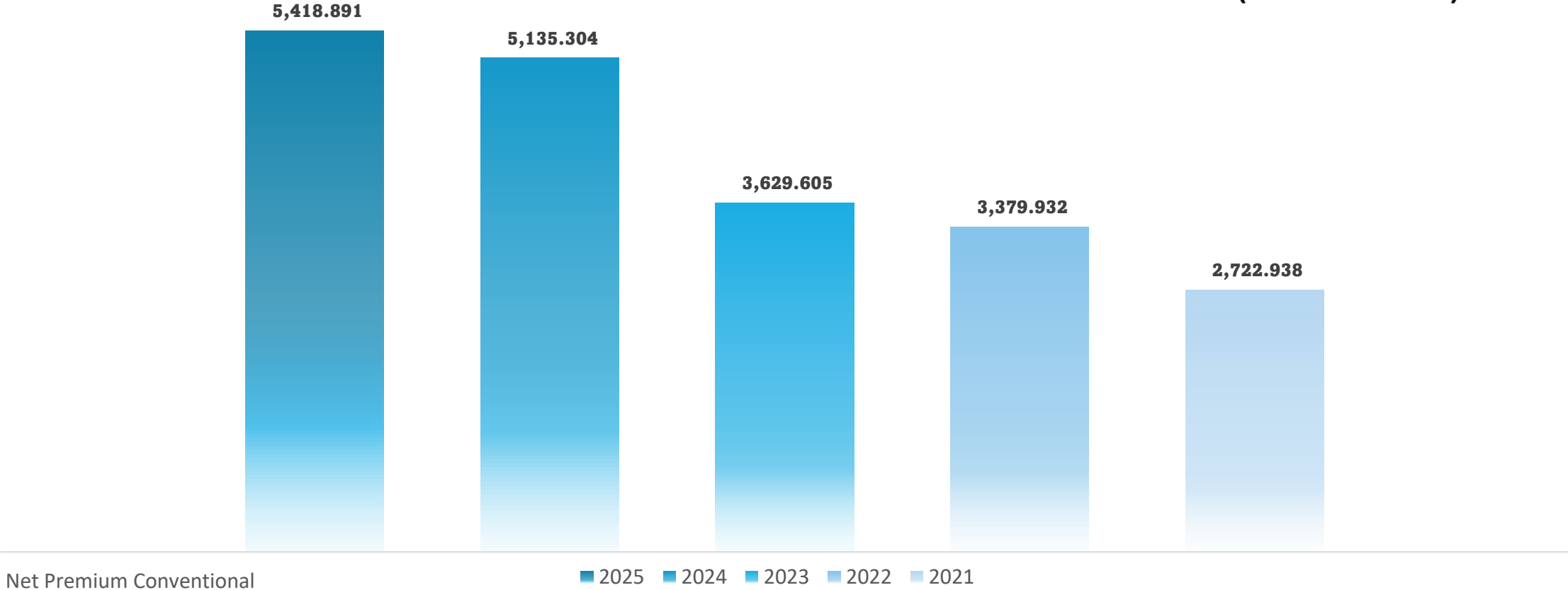


Segment wise Gross Premium



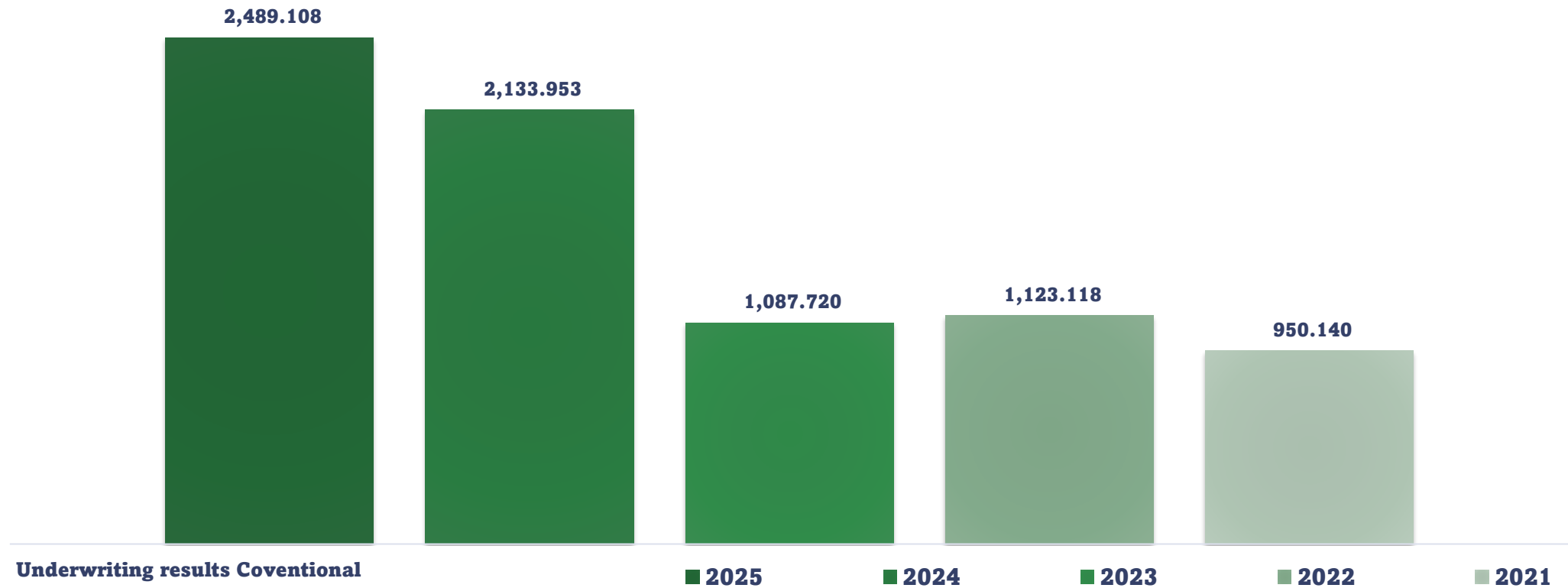
NET PREMIUM

(Rs in Million)



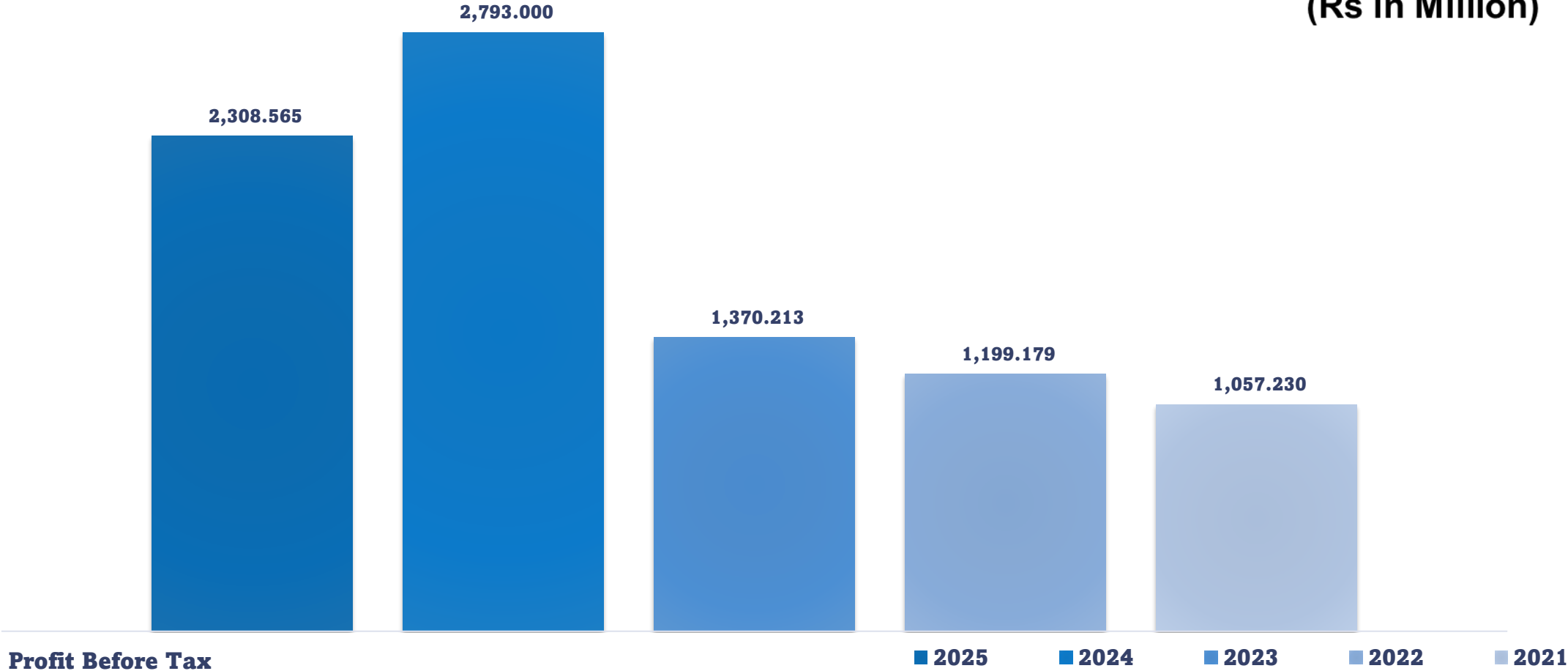
UNDERWRITING RESULTS

(Rs in Million)



PROFIT BEFORE TAX

(Rs in Million)



Thank you