



Askari General Insurance Co. Ltd.

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi

PSX/CBS/09/2025
September 23rd, 2025

Subject: Corporate Briefing Session

Dear Sir,

This is to inform you that the Corporate Briefing Session (CBS) of askari general insurance company limited (the Company) is scheduled to be held on **Tuesday, September 30th, 2025, at 04:00 PM** at Conference Room, 3rd Floor, AWT Plaza, Rawalpindi and through Video Conferencing (Zoom Meeting).

CBS can be attended physically or via Video Conference. Interested participants to attend the CBS via Zoom/Video arrangements are requested to share their following information at **Waqas.ali@agico.com.pk** with subject **"Registration for CBS – 2025"** before the day end by September 29th, 2025.

- i. Name of the Participant
- ii. CNIC
- iii. Institution Name/Folio Number
- iv. Cell Number
- v. Email Address

Zoom/Video details, Login ID and password will be shared with the registered participants before meeting through email.

We would appreciate your assistance in communicating this information to TRE Certificate Holders of the Exchange.

Thanking you,



Waqas Ali
Company Secretary

Protocols of the CBS:

- Analysts, investors/shareholders will be kept on "Mute" mode during the presentation while joining through zoom.
- Q&A will be held at the end of the Presentation, analysts/investors/shareholders are requested to utilize the feature of "Raise Hand" option in case of any question during Q&A session through video link.
- Original CNIC, Institutional Identity Card, details of folio number (if applicable) are necessary to attend the session physically.



Corporate Briefing Session 2025

30 September 2025

Askari General Insurance Company Limited



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COMPANY PROFILE



Company Profile

- ❑ Incorporated on 12 April 1995
- ❑ Engaged in General insurance business and Window Takaful Operations, offering insurance for Fire, Marine, Motor, Health and Miscellaneous segments.
- ❑ Subsidiary of Army Welfare Trust
- ❑ 22 branches across Pakistan

FINANCIAL INFORMATION



Gross Premium Written Including Takaful Contributions

Rupees in '000

Description	HY 2025	HY 2024	Growth
Gross Premium Including Takaful contributions	4,307,914	3,688,515	17%

Class of Business	HY 2025	HY 2024	Growth
Fire	817,065	594,014	38%
Marine	223,798	302,261	-26%
Motor	924,520	831,687	11%
Health	1,856,267	1,402,439	32%
Misc.	486,264	558,115	-13%

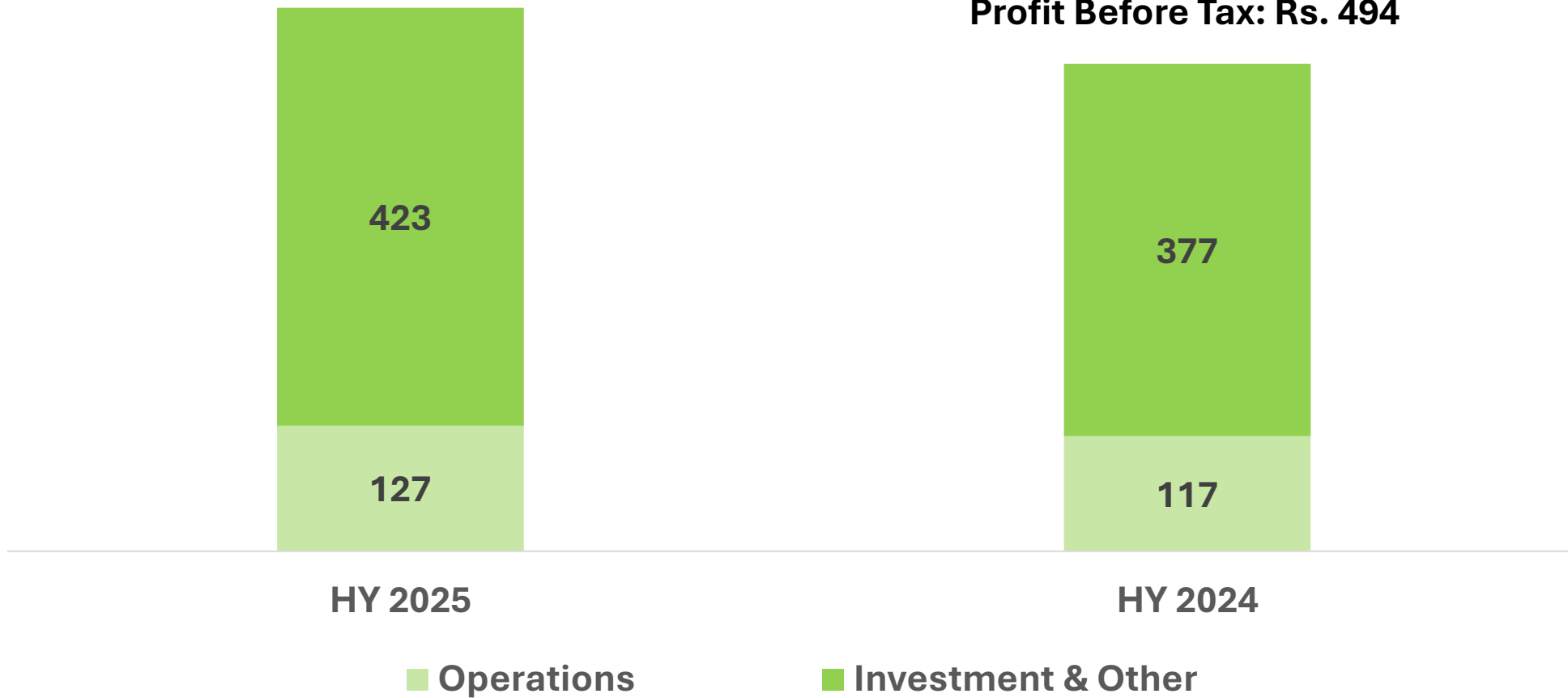


Profitability Break-up including Takaful

Rupees in million

Profit Before Tax: Rs. 551

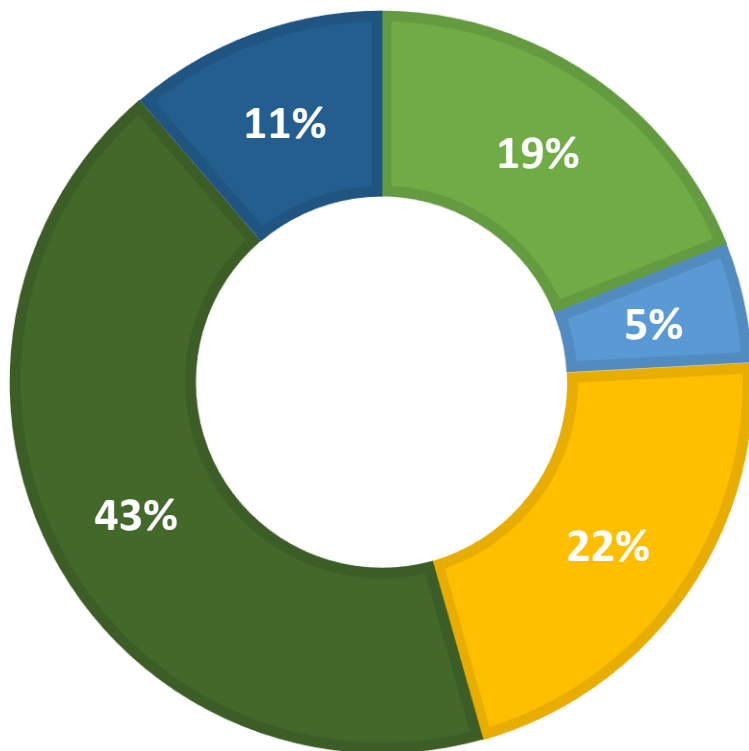
Profit Before Tax: Rs. 494





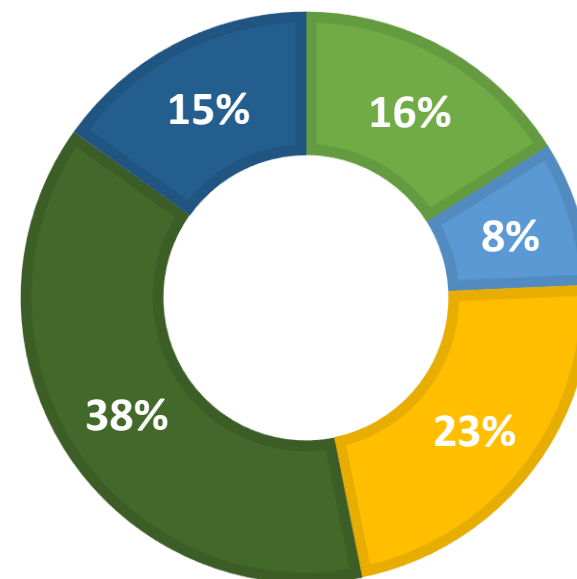
Business Mix – HY 2025 Comparison

HY 2025



■ Fire ■ Marine ■ Motor ■ Health ■ Misc.

HY 2024



■ Fire ■ Marine ■ Motor ■ Health ■ Misc.



Statement of Comprehensive Income

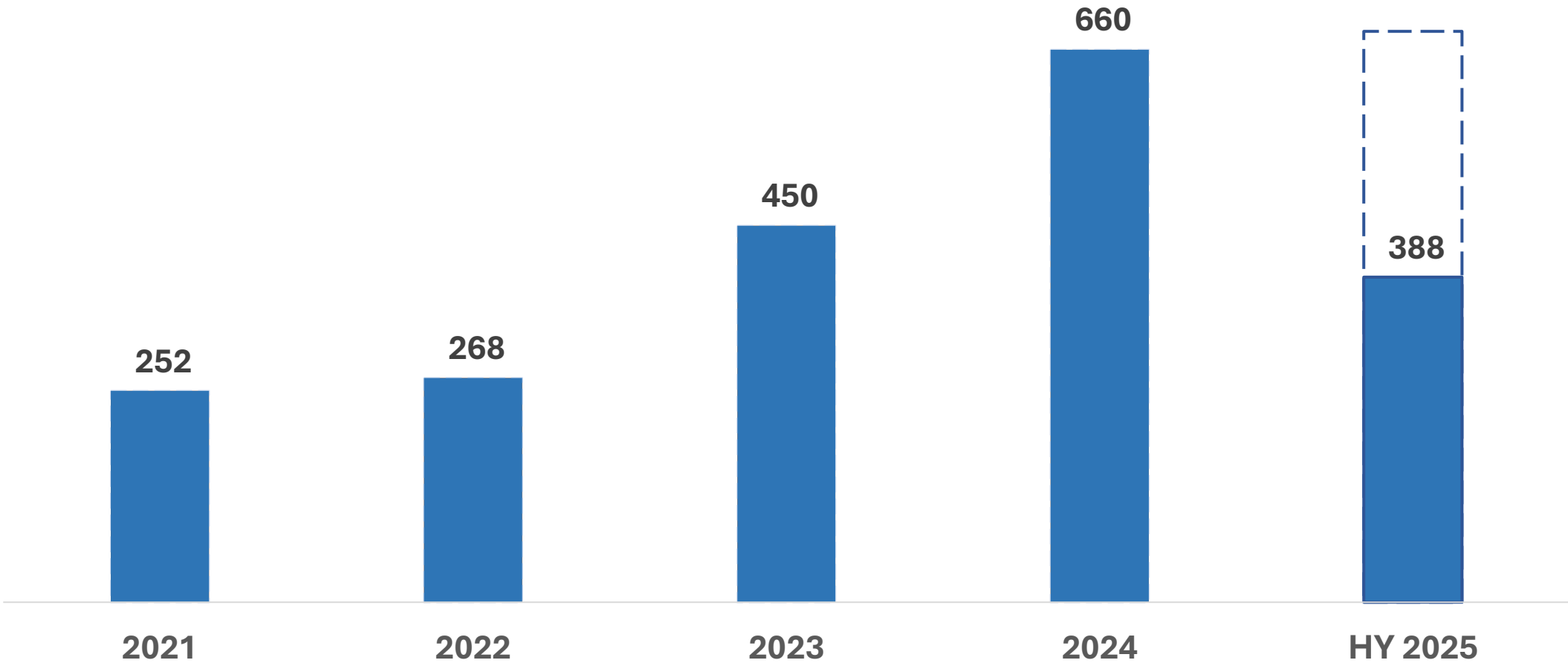
Rupees in '000

Description	HY 2025	HY 2024	Growth
Net Premium Revenue	1,770,181	1,697,698	4%
Net Claims	(1,239,329)	(1,169,071)	6%
Net Commission	45,869	23,942	92%
Contribution Margin	576,721	552,568	4%
Management and other expenses	(478,771)	(463,870)	3%
Underwriting Results	97,950	88,698	10%
Investment income	388,363	316,242	23%
Other income	37,872	29,629	28%
Other expenses	(5,683)	(5,506)	3%
Finance Cost	(19,381)	(12,263)	58%
Net Gain from Takaful Operations	51,458	63,062	-18%
Profit Before tax	550,579	493,959	11%
Profit after tax	337,384	310,954	8%
Earnings Per Share	4.69	4.32	8%



Investment Income

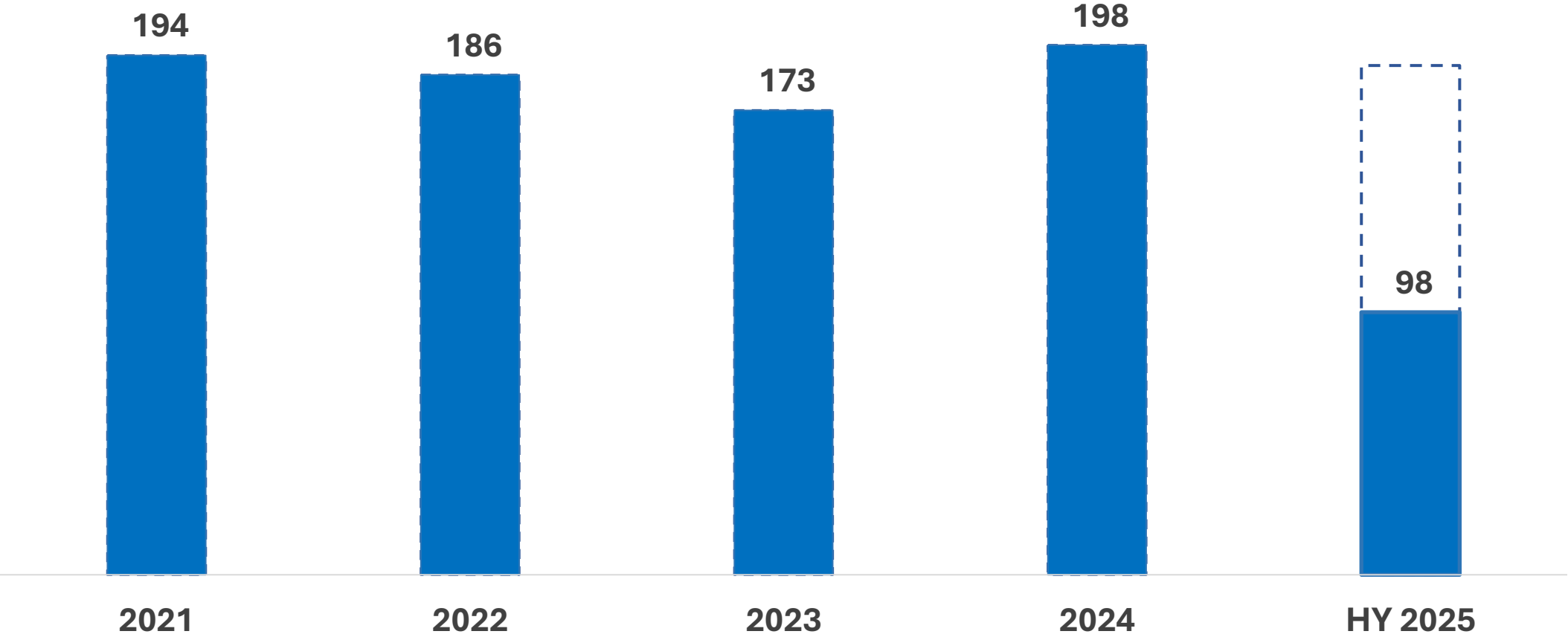
Rupees in millions





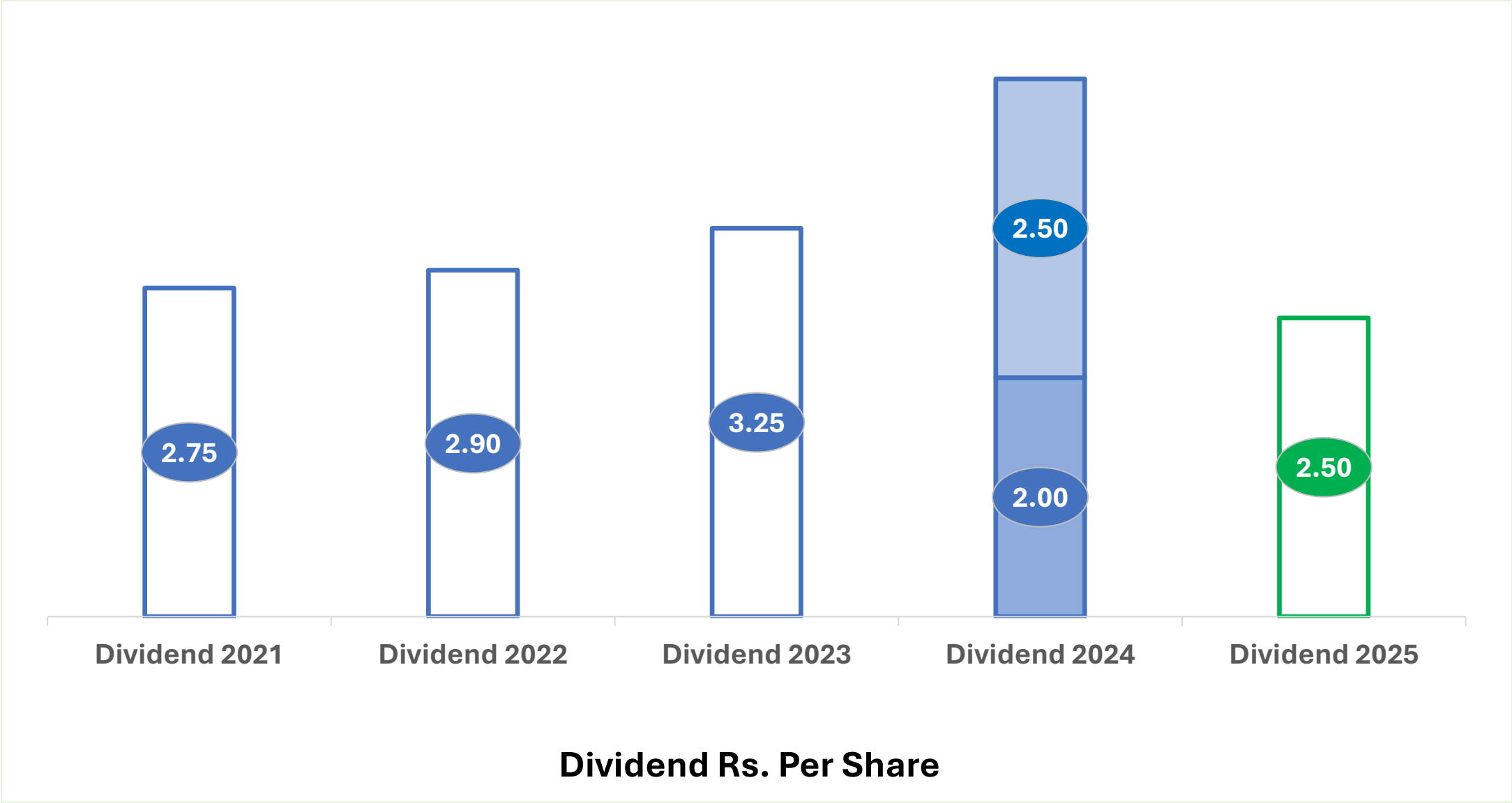
Underwriting Results

Rupees in millions





Cash Payouts



FUTURE OUTLOOK



Future Outlook

Economic Environment

- Real GDP growth for FY 26 expected near lower end of 3.25–4.25% range due to flood losses.
- Economy on stronger footing with buffers built via prudent monetary & fiscal mix.

Stock Market

- Economic momentum from H2-FY25 supports earnings outlook.
- Risks from flood related supply chain disruptions may create short-term volatility.

Monetary & Fiscal Policy

- Policy rate unchanged at 11%.
- Inflation may exceed 5–7% target in H2-FY26 due to prevailing impact of recent flood.
- Primary surplus expected in Q1-FY26; need for tax base broadening to create additional space for spending.

Capitalization

- FX reserves stable at \$14.3B; projected around \$15.5B by Dec 2025.
- Current account deficit likely within 0–1% of GDP; remittances resilient.
- Improved US market access offsets some import-driven deficit.

Q & A SESSION



THANK YOU