

Key Operating and Financial Data

Six years summary		2022	2021	2020	2019	2018	2017
Financial Ratios							
Profitability Ratios							
Profit / (Loss) Before Tax / Gross Premium	%	7.2%	5.7%	7.8%	7.4%	7.6%	8.5%
Profit / (Loss) Before Tax / Net Premium	%	7.4%	5.9%	8.0%	7.6%	7.7%	8.7%
Profit / (Loss) After Tax / Gross Premium	%	4.3%	4.0%	5.5%	4.9%	5.1%	5.8%
Profit / (Loss) After Tax / Net Premium	%	4.4%	4.1%	5.6%	5.0%	5.2%	5.9%
Gross Yield on Earning Assets	%	11.3%	7.7%	7.8%	9.8%	6.3%	6.3%
Net Claims / Net Premium (Claim Ratio)	%	66.3%	63.3%	56.4%	50.3%	43.4%	46.1%
Commission / Net premium	%	17.0%	18.8%	18.0%	20.1%	14.3%	11.7%
Acquisition Cost / Net premium	%	20.5%	21.7%	20.9%	23.5%	22.4%	17.7%
Administration Expenses / Net premium	%	6.6%	6.3%	5.9%	5.7%	5.4%	5.3%
Change in PHL / Net Inflow	%	36.4%	23.0%	74.6%	35.2%	21.7%	11.9%
Net investment income / Net Premium	%	39.6%	22.1%	64.2%	21.8%	0.7%	-11.7%
Return On Capital Employed	%	1.02%	0.9%	16.9%	16.1%	17.7%	20.7%
Return on Equity	%	26.7%	24.4%	28.9%	26.2%	26.2%	41.8%
Liquidity Ratio							
Current Ratio		5.36	7.70	7.07	8.60	7.51	4.85
Quick Ration		5.36	7.70	7.07	8.60	7.51	4.85
Cash to Current Liability	%	97%	665%	612%	728%	633%	397%
Investment / Market Ratio							
Breakup Value Per Share	Rupees	63.49	61.78	61.75	59.08	60.28	43.41
Earnings / (loss) per share (pre tax)	Rupees	28.42	21.42	25.27	23.54	23.26	26.81
Earnings / (loss) per share (after tax)	Rupees	16.92	15.08	17.84	15.49	15.81	18.12
Price Earning Ratio -PAT	Times	12.13	13.97	12.16	14.95	14.41	13.99
Mkt price per share at end of the year	Rupees	205.32	210.67	217.00	231.57	227.92	253.49
Mkt price per share - Highest during the year	Rupees	208.9	213.95	228.00	244.4	311.48	329.95
Mkt price per share - Lowest during the year	Rupees	200	203.05	181.05	223.5	195.66	209.00
Cash Dividend per Share	Rupees	15	15	15	15	15	15
Price to book ratio		0.12	0.13	0.14	0.18	0.20	0.23
Cash Dividend %	%	150%	150%	150%	150%	150%	150%
Dividend Yield	%	7%	7%	7%	6%	7%	6%
Dividend Payout	%	88.65%	99.46%	84.07%	96.82%	94.86%	82.76%
Dividend Cover	Times	0.89	0.99	1.19	1.03	1.05	1.21
Capital Structure Ratio							
Return on Asset	%	0.95%	0.92%	1.15%	1.20%	2.0%	2.4%
Earning Asset to total asset	%	92%	93%	94.89%	91%	91%	92%
Total Liabilities / Equity	Times	27.12	25.41	24.02	20.88	18.37	24.40
Paid-up Capital / Total Asset	%	0.56%	0.61%	0.65%	0.77%	0.86%	0.91%
Equity/ total Asset	%	3.56%	3.79%	4.00%	4.57%	5.2%	3.9%
Capital Structure Ratio							
Ration pertaining to Insurance Sector							
Solvency Ratio	%	1.28%	1.28%	1.54%	1.64%	1.64%	2.04%
Premium Growth Ratio	%	5.77%	14.94%	2.51%	3.12%	(2.01%)	27%
Reinsurance Premium Ceded on Gross Premium	%	2.76%	2.82%	2.74%	1.92%	2.03%	1.93%

Comments:

Profitability Ratios:

Net profit after tax have increased from 1.508 billion to 1.692 billion. The Company has managed to underwrite Rs. 39.6 billions of business (new and subsequent) in 2022

Liquidity Ratio

EFU Life's liquidity position had always been very strong. Increase in liquidity ratios is mainly due to effective working capital management.

Investment / Market Ratio

EPS has increased by 12.2% to Rs. 16.92 per share as a result of better performance management and operating cost effectiveness throughout the year. Despite tough year The Company has announced Rs. 10.5 final dividend and Rs. 4.5 interim dividend (which sum up to 150% total dividend), reflecting robust and strong footprint in Industry

Capital Structure Ratio

EFU Life's paid up capital is 1 Billion. Total assets of the company has increased from 163.2 Billion to 178.5 Billion making an increase of almost 9%.

In addition to this, company has maintained Rs. 3.08 billion in ledger account D, along with 3.2 billion in accumulated surplus and reserves.