

	December 31, 2015	December 31, 2014
	(Rupees in '000).....	
Net premium revenue	870,240	760,242
Net claims	(378,316)	(305,386)
Management expenses	(168,554)	(148,292)
Net commission	(159,956)	(167,092)
Underwriting results	163,414	139,472
Investment income - net	33,141	97,173
Rental income - net of depreciation	6,595	6,062
Other income	65,987	5,530
General and administrative expenses	(81,123)	(72,996)
Workers Welfare Fund	(4,120)	(3,473)
	20,480	32,296
Profit before Tax	183,894	171,768
Provision for taxation	(52,642)	(29,641)
Profit after tax	131,252	142,127
Profit and loss appropriation account		
Balance at commencement of the year	163,410	94,283
Profit after tax	131,252	142,127
Issuance of Interim cash dividend 10% (2014: 10%)	(40,150)	(36,500)
Issuance of bonus shares:12.5% (2014: 10%)	(50,188)	(36,500)
Balance unappropriated profit at the end of the year	204,324	163,410
Earning per share - basic and diluted	2.91	3.15