Premier Insurance

November 20, 2025

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

Subject: **CORPORATE BRIEFING SESSION – PREMIER INSURANCE LIMITED**

Dear Sir,

This is to inform you that the Corporate Briefing Session (CBS) of **Premier Insurance Limited,** will be held on November 25, 2025 at 10:30 AM through Video Link facility to brief shareholders, investors and analysts' about the Company's financial performance for the nine month ended September 30, 2025, and company's future outlook.

Interested participant send their request at **company.secretary@pil.com.pk** to register themselves for attending the CBS. For the convenience, below is the link for online participation in the corporate briefing session.

Mode:	Online
Date & Time:	November 25, 2025 at 10:30 AM

Zoom Link:
https://us06web.zoom.us/j/84260208867?pwd=8YeXyoCJRTsDZdb4snTC2GklouMgEK.1

Meeting ID:	842 6020 8867
Passcode:	153372

You may please inform the TRE Certificate holders of the Exchange accordingly.

Yours Sincerely,

Fariq Mahmood Khan Rohilla
Company Secretary

Premier Insurance Limited

Corporate Briefing Session

Held on 25th November 2025

Contents

Introductory Briefing

- 1952 – Zahid Hussain, the 1st Governor of the State Bank of Pakistan brought together leading industrialists of the newly established country realizing the need for a Pakistani insurer – a crucial component for a young, burgeoning economy, this event set into motion the conception of Premier Insurance, a company with a vision to serve the nation
- Premier Insurance is listed on the Pakistan Stock Exchange having earned numerous awards in the past
- Premier Insurance is a member of the Insurance Association of Pakistan.
- Premier Insurance is licensed by the Securities and Exchange Commission of Pakistan to do General Insurance Business in Pakistan.
- Premier Insurance Limited has been rated “A” with stable outlook.

Introductory Briefing

- Our business spans over the country, provides services to clients across all economic sectors and offers products in all classes of general insurance.
- It is our historical practice of striving to achieve prompt settlement of even the largest claims that has allowed us to build relationships lasting generations, with some of the oldest institutions of Pakistan, and attract new clients seeking to prosper in the modern economy.
- With our values firmly anchored in our founders' objective of serving the nation.
- We are committed to maintaining and forever building upon our tradition of excellence in all that we do.

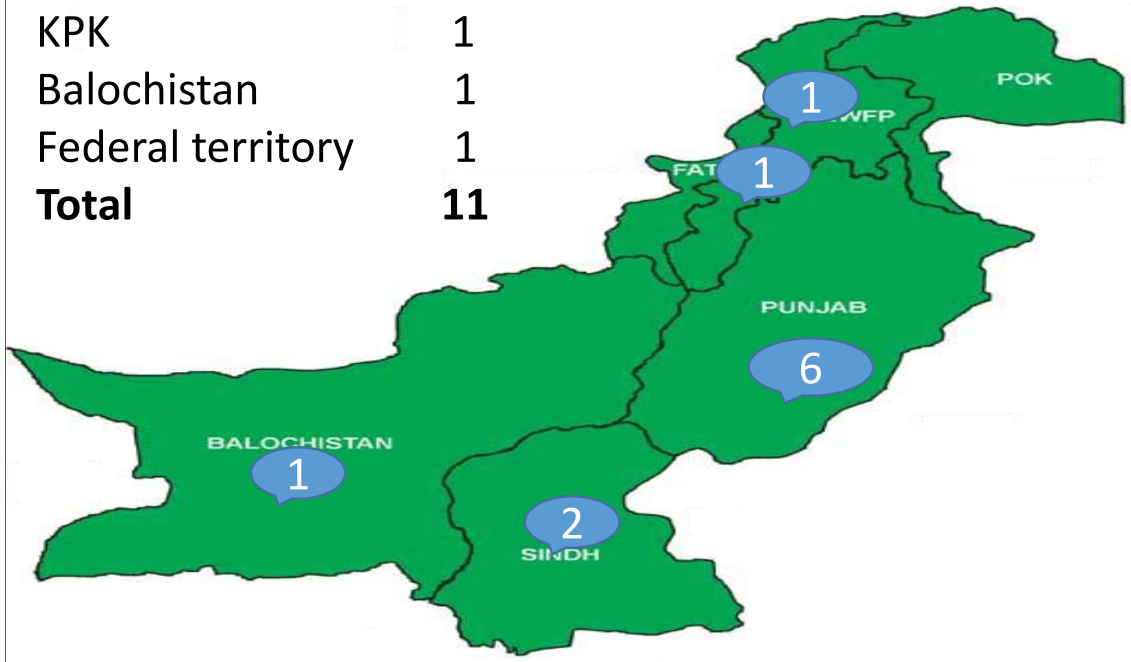
Introductory Briefing

Commencement of Operations		1952	
Head Quarters		Karachi	
Major Shareholders	1)	Crescent Powertech Limited	18%
Credit Rating(Long Term)		A	
Branches and offices		11	
Cities Covered		09	
Staff Strength	Permanent Contractual	57 29	

Introductory Briefing

Branches Matrix

Provinces	No of Branches
Sindh	2
Punjab	6
KPK	1
Balochistan	1
Federal territory	1
Total	**11**



Company offers following facilities

Fire and Property Damages
Marine, Aviation and transport
Motor
Miscellaneous
Engineering
Energy
Health
Bonds, Liability and Workmen Compensation

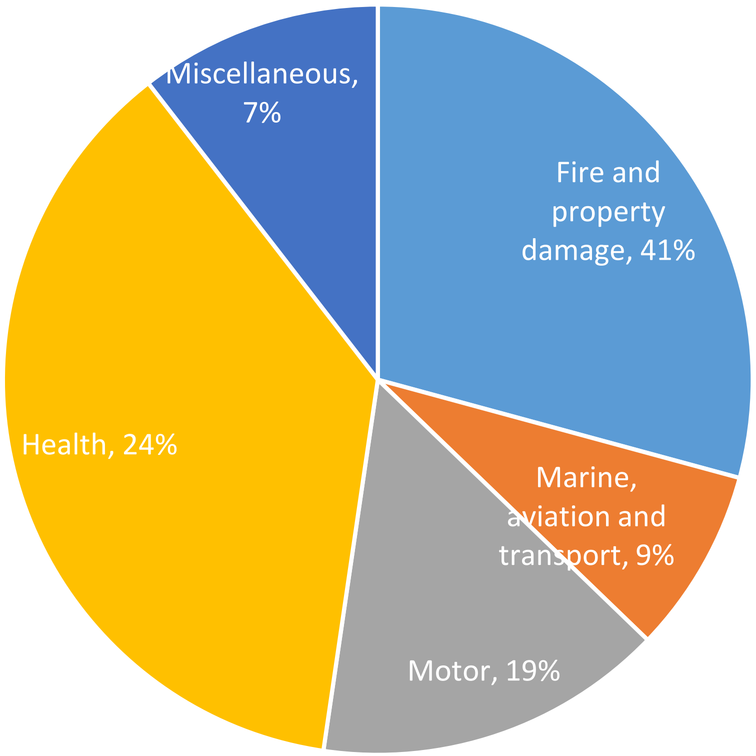
Financial Performance for the nine months period ended - Conventional

(Rupees in '000)

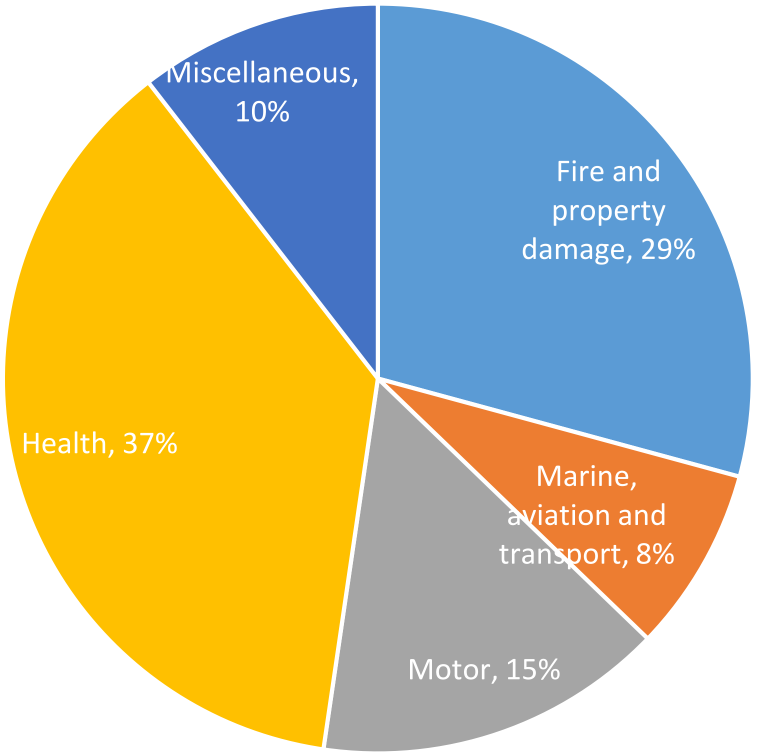
Profit/(loss) statement	Sep-25	Sep-24
Net Insurance Premium	204,659	211,947
Insurance claim & acquisition expenses	-111,780	-128,854
Management Expenses	-151,161	-185,641
Underwriting results	-58,282	-102,548
Investment income	194,317	133,868
Rental income	8,812	3,275
Revaluation gain on investment property	0	1,193
Other income	5,422	13,576
Other expenses	-6,233	-3,462
Results of operating activities	144,036	45,902
Finance costs	-1,884	-749
Share of (loss) / profit from associates	-6,842	-786
Loss before tax from WTO	-29,930	-16,879
Loss before tax	105,380	27,488
Loss after tax	87,941	21,047

Portfolio - Conventional

Sep-25



Sep-24



Miscellaneous Includes several lines including Engineering, Bond, Travel, Liability and Workmen Compensation

Segment Performance

	Conventional										Nine months period ended	
	Fire and property damage		Marine, aviation and transport		Motor		Health		Miscellaneous		Total	
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
	Rupees in '000											
Gross written Premium	**164,275**	113,055	**35,680**	30,909	**78,707**	58,483	**98,503**	143,899	**27,702**	40,587	**404,867**	386,933
	41%	29%	**9%**	8%	**19%**	15%	**24%**	37%	**7%**	10%	**100%**	100%
Net Insurance premium	**21,672**	3,497	**9,495**	5,686	**57,747**	54,954	**101,953**	128,607	**13,790**	19,203	**204,657**	211,947
Net Insurance claims	**(18,088)**	11,742	**(2,586)**	(445)	**(29,119)**	(13,242)	**(72,494)**	(108,814)	**(3,609)**	(2,118)	**(125,896)**	(112,877)
Net Commission Expense & Other Acquisition Cost	**(15,820)**	(3,626)	**(7,900)**	(4,162)	**4,268**	3,614	**1,272**	4,018	**(6,421)**	3,545	**24,601**	3,389
Result Before Management Expenses	**(12,236)**	11,613	**(991)**	1,079	**32,896**	45,326	**30,731**	23,811	**3,760**	20,630	**103,362**	102,459

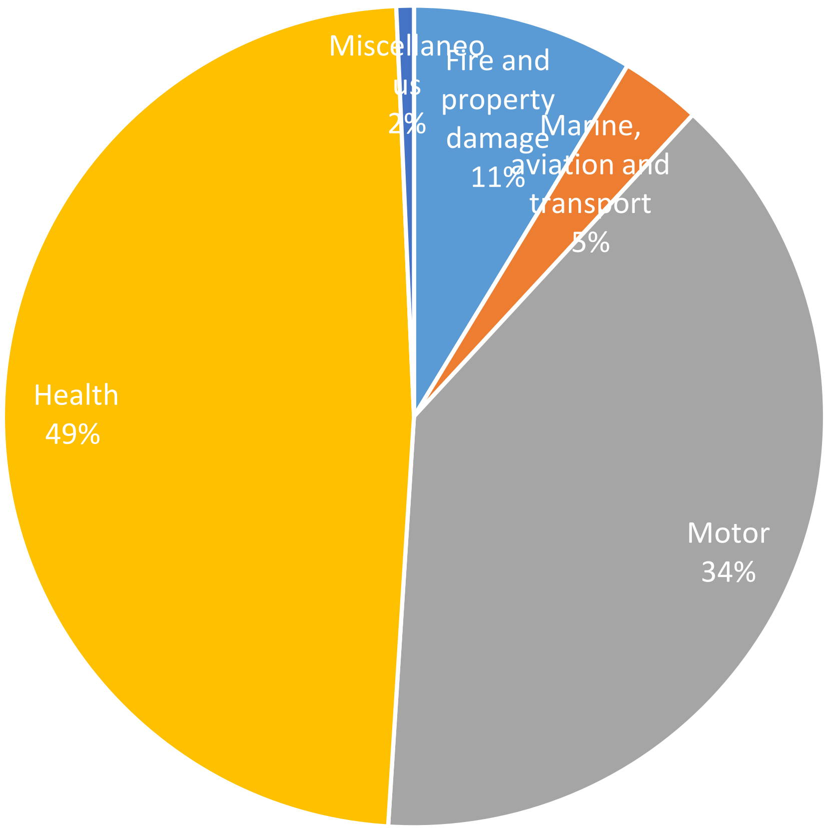
Financial Performance for the nine months period ended - Takaful

(Rupees in ‘000)

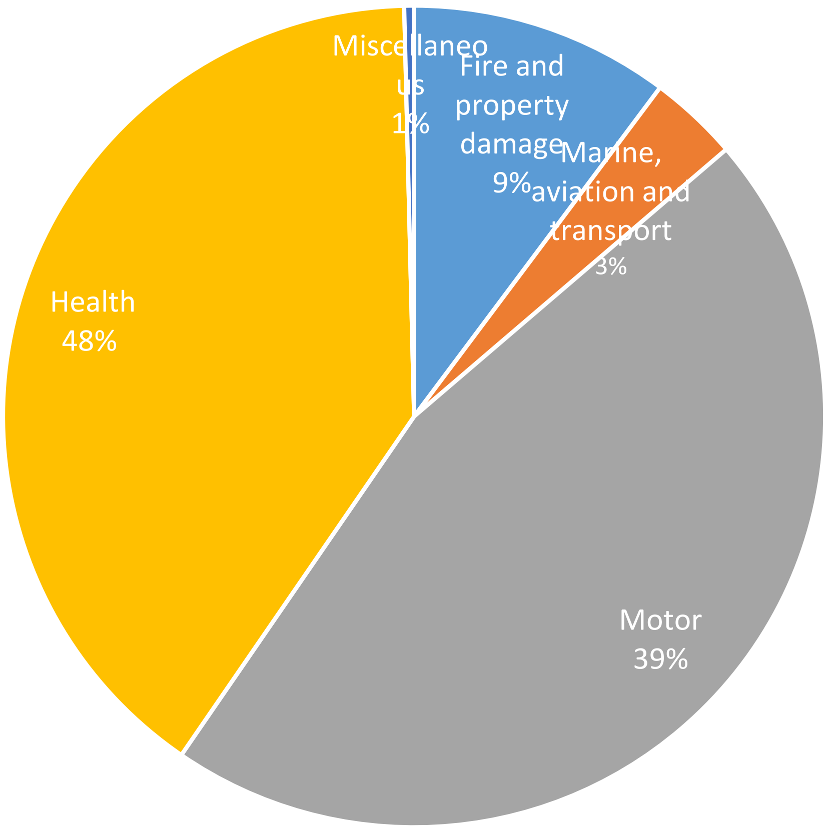
Profit/(loss) statement	Sep-25	Sep-24
Contribution earned	136,659	97,884
Less: Contribution ceded to retakaful	-32,099	-24,000
Net Contribution	104,560	73,884
Re-takaful rebate	6,540	4,407
Net underwriting income	111,100	78,291
Net claim – reported / settled	-115,954	-68,323
Direct expenses	-8,773	-5,747
Deficit before investment income	-13,627	4,221
Investment income	1614	1626
Other income	5,029	8,546
Less: Modarib’s share of investment income	-2,327	-3,557
Deficit for the period	-9,311	10,836

Portfolio - Takaful

Sep-25



Sep-24



Miscellaneous Includes several lines including Engineering, Bond, Travel, Liability and Workmen Compensation

Segment Performance

	Takaful										Nine months period ended	
											Sep 2025	Sep 2024
	Fire and property damage		Marine, aviation and transport		Motor		Health		Miscellaneous		Total	
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
	Rupees in '000											
Gross written Premium	**28,017**	15,823	**12,335**	5,773	**85,782**	71,204	**123,532**	87,898	**4,078**	1,253	**253,744**	181,951
	11%	9%	**5%**	3%	**34%**	39%	**49%**	48%	**2%**	1%	**100%**	100%
Net Insurance premium	**(2,020)**	(978)	**(94)**	(615)	**42,635**	35,397	**64,166**	39,744	**(127)**	335	**104,560**	73,884
Net Insurance claims	**449**	(1,991)	**678**	(521)	**(36,555)**	(20,154)	**(80,516)**	(45,123)	**(9)**	(533)	**(115,953)**	(68,323)
Rebate Earned	**3,915**	2,479	**1,995**	1,173	**123**	437	**-**	-	**506**	318	**6,540**	4,407
Result Before Management Expenses	**2,344**	(490)	**2,579**	37	**6,203**	15,680	**(16,350)**	(5,379)	**370**	119	**(4,853)**	9,967

Key Highlights - Balance Sheet

	Sep-25	Sep-24
Paid-up capital	505,650	505,650
Capital reserves	19,675	19,675
Revenue reserves	735,523	470,848
Total reserves	755,198	490,523
Total equity	1,260,848	996,173
Total assets	3,559,759	3,178,961

OUTLOOK

- Although challenges remain, we feel that the Company is now poised for growth as the management continues its marketing efforts to gain market share. Our organization remains committed to capitalize on new opportunities. Our ongoing goals focus on enhancing revenue and profitability through strategic restructuring and cost reduction initiatives. Efforts to restructure the portfolio by phasing out unprofitable customers continue. We remain hopeful to improve our results translating into better value for our stakeholders.