

EFU General

INSURANCE LIMITED

CORPORATE BRIEFING SESSION



30 March 2026

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COMPANY OVERVIEW

EFU General Insurance Limited

1932

Year of incorporation

85.63B

Total Assets

27.39B

Shareholders' Equity

38.40B

Investments & Investment Properties

About Us

- ▶ Listed on the stock exchange in 1949, reflecting an early commitment to transparency and governance.
- ▶ Authorized to offer Window Takaful Operations in 2015 to provide Shariah-compliant insurance solutions.
- ▶ Maintains a paid-up capital of PKR 2 billion and a strong capital structure.
- ▶ EFU Group also operates in life insurance through EFU Life Assurance Limited (Subsidiary)

VISION

To continue our journey to be better than the best.

MISSION

To provide services beyond expectation with a will to go an extra mile. In the process, continue to upgrade technology, human resource and reinsurance protection.

OUR VALUES

Our philosophy is to be the leading Company with service above par, with integrity, excellence, and professionalism.

FOLLOWING ARE OUR CORE VALUES:

- ▶ **Integrity and Ethics**
Conduct business with ethics, dignity, fairness and transparency.
- ▶ **Excellence**
We measure our performance by results but more by quality of service.
- ▶ **Professionalism**
We believe professionalism is perfection. Business resources are utilized in a manner to achieve optimum resources.
- ▶ **Discipline**
Our pursuit of excellence is anchored in discipline, driven by a clear and consistent strategy.
- ▶ **Ownership**
Driven by initiative and accountability, we work with a relentless focus on strategic success.
- ▶ **Community**
We foster a culture of giving with purpose, enriching communities and driving national progress.

PRODUCT PORTFOLIO

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EFU General Insurance Limited



Fire and Property



Marine, Aviation & Transport



Motor



Miscellaneous



Window Takaful Operations

MAJOR SECTORS

EFU General Insurance Limited

- ▶ **POWER PLANTS**
- ▶ **PETROCHEMICALS**
- ▶ **TEXTILE**
- ▶ **TELECOM**
- ▶ **AVIATION**
- ▶ **LEASING**

REINSURANCE ARRANGEMENTS

EFU General Insurance Limited

- 1 Allianz SE
- 2 Echo Rückversicherungs-AG
- 3 Deutsche Reuck
- 4 Hannover Rückversicherungs SE
- 5 Korean Reinsurance
- 6 Lloyd's of London
- 7 Swiss Reinsurance
- 8 SCOR Reinsurance Asia

GROUP TURNOVER & FINANCIAL STRENGTH

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EFU General Insurance Limited

EFUG Total Premium & Contribution - December 31, 2025 Rs. 46.88 Billion.

EFU Group's Total Premium - December 31, 2025 Rs. 99.39 Billion.

FINANCIAL STRENGTH RATING



PACRA
AA++

***A.M. BEST**
B



VIS
AA++

*For latest rating, visit www.ambest.com

Board Composition & Committees

Board of Directors

- ▶ Comprises of Eight Directors
- ▶ Two independent Directors (Including a female)
- ▶ Five Non-Executive Directors
- ▶ One Executive Director - CEO

Board Committees

- ▶ Audit Committee
- ▶ Investment Committee
- ▶ Ethics, Human Resource & Remuneration Committee

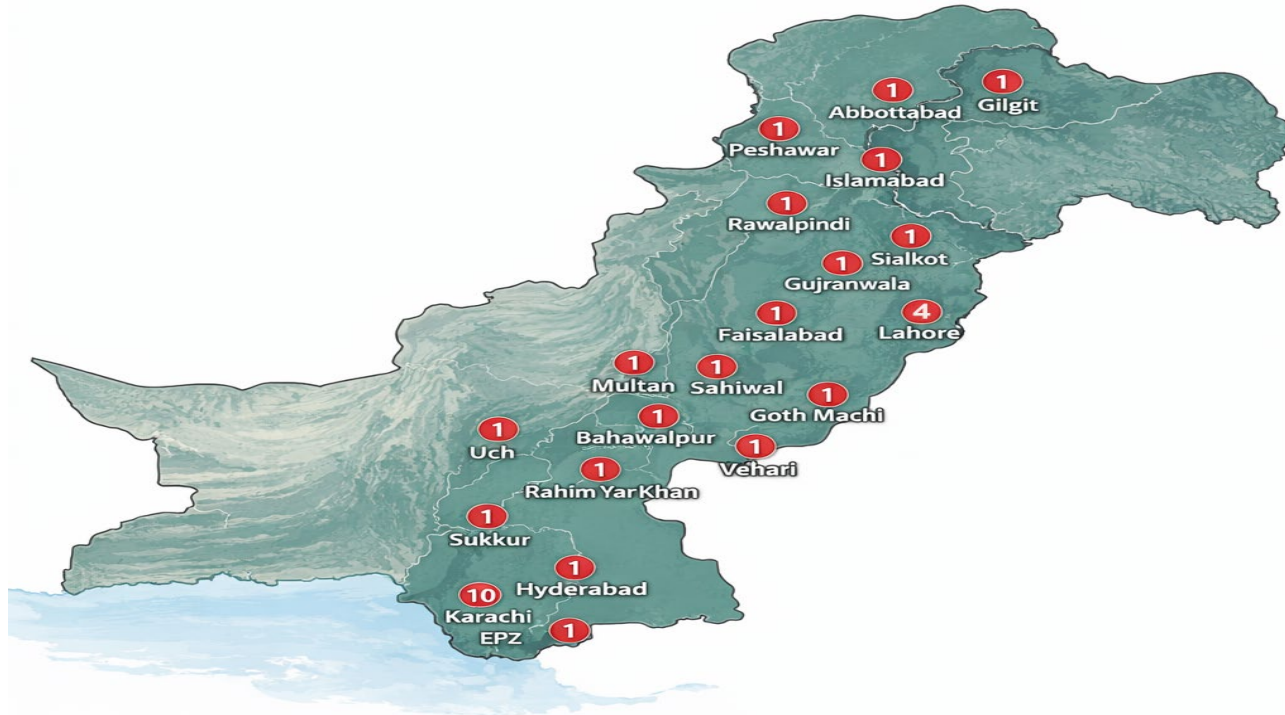
Management Committees

- ▶ Underwriting Committee
- ▶ Claim Settlement Committee
- ▶ Re-insurance & Coinsurance Committee
- ▶ Risk Management & Compliance Committee
- ▶ Sustainability Committee

GEOGRAPHICAL PRESENCE

EFU General Insurance Limited

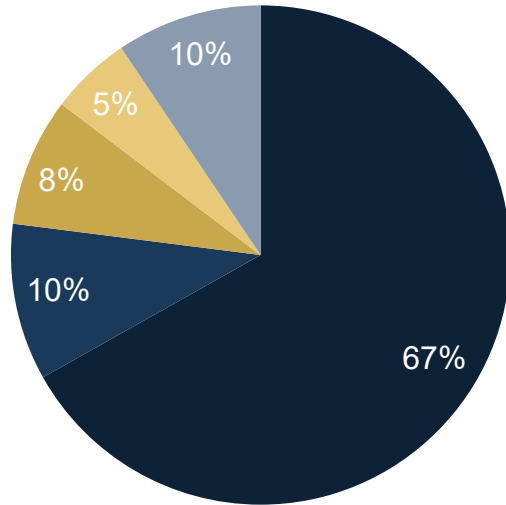
(32 Locations)



BUSINESS PERFORMANCE

Segment-wise Breakdown — FY 2025

Business Mix by Segment



■ Property ■ Marine & Aviation ■ Motor ■ Miscellaneous ■ Takaful

Segment	Gross Premium (Rs. in billion)	Share	Growth
Property	31.34	67%	+16% ▲
Marine & Aviation	4.76	10%	-1% ▼
Motor	3.90	8%	+2% ▲
Miscellaneous	2.46	5%	+15% ▲
Takaful	4.42	10%	+31% ▲

Total Business 46.88 billion | Growth from last year 14%

FINANCIAL HIGHLIGHTS

Financial Year Ended December 31, 2025

PKR 42.47B

+15.5% ▲

Gross Written Premium

PKR 2.19B

-9.5% ▼

Underwriting Results

PKR 5.36B

+138.22% ▲

Investment Income

PKR 5.30B

+42.86% ▲

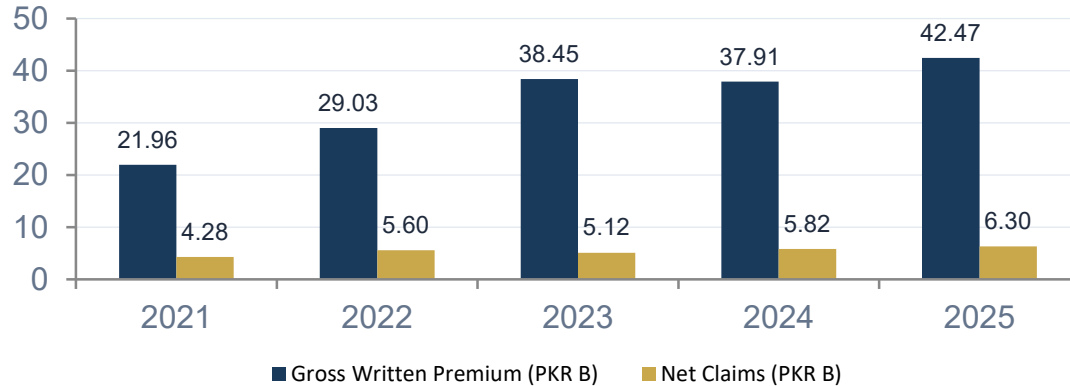
Profit after tax

PKR 26.49

+42.86% ▲

Earnings Per Share

5-Year Premium vs Claims Trend



KEY RATIO

Claim Ratio	42%
Combined Ratio	88%
Return on Equity	18%
Solvency Ratio	4.7 times

PROFIT & LOSS ACCOUNT

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FOR THE YEAR ENDED DECEMBER 31, 2025

Rupees in billion

	2025	2024	2023	2022
Gross Written Premium (including takaful Contribution)	46.88	41.27	41.52	41.27
Net Premium	14.51	14.55	12.39	10.29
Net Claims	(6.03)	(5.82)	(5.12)	(5.60)
Net Commission	(2.60)	(2.57)	(2.13)	(1.59)
Management Expenses	(3.70)	(3.75)	(3.49)	(3.04)
Underwriting Results	2.19	2.42	1.65	0.07
Investment Income	5.36	2.25	2.39	1.92
Rental and other Income	1.42	1.64	1.67	1.20
Other Expenses & Finance cost	(0.29)	(0.23)	(0.25)	(0.08)
Profit before tax	8.67	6.08	5.46	3.12
Profit after tax	5.30	3.71	3.28	2.01
Earnings per share after tax - Rupees	26.49	18.56	16.41	10.03

- ▶ **Underwriting Risk**
- ▶ **Catastrophe Risk**
- ▶ **Reinsurance Risk**
- ▶ **Financial Risk**

The Company remains focused on sustainable, profitable growth amid economic volatility and changing risk patterns. Our priorities include disciplined underwriting, prudent reinsurance protection, strong claims governance, efficient expense management, continued digital transformation and enhanced risk mitigation (including catastrophe/climate and cyber). We will continue aligning capabilities with market needs and regulatory expectations while preserving capital strength.

Q&A SESSION

We welcome your questions and feedback.

Company website

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