

STATE LIFE INSURANCE CORPORATION OF PAKISTAN
UNCONSOLIDATED STATEMENT OF CASH FLOWS

Rs in '000'

Projected Cash Flows

	2025	2026	2027	2028
Operating Cash Flows				
a) Underwriting Activities				
Insurance premiums received	493,840,571	258,975,608	276,407,166	288,342,897
Reinsurance premiums paid	-661,389	-1,112,044	-1,033,025	-1,144,166
Claims paid	-173,323,926	-320,895,257	-321,115,763	-333,385,540
Commission paid	-40,130,506	-42,566,516	-46,668,328	-50,974,637
Net cash flow from underwriting activities	279,724,750	-105,598,209	-92,409,949	-97,161,446
b) Other Operating Activities				
Income tax paid	-33,572,233	-6,090,226	-6,971,243	-7,294,489
General management expenses paid	-15,074	-16,204	-16,310	-17,895
Loans secured against life insurance policies - advanced	-10,514,240	-13,227,193	-14,285,369	-15,428,198
Other operating payments	-292,009,395	-45,155,967	-34,170,438	-37,813,130
Net cash flow used in other operating activities	-336,110,941	-64,489,591	-55,443,360	-60,553,713
Total Cash flow from all Operating Activities	-56,386,191	-170,087,799	-147,853,310	-157,715,158
Investment Activities				
Investment proceeds	34,559,980	176,924,631	155,114,266	165,436,587
Fixed capital expenditure	-832,287	-553,299	-663,958	-796,750
Other investment proceeds	-23,296	-71,964	-73,404	-74,872
Net cash flow from investing activities	33,704,397	176,299,369	154,376,904	164,564,966
Financing Activities				
Dividends paid	-3,148,033	-3,304,834	-3,471,522	-3,645,132
Net cash flow from financing activities	-3,148,033	-3,304,834	-3,471,522	-3,645,132
Net cash flow generated from/(used in) all activities	-25,829,827	2,906,735	3,052,072	3,204,675
Cash & Cash equivalents at the beginning of the year	83,964,531	58,134,704	61,041,439	64,093,511
Cash & Cash equivalents at the end of the year	58,134,704	61,041,439	64,093,511	67,298,187
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