

The Insurance Association of Pakistan

Health Insurance Statistics for the Year 2021

					PKR	
NON LIFE					<i>Provisional</i>	
Coverage	Lives Covered	Gross Premium	Net Earned Premium	Number of Claims intimated	Net Incurred Claims	Loss Ratio % Net Claim to Net Earned Premium
INPATIENT	3,147,799	10,019,184,971	5,533,557,198	207,256	7,814,881,153	141.23
OUTPATIENT	321,472	2,331,208,795	1,365,076,644	249,980	1,643,328,188	120.38
TOTAL-->	4,119,369	16,107,888,967	11,691,416,136	584,352	12,889,701,499	110.25

LIFE

Coverage	Lives Covered	Gross Premium	Net Earned Premium	Number of Claims intimated	Net Incurred Claims	Loss Ratio % Net Claim to Net Earned Premium
INPATIENT	101,454,056	40,561,426,307	40,722,027,609	1,092,621	27,712,843,959	68.05
OUTPATIENT	14,095	82,335,642	143,660,714	8,856	103,383,237	71.96
	104,842,556	47,526,457,487	47,516,477,152	1,337,554	32,910,863,699	69.26

a) 08 companies out of 36 do not transact health business.

b) 26 companies out of 28 sent their replies.

c) 02 companies East west Ins. & Reliance have not sent their replies.

d) Some members have sent combined figures of Inpatient & Outpatient.

e) New Hampshire have close their business.

SUMMARY (NON LIFE & LIFE)

Years	Lives Covered	Gross Premium	Net Earned Premium	Number of Claims intimated	Net Incurred Claims	Loss Ratio % Net Claim to Net Earned Premium
2019	3,354,848	14,921,191,040	10,562,744,287	720,597	11,805,693,864	111.77
2020	5,987,740	23,302,573,725	17,934,855,492	799,765	15,713,028,184	87.61
2021**	108,961,925	63,634,346,454	59,207,893,288	1,921,906	45,800,565,198	77.36
TOTAL---->	118,304,513	101,858,111,219	87,705,493,067	3,442,268	73,319,287,246	83.60

** = State life send their huge data in 2021. Not sent in the years 2019 & 2020.