

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights - Property - (Conventional + Takaful)

For the period ended December 31, 2021

PKR in '000'

S.No	Name of Company	CONVENTIONAL						TAKAFUL/ WINDOW TAKAFUL						COMBINED					
		Gross Premium Earned	Gross Claim Expens	Loss Ratio %	Net Premium Revenue	Net Claim Expense	Loss Ratio %	Gross Contr. Earned	Gross Claim Expens	Loss Ratio %	Net Contr. Revenue	Net Claim Expense	Loss Ratio %	Gross Premium Earned	Gross Claim Expens	Loss Ratio %	Net Premium Revenue	Net Claim Expense	Loss Ratio %
1	Adamjee Insurance	8,118,786	3,504,148	43.16	899,404	324,115	36.04	153,959	58,705	38.13	(22,178)	9,782	(44.11)	8,272,745	3,562,853	43.07	877,226	333,897	38.06
2	Alfalalah Insurance	586,352	196,753	33.56	29,119	14,392	49.42	32,732	(14,272)	(43.60)	3,240	-1,109	(34.23)	619,084	182,481	29.48	32,359	13,283	41.05
3	Alpha Insurance	59,259	(6,452)	(10.89)	37,921	1,522	4.01	-	-	-	-	-	-	59,259	(6,452)	(10.89)	37,921	1,522	4.01
4	Asia Insurance	295,538	83,833	28.37	155,832	12,014	7.71	30,410	11,929	39.23	9,724	11,848	121.84	325,948	95,762	29.38	165,556	23,862	107.00
5	Askari Gen. Insurance	495,231	182,975	36.95	45,242	30,760	67.99	58,689	25,605	43.63	(17,004)	7,711	(45.35)	553,920	208,580	37.66	28,238	38,471	136.24
6	Atlas Insurance	1,274,491	343,050	26.92	272,144	45,314	16.65	53,682	(9,473)	(17.65)	(11,411)	-1,157	10.14	1,328,173	333,577	25.12	260,733	44,157	16.94
7	Century Insurance	421,585	89,976	21.34	37,496	6,788	18.10	23,768	8,702	36.61	1,222	371	30.36	445,353	98,678	22.16	38,718	7,159	18.49
8	Cooperative Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Chubb Insurance.	695,308	17,816	2.56	263,004	20,073	7.63	0	0	-	0	0	-	695,308	17,816	2.56	263,004	20,073	7.63
10	Crescent Star Insurance	624	(207)	(33.17)	496	0	-	0	0	-	0	0	-	624	(207)	(33.17)	496	0	-
11	East West Insurance	1,272,799	457,292	35.93	665,562	221,951	33.35	128,104	59,167	46.19	39,553	6,555	16.57	1,400,903	516,459	36.87	705,115	228,506	32.41
12	EFU Gen. Insurance	13,758,128	3,923,318	28.52	3,774,368	1,424,770	37.75	479,021	106,227	22.18	(63,645)	17,773	(27.93)	14,237,149	4,029,545	28.30	3,710,723	1,442,543	38.87
13	Habib Insurance	679,927	407,987	60.00	94,756	26,119	27.56	64,773	12,112	18.70	10,207	2,835	27.78	744,700	420,099	56.41	104,963	28,954	27.58
14	IGI General Insurance	2,401,773	1,278,006	53.21	222,778	39,622	17.79	150,552	63,502	42.18	8,832	6,542	74.07	2,552,325	1,341,508	52.56	231,610	46,164	19.93
15	Jubilee Gen. Insurance	4,214,486	727,441	17.26	972,500	381,461	39.22	233,588	138,743	59.40	31,355	83,090	265.00	4,448,074	866,184	19.47	1,003,855	464,551	46.28
16	New Hampshire Ins. (##)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Pak. Qatar. Gen. Tak.	0	0	-	0	0	-	171,372	46,667	27.23	(12,927)	16,022	(123.94)	171,372	46,667	27.23	(12,927)	16,022	(123.94)
18	Pakistan Gen. Ins. (#)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Premier Insurance	228,460	568,143	248.68	5,903	66,685	1,129.68	9,695	15,768	162.64	1,434	1,511	105.37	238,155	583,911	245.18	7,337	68,196	929.48
20	Reliance Insurance	90,671	25	0.03	44,097	4,928	11.18	11,010	519	4.71	2,696	77	2.86	101,681	544	0.54	46,793	5,005	10.70
21	Security Gen. Insurance	2,453,600	211,621	8.62	520,329	-3,626	(0.70)	30,603	24,133	78.86	(12,426)	-2,194	17.66	2,484,203	235,754	9.49	507,903	(5,820)	(1.15)
22	Shaheen Insurance	39,074	1,703	4.36	16,201	6,252	38.59	1,511	176	11.65	(617)	176	(28.53)	40,585	1,879	4.63	15,584	6,428	41.25
23	Sindh Insurance	63,172	2,181	3.45	2,804	-662	(23.61)	515	10	1.94	126	19	15.08	63,687	2,191	3.44	2,930	(643)	(21.95)
24	Salaam Takaful Ltd.	-	-	-	-	-	-	75,987	11,036	14.52	15,233	5,445	35.74	75,987	11,036	14.52	15,233	5,445	35.74
25	TPL Insurance	239,541	35,896	14.99	23,730	1,670	7.04	52,045	99,895	191.94	5,437	3,692	67.91	291,586	135,791	46.57	29,167	5,362	18.38
26	UBL Insurer	1,632,881	843,670	51.67	218,962	65,336	29.84	150,664	31,215	20.72	12,133	1,882	15.51	1,783,545	874,885	49.05	231,095	67,218	29.09
27	United Insurance	932,543	287,274	30.81	401,428	78,903	19.66	108,605	24,058	22.15	16,609	6,952	41.86	1,041,148	311,332	29.90	418,037	85,855	20.54
28	Universal Insurance	43,290	27,451	63.41	8,508	5,876	69.06	0	0	-	0	0	-	43,290	27,451	63.41	8,508	5,876	69.06
	Total----->	39,997,519	13,183,900	32.96	8,712,584	2,774,263	31.84	2,021,285	714,424	35.35	17,593	177,823	1,010.76	42,018,804	13,898,324	33.08	8,730,177	2,952,086	33.81

Note:-

Allianz efu do not transact the Marine Business

- PGI did not underwrite any business during the period.

New Hampshire has stoped offering commercial Ins. in Pakistan.