

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights of Motor

For the year ended December 31, 2018

PKR in '000'

S.No	Name of Company	PREMIUM							CLAIMS				OTHERS			
		Gross Premium	Net Premium	Net Earned Premium	Net Unearned Premium	Net premium to Gross premium	Net Earned Premium to Gross Premium	Net Unearned premium to Net Earned Premium	Gross Claim Paid	Net Claim Incurred	Net Claim to Gross Claim	Net Claim to Net Earned Premium	Net Underwriting Expense	Underwriting Result	Net u/w Exp to Net Earned Premium	u/w result to Net Earned Premium
1	Adamjee Insurance	2,861,118	2,819,774	2,750,992	1,399,145	98.55	96.15	50.86	1,395,071	1,350,320	96.79	49.08	1,253,621	147,051	45.57	5.35
2	Alfalah Ins.	498,261	478,052	455,837	249,171	95.94	91.49	54.66	234,473	253,070	107.93	55.52	164,576	40,678	36.10	8.92
3	Alpha Insurance	19,867	17,131	16,528	7,862	86.23	83.19	47.57	10,741	(27)	-0.25	-0.16	22,078	(5,523)	133.58	-33.42
4	Asia Insurance	136,381	131,131	142,891	6,506	96.15	104.77	4.55	60,346	61,817	102.44	43.26	73,940	(20,747)	51.75	-14.52
5	Askari Gen. Ins.	986,031	976,455	905,725	469,575	99.03	91.86	51.85	385,027	399,604	103.79	44.12	339,189	166,933	37.45	18.43
6	Atlas Insurance	639,063	411,810	360,504	208,174	64.44	56.41	57.75	209,822	206,368	98.35	57.24	149,129	5,007	41.37	1.39
7	Century Insurance	350,016	340,655	307,852	134,586	97.33	87.95	43.72	135,863	104,867	77.19	34.06	73,929	97,297	24.01	31.61
8	Cooperative Ins.	4,528	4,693	4,693	0	103.64	0.00	0.00	332	308	92.77	6.56	311	(5,959)	6.63	-126.98
9	Chubb Ins.	880	591	638	165	67.16	72.50	25.86	21	(504)	-2,400.00	-79.00	140	1,002	21.94	157.05
10	Crescent Star	54,966	59,836	62,420	0	108.86	113.56	0.00	18,928	25,165	132.95	40.32	(47,018)	(12,347)	-75.33	-19.78
11	East West Inc.	474,100	337,258	316,969	91,470	71.14	66.86	28.86	138,830	148,144	106.71	46.74	297,073	38,378	93.72	12.11
12	EFU Gen. Ins. Ltd.	3,492,076	3,481,977	3,407,020	1,666,932	99.71	97.56	48.93	1,822,790	1,701,869	93.37	49.95	1,464,463	240,688	42.98	7.06
13	Excel Insurance	492	(498)	(278)	283	-101.22	-56.50	-101.80	99	3,288	3,321.21	-1,182.73	4,413	(3,251)	-1,587.41	1,169.42
14	Habib Insurance	489,443	369,468	282,490	217,177	75.49	57.72	76.88	296,382	309,565	104.45	109.58	109,156	26,802	38.64	9.49
15	IJI General Ins.	1,398,904	1,376,508	1,218,977	587,494	98.40	87.14	48.20	545,720	551,366	101.03	45.23	388,969	278,642	31.91	22.86
16	Jubilee Gen. Ins.	1,497,768	1,455,356	1,401,187	643,416	97.17	93.55	45.92	609,607	550,755	90.35	39.31	588,957	261,475	42.03	18.66
17	Pakistan Gen. Ins. *					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
18	Premier Ins.	146,542	182,669	185,646	72,532	124.65	126.68	39.07	91,079	43,697	47.98	23.54	86,973	51,999	46.85	28.01
19	Reliance Insurance	183,500	170,931	174,005	94,768	93.15	94.83	54.46	63,037	62,603	99.31	35.98	91,978	16,368	52.86	9.41
20	Sindh Insurance	40,508	20,897	22,621	9,973	51.59	55.84	44.09	22,998	11,013	47.89	48.68	2,108	22,621	9.32	100.00
21	SPI Insurance	216,491	163,388	182,076	70,157	75.47	84.10	38.53	70,188	54,459	77.59	29.91	106,644	20,974	58.57	11.52
22	Security Gen. Ins.	336,913	179,932	168,336	92,741	53.41	49.96	55.09	116,791	62,814	53.78	37.31	3,704	72,478	2.20	43.06
23	Shaheen Ins.	220,655	219,270	228,075	94,996,167	99.37	103.36	41,651.28	81,816	71,694	87.63	31.43	75,685	71,171	33.18	31.21
24	Takaful Pakistan	301,533	285,936	113,995	192,339	94.83	37.81	168.73	66,645	59,697	89.57	52.37	2,424	6,173	2.13	5.42
25	TPL Insurance	1,081,584	1,045,406	1,106,253	459,825	96.66	102.28	41.57	651,367	450,197	69.12	40.70	920,678	190,592	83.22	17.23
26	UBL Insurer	945,804	720,504	875,611	374,725	76.18	92.58	42.80	504,146	308,644	61.22	35.25	248,674	163,187	28.40	18.64
27	United Ins.	715,148	282,185	564,823	(12,332)	39.46	78.98	-2.18	474,518	321,412	67.73	56.90	(604,797)	33,755	-107.08	5.98
28	Universal Ins.	24,397	23,385	24,106	3,543	95.85	98.81	14.70	6,039	2,921	48.37	12.12	30,426	(7,041)	126.22	-29.21
	Total----->	17,116,969	15,554,700	15,279,992	102,036,394	90.87	89.27	667.78	8,012,676	7,115,126	88.80	46.56	5,847,423	1,898,403	38.27	12.42

Gross Premium = Premium Written

* Reports awaited.

** Does not transact Motor Business

Net Premium = Gross Premium – Premium Reinsurance Ceded

Net Earned Premium = Net Premium Revenue

Net Unearned Premium = Unearned Premium Reserved (closing) – Prepaid reinsurance premium ceded (closing)

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