

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights of MOTOR

Fore the period ended December 31, 2019

Conventional

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	2,816,156	2,759,165	2,808,850	1,349,460	97.98	99.74	48.04	1,504,828	1,368,991	90.97	48.74	1,286,153	153,706	45.79	5.47
2	Alfalal Ins.	523,107	497,409	484,703	261,877	95.09	92.66	54.03	239,375	246,976	103.18	50.95	134,465	104,528	27.74	21.57
3	Alpha Insurance	30,981	27,550	22,387	13,026	88.93	72.26	58.19	7,720	12,466	161.48	55.68	27,724	(17,803)	123.84	-79.52
4	Asia Insurance	126,335	121,085	123,203	62,635	95.84	97.52	50.84	50,134	43,687	87.14	35.46	42,470	11,756	34.47	9.54
5	Askari Gen. Ins.	893,385	874,466	920,147	423,894	97.88	103.00	46.07	473,584	456,291	96.35	49.59	351,592	112,264	38.21	12.20
6	Atlas Insurance	659,901	425,717	435,037	193,447	64.51	65.92	44.47	286,843	178,064	62.08	40.93	201,964	81,733	46.42	18.79
7	Century Insurance	319,256	313,452	311,234	117,319	98.18	97.49	37.69	134,629	123,686	91.87	39.74	93,019	94,531	29.89	30.37
8	Cooperative Ins.	3,015	1,360	1,729	0	45.11	57.35	37.69	201	116	57.71	6.71	2,778	4,558	0.00	0.00
9	Chubb Insurance.	1,586	208	369	5	13.11	23.27	73.97	56	35	62.50	9.49	2,778	4,558	752.85	1,235.23
10	Crescent Star	42,378	44,778	44,813	35	105.66	105.75	0.08	8,672	7,200	83.03	16.07	36,388	1,190	81.20	2.66
11	East West Insc.	471,479	382,006	319,243	154,233	81.02	67.71	48.31	170,904	148,151	86.69	46.41	154,288	35,558	48.33	11.14
12	EFU Gen. Ins. Ltd.	3,462,815	3,450,409	3,499,000	1,618,341	99.64	101.04	46.25	1,740,851	1,809,750	103.96	51.72	1,643,660	45,590	46.98	1.30
13	Excel Insurance *	(244)	(739)	(456)	0	302.87	186.89	0.00	0	(30)	0.00	6.58	2,638	34	-578.51	-7.46
14	Habib Insurance	560,579	448,213	417,203	248,186	79.96	74.42	59.49	323,061	233,048	72.14	55.86	127,691	88,990	30.61	21.33
15	IGI General Ins.	1,547,564	1,410,309	1,405,888	591,915	91.13	90.85	42.10	712,764	680,618	95.49	48.41	440,560	284,710	31.34	20.25
16	Jubilee Gen. Ins.	1,450,121	1,408,779	1,450,344	601,852	97.15	100.02	41.50	643,725	635,485	98.72	43.82	607,706	207,753	41.90	14.32
17	Pakistan Gen. Ins. #	0	0	0	0	0.00	0	0	0	0	0.00	0	0	0	0	0
18	Premier Ins.	119,080	127,687	130,266	60,686	107.23	109.39	46.59	42,622	42,515	99.75	32.64	(140,958)	(13,184)	-108.21	-10.12
19	Reliance Insurance	144,623	159,866	164,270	73,711	110.54	113.58	44.87	60,339	59,028	97.83	35.93	70,957	12,035	43.20	7.33
20	SPI Insurance	228,303	189,988	178,674	81,470	83.22	78.26	45.60	69,376	52,538	75.73	29.40	119,603	6,533	66.94	3.66
21	Security Gen. Ins.	429,171	229,184	207,607	113,760	53.40	48.37	54.80	153,306	82,492	53.81	39.73	626	88,959	0.30	42.85
22	Shaheen Ins.	201,765	192,559	197,852	89,703	95.44	98.06	45.34	207,058	197,852	95.55	100.00	67,175	51,068	33.95	25.81
23	Sindh Ins.	46,954	22,223	22,726	9,470	47.33	48.40	41.67	21,183	(3,145)	(14.85)	-13.84	3,201	29,720	14.09	130.78
24	Takaful Pakistan # #	0	0	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
25	TPL Insurance	1,088,368	933,493	936,462	456,856	85.77	86.04	48.79	568,643	356,640	62.72	38.08	415,023	164,799	44.32	17.60
26	UBL Insurer	972,404	819,903	803,142	391,486	84.32	82.59	48.74	537,944	257,836	47.93	32.10	313,411	277,281	39.02	34.52
27	United Ins.	652,263	216,589	261,259	(57,001)	33.21	40.05	-21.82	435,442	154,875	35.57	59.28	322,960	37,121	123.62	14.21
28	Universal Ins.	64,513	63,488	50,023	17,007	98.41	77.54	34.00	20,694	20,579	99.44	41.14	38,497	(9,053)	76.96	-18.10
	Total----->	16,855,858	15,119,147	15,195,975	16,855,858	89.70	90.15	90.15	8,413,954	7,165,744	85.17	47.16	6,366,369	1,858,935	41.90	12.23

Note:-

** Reports awaited.

Allianz efu does not transact the Marine Business..

New Hampshire have closed their operations.

= Do not trasact the business

= Do not trasact the conventional business

* Do not transact window takaful business.

Gross Premium = Premium Written

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)

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights of MOTOR

Fore the period ended December 31, 2019

PKR in '000'

(Takaful/ Window Takaful Operations)

S.No	Name of Company	PREMIUM							CLAIMS				OTHERS			
		Gross Contribution	Net Contribution	Net Earned Contribution	Net Unearned Contribution	Net Contribution to Gross Contribution	Net Earned Contribution to Gross Contribution	Net Unearned Contribution to Net Earned Contribution	Gross Claim Paid	Net Claim Incurred	Net Claim to Gross Claim	Net Claim to Net Earned Contribution	Net Underwriting Expense	Underwriting Result	Net u/w Exp to Net Earned Contribution	u/w result to Net Earned Contribution
1	Adamjee Insurance	711,519	689,350	676,468	331,196	96.88	95.07	48.96	379,337	316,161	83.35	46.74	247,055	113,252	36.52	16.74
2	Alfalsh Ins.	251,408	235,349	213,323	115,887	93.61	84.85	54.32	80,305	108,115	134.63	50.68	41,008	41,859	19.22	19.62
3	Alpha Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Asia Insurance	17,362	15,907	6,456	6,011	91.62	37.18	93.11	2,252	4,706	208.97	72.89	1,298	1,748	20.11	27.08
5	Askari Gen. Ins.	209,971	190,164	104,845	45,035	90.57	49.93	42.95	92,734	97,645	105.30	93.13	1,703	5,497	1.62	5.24
6	Atlas Insurance	227,140	204,659	191,269	99,368	90.10	84.21	51.95	96,336	105,849	109.87	55.34	71,825	15,018	37.55	7.85
7	Century Insurance	47,952	44,715	43,407	20,793	93.25	90.52	47.90	14,158	17,557	124.01	40.45	19,088	6,763	43.97	15.58
8	Cooperative Ins.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Chubb Insurance.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Crescent Star	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	East West Insc.	70,361	44,026	31,532	16,550	62.57	44.81	52.49	15,273	6,959	45.56	22.07	15,346	10,681	48.67	33.87
12	EFU Gen. Ins. Ltd.	1,873,438	1,866,642	1,862,830	898,889	99.64	99.43	48.25	858,911	1,053,223	122.62	56.54	459,163	23,584	24.65	1.27
13	Excel Insurance **	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Habib Insurance	33,067	24,118	12,919	16,742	72.94	39.07	129.59	13,750	12,900	93.82	99.85	2,472	9,782	19.13	75.72
15	IGI General Ins.	206,462	201,777	163,033	75,125	97.73	78.97	46.08	99,581	99,527	99.95	61.05	57,045	7,333	34.99	4.50
16	Jubilee Gen. Ins.	500,790	477,839	325,836	143,986	95.42	65.06	44.19	214,569	217,052	101.16	66.61	308,720	160,954	94.75	49.40
17	Pakistan Gen. Ins. #	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Premier Ins.	88,645	109,331	112,244	41,860	123.34	126.62	37.29	51,353	51,353	100.00	45.75	(96,560)	12,807	-86.03	11.41
19	Reliance Insurance	61,373	55,551	58,757	35,973	90.51	95.74	61.22	6,725	10,214	151.88	17.38	23,572	21,766	40.12	37.04
20	SPI Insurance	95,216	72,064	23,098	29,690	75.68	24.26	128.54	26,067	16,712	64.11	72.35	18,130	(11,744)	78.49	-50.84
21	Security Gen. Ins.	59,423	17,687	6,887	10,867	29.76	11.59	157.79	3,628	5,163	142.31	74.97	870	(3,457)	12.63	-50.20
22	Shaheen Ins.	5,961	4,521	3,322	2,916	75.84	55.73	87.78	1,402	3,402	242.65	102.41	2,954	(3,161)	88.92	-95.15
23	Sindh Ins.	10,536	8,160	8,340	6,716	77.45	79.16	80.53	2,463	3,195	129.72	38.31	2,952	1,423	35.40	17.06
24	Takaful Pakistan	574,720	555,928	465,639	282,629	96.73	81.02	60.70	202,356	165,794	81.93	35.61	18,151	46,805	3.90	10.05
25	TPL Insurance	1,070,162	1,049,020	968,006	525,737	98.02	90.45	54.31	568,789	441,921	77.70	45.65	427,971	98,114	44.21	10.14
26	UBL Insurer	354,908	297,136	283,835	162,367	83.72	79.97	57.20	179,515	133,741	74.50	47.12	233,732	50,103	82.35	17.65
27	United Ins.	316,556	235,702	285,992	12,288	74.46	90.34	4.30	152,967	101,610	66.43	35.53	223,037	72,791	77.99	25.45
28	Universal Ins.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total----->		6,786,970	6,399,646	5,848,038	2,880,625	94.29	86.17	49.26	3,062,471	2,972,799	97.07	50.83	2,079,532	681,918	35.56	11.66

Note:-

* Reports awaited.

** Do not transact the window takaful business.

Allianz efu does not transact the Motor Business..

New Hampshire have closed their operations.

= Do not trasact the conventional business

= Do not trasact the business

Gross Contribution = Contribution Written

Net Contribution = Gross Contribution – Contribution Reinsurance Ceded

Net Earned Contribution = Net Contribution Revenue

Net Unearned Contribution = Unearned Contribution Reserved (closing) – Prepaid reinsurance contribution ceded (closing)

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights of MOTOR

For the period ended December 31, 2019

Combined (Takaful + Conventional)

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	3,527,675	3,448,515	3,485,318	1,680,656	97.76	98.80	48.22	1,884,165	1,685,152	89.44	48.35	1,533,208	266,958	43.99	7.66
2	Alfalsh Ins.	774,515	732,758	698,026	377,764	94.61	90.12	54.12	319,680	355,091	111.08	50.87	175,473	146,387	25.14	20.97
3	Alpha Insurance	30,981	27,550	22,387	13,026	88.93	72.26	58.19	7,720	12,466	161.48	55.68	27,724	(17,803)	123.84	-79.52
4	Asia Insurance	143,697	136,992	129,659	68,646	95.33	90.23	52.94	52,386	48,393	92.38	37.32	43,768	13,504	33.76	10.42
5	Askari Gen. Ins.	1,103,356	1,064,630	1,024,992	468,929	96.49	92.90	45.75	566,318	553,936	97.81	54.04	353,295	117,761	34.47	11.49
6	Atlas Insurance	887,041	630,376	626,306	292,815	71.07	70.61	46.75	383,179	283,913	74.09	45.33	273,789	96,751	43.71	15.45
7	Century Insurance	367,208	358,167	354,641	138,112	97.54	96.58	38.94	148,787	141,243	94.93	39.83	112,107	101,294	31.61	28.56
8	Cooperative Ins.	3,015	1,360	1,729	0	45.11	0.00	0.00	201	116	57.71	0.00	2,778	4,558	0.00	0.00
9	Chubb Insurance.	1,586	208	369	5	13.11	23.27	73.97	56	35	62.50	9.49	2,778	4,558	752.85	1,235.23
10	Crescent Star	42,378	44,778	44,813	35	105.66	105.75	0.08	8,672	7,200	83.03	16.07	36,388	1,190	81.20	2.66
11	East West Insc.	541,840	426,032	350,775	170,783	78.63	64.74	48.69	186,177	155,110	83.31	44.22	169,634	46,239	48.36	13.18
12	EFU Gen. Ins. Ltd.	5,336,253	5,317,051	5,361,830	2,517,230	99.64	100.48	46.95	2,599,762	2,862,973	110.12	53.40	2,102,823	69,174	39.22	1.29
13	Excel Insurance	(244)	(739)	(456)	0	302.87	186.89	0.00	0	(30)	0.00	6.58	2,638	34	-578.51	-7.46
14	Habib Insurance	593,646	472,331	430,122	264,928	79.56	72.45	61.59	336,811	245,948	73.02	57.18	130,163	98,772	30.26	22.96
15	IGI General Ins.	1,754,026	1,612,086	1,568,921	667,040	91.91	89.45	42.52	812,345	780,145	96.04	49.72	497,605	292,043	31.72	18.61
16	Jubilee Gen. Ins.	1,950,911	1,886,618	1,776,180	745,838	96.70	91.04	41.99	858,294	852,537	99.33	48.00	916,426	368,707	51.60	20.76
17	Pakistan Gen. Ins. #	0	0	0	0	-	-	0	0	#DIV/0!	-	0	0	0	-	-
18	Premier Ins.	207,725	237,018	242,510	102,546	114.10	116.75	42.29	93,975	93,868	99.89	38.71	(237,518)	(377)	-97.94	-0.16
19	Reliance Insurance	205,996	215,417	223,027	109,684	104.57	108.27	49.18	67,064	69,242	103.25	31.05	94,529	33,801	42.38	15.16
20	SPI Insurance	323,519	262,052	201,772	111,160	81.00	62.37	55.09	95,443	69,250	72.56	34.32	137,733	(5,211)	68.26	-2.58
21	Security Gen. Ins.	488,594	246,871	214,494	124,627	50.53	43.90	58.10	156,934	87,655	55.85	40.87	1,496	85,502	0.70	39.86
22	Shaheen Ins.	207,726	197,080	201,174	92,619	94.87	96.85	46.04	208,460	201,254	96.54	100.04	70,129	47,907	34.86	23.81
23	Sindh Ins.	57,490	30,383	31,066	16,186	52.85	54.04	52.10	23,646	50	0.21	0.16	6,153	31,143	19.81	100.25
24	Takaful Pakistan	574,720	555,928	465,639	282,629	96.73	81.02	60.70	202,356	165,794	81.93	35.61	18,151	46,805	3.90	10.05
25	TPL Insurance	2,158,530	1,982,513	1,904,468	982,593	91.85	88.23	51.59	1,137,432	798,561	70.21	41.93	842,994	262,913	44.26	13.81
26	UBL Insurer	1,327,312	1,117,039	1,086,977	553,853	84.16	81.89	50.95	717,459	391,577	54.58	36.02	547,143	327,384	50.34	30.12
27	United Ins.	968,819	452,291	547,251	(44,713)	46.68	56.49	-8.17	588,409	256,485	43.59	46.87	545,997	109,912	99.77	20.08
28	Universal Ins.	64,513	63,488	50,023	17,007	98.41	77.54	34.00	20,694	20,579	99.44	41.14	38,497	(9,053)	76.96	-18.10
Total----->		23,642,828	21,518,793	21,044,013	5,648,865	91.02	89.01	62.84	11,476,425	10,138,543	88.34	48.18	8,445,901	2,540,853	40.13	12.07

Note:-

Note:-

** Reports awaited.

* Do not transact the window takaful business.

Allianz efu does not transact the Marine Business..

New Hampshire have closed their operations.

= Do not trasact the conventional business

= Do not trasact the business

Gross Premium = Premium Written

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)