

THE INSURANCE ASSOCIATION OF PAKISTAN

Summarized Highlights of Property

Fore the period ended December 31, 2019

PKR in '000'

S.No	Name of Company	CONVENTIONAL						WINDOW TAKAFUL						COMBINED					
		Gross Premium Earned	Gross Claim Expens	Loss Ratio %	Net Premium Revenue	Net Claim Expense	Loss Ratio %	Gross Premium Earned	Gross Claim Expens	Loss Ratio %	Net Premium 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	7,396,338	2,246,807	30.38	832,513	385,726	46.33	177,796	41,698	23.45	28,884	10,129	35.07	7,574,134	2,288,505	30.21	861,397	395,855	45.96
2	Alfalsh Ins.	418,285	194,488	46.50	29,575	14,690	49.67	22,176	2,850	12.85	2,774	408	14.71	440,461	197,338	44.80	32,349	15,098	46.67
3	Alpha Insurance	27,419	(31,121)	(113.50)	4,497	-11,601	(257.97)	-	-	-	-	-	-	27,419	(31,121)	(113.50)	4,497	(11,601)	(257.97)
4	Asia Insurance	169,478	25,077	14.80	128,517	5,712	4.44	13,792	4,461	32.34	9,381	4,461	47.55	183,270	29,538	16.12	137,898	10,173	7.38
5	Askari Gen. Ins.	414,385	78,419	18.92	49,696	8,965	18.04	28,021	12,052	43.01	(5,730)	3,578	(62.44)	442,406	90,471	20.45	43,966	12,543	28.53
6	Atlas Insurance	856,991	137,371	16.03	247,592	21,641	8.74	30,952	7,958	25.71	3,345	670	20.03	887,943	145,329	16.37	250,937	22,311	8.89
7	Century Insurance	396,780	97,945	24.68	51,677	6,820	13.20	11,761	(8,809)	(74.90)	1,279	-1,892	(147.93)	408,541	89,136	21.82	52,956	4,928	9.31
8	Cooperative Ins. @	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Chubb Insurance.	339,811	100,131	29.47	110,265	32,562	29.53	-	-	-	-	-	-	339,811	100,131	29.47	110,265	32,562	29.53
10	Crescent Star	5,094	452	8.87	5,024	452	9.00	0	0	-	0	0	-	5,094	452	8.87	5,024	452	9.00
11	East West Inc.	1,016,254	230,561	22.69	469,322	106,636	22.72	70,042	30,290	43.25	22,264	2,168	9.74	1,086,296	260,851	24.01	491,586	108,804	22.13
12	EFU Gen. Ins. Ltd.	12,128,277	1,999,000	16.48	1,919,482	724,559	37.75	291,137	69,637	23.92	23,994	10,178	42.42	12,419,414	2,068,637	16.66	1,943,476	734,737	37.81
13	Excel Insurance	189	(16)	(8.47)	(273)	-16	5.86	-	-	-	-	-	-	189	(16)	(8.47)	(273)	(16)	5.86
14	Habib Insurance	551,012	348,712	63.29	117,005	48,513	41.46	25,249	7,417	29.38	3,858	1,133	29.37	576,261	356,129	61.80	120,863	49,646	41.08
15	IGI General Ins.	1,591,492	250,464	15.74	182,901	22,716	12.42	59,666	8,135	13.63	5,630	135	2.40	1,651,158	258,599	15.66	188,531	22,851	12.12
16	Jubilee Gen. Ins.	2,967,483	522,864	17.62	1,133,279	367,027	32.39	178,016	172,483	96.89	16,711	60,548	362.32	3,145,499	695,347	22.11	1,149,990	427,575	37.18
17	Pakistan Gen. Ins. @	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Premier Ins.	210,873	443	0.21	(68)	8,400	(12,352.94)	3,239	(1,484)	(45.82)	357	-144	(40.34)	214,112	(1,041)	(0.49)	289	8,256	2,856.75
19	Reliance Insurance	324,297	237,543	73.25	129,190	22,729	17.59	20,826	1,506	7.23	6,709	336	5.01	345,123	239,049	69.26	135,899	23,065	16.97
20	SPI Insurance	225,068	77,678	34.51	173,474	43,371	25.00	80,660	36,104	44.76	(22,623)	9,296	(41.09)	305,728	113,782	37.22	150,851	52,667	34.91
21	Security Gen. Ins.	2,028,081	340,817	16.80	411,951	11,961	2.90	26,038	21,054	80.86	2,772	997	35.97	2,054,119	361,871	17.62	414,723	12,958	3.12
22	Shabheen Ins.	46,648	16,683	35.76	28,041	-99	(0.35)	1,019	0	-	(1,286)	161	(12.52)	47,667	16,683	35.00	26,755	62	0.23
23	Sindh Ins.	23,612	1,035	4.38	2,789	23	0.82	883	21	2.38	147	7	4.76	24,495	1,056	4.31	2,936	30	1.02
24	Takaful Pakistan ##	0	0	-	0	0	-	25,859	26,244	101.49	(1,217)	10,623	(872.88)	25,859	26,244	101.49	(1,217)	10,623	(872.88)
25	TPL Insurance	74,208	25,751	34.70	12,279	2,566	20.90	32,782	16,528	50.42	1,551	4,274	275.56	106,990	42,279	39.52	13,830	6,840	49.46
26	UBL Insurer	1,350,443	786,120	58.21	259,996	52,364	20.14	100,809	50,840	50.43	15,209	2,714	17.84	1,451,252	836,960	57.67	275,205	55,078	20.01
27	United Ins.	708,550	347,857	49.09	380,037	84,435	22.22	134,321	45,662	33.99	79,026	1,765	2.23	842,871	393,519	46.69	459,063	86,200	18.78
28	Universal Ins.	47,783	16,501	34.53	7,842	2,568	32.75	0	0	-	0	0	-	47,783	16,501	34.53	7,842	2,568	32.75
	Total----->	33,318,851	8,051,582	24.17	6,686,603	1,962,720	29.35	1,335,044	544,647	40.80	193,035	121,545	62.97	34,653,895	8,596,229	24.81	6,879,638	2,084,265	30.30

Note:-

* Reports awaited.

Allianz efu does not transact the Property Business..

New Hampshire have closed their operations.

** = Do not trasact window takaful the business

= Do not trasact the conventional business

@ = Do not trasact the all business