



# PROTECTION THAT COUNTS

CLAIMS REVIEW - 2021



# PROTECTION THAT COUNTS

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No amount of monetary compensation could ever make up for the emotional trauma suffered by the loss of a loved one, but more than anything, life insurance can help provide crucial financial protection in such unforeseen circumstances in life. Having life insurance coverage brings peace of mind as it protects the loved ones from the unknown and helps the family through difficult time of financial loss.

At EFU Life, we understand this so when it comes to making a claim, we ensure we are there at every step to make it easy.

PKR

4.3

BILLION

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paid in insurance  
claims in 2021

PKR

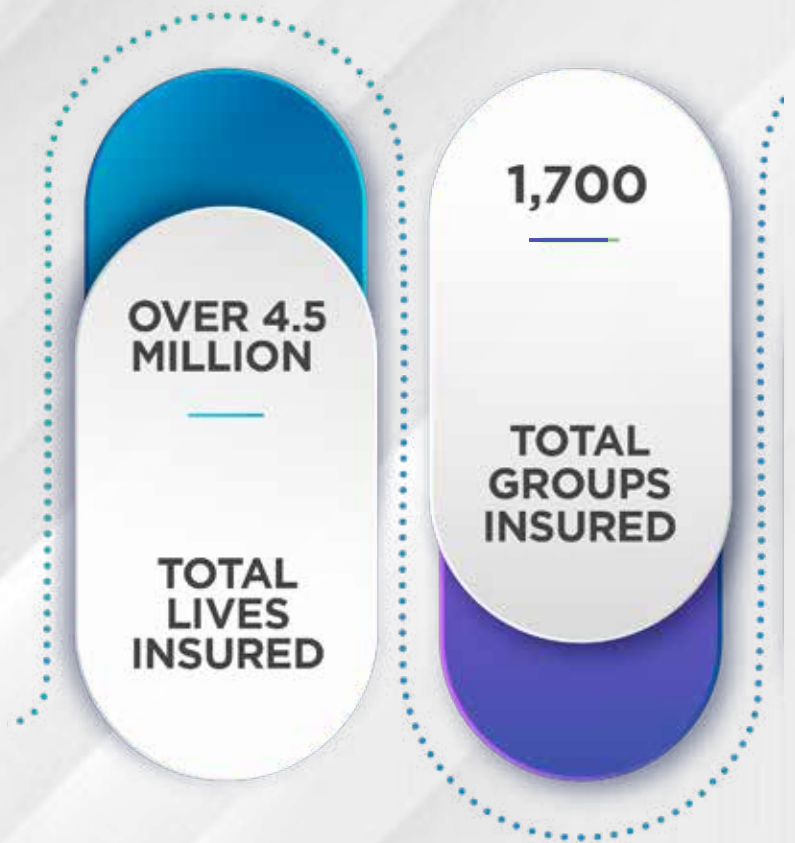
15

BILLION

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paid in insurance  
claims in last 5 years

## OUR PORTFOLIO



## CLAIMS OVERVIEW - 2021



**10,656**  
FAMILIES SUPPORTED



**36%**  
MORE CLAIMS PAID IN  
2021 VS 2020



**35.9 MILLION**  
LARGEST CLAIM AMOUNT



**45.49 YEARS**  
AVERAGE AGE @ CLAIM

## GENDER DISTRIBUTION



33%

67%

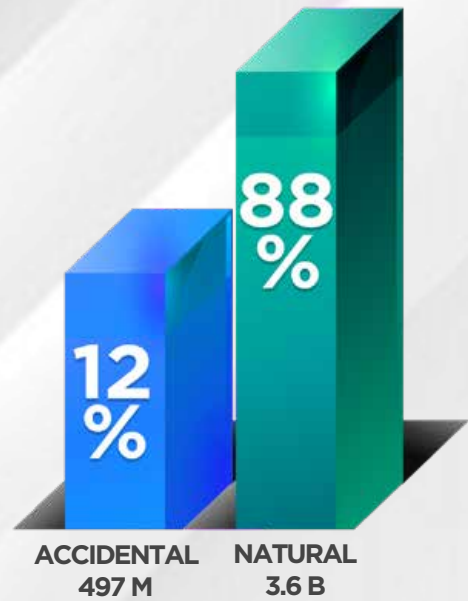


# DEATH CLAIMS OVERVIEW - 2021

DEATH CLAIMS - PAID

DEATH CLAIMS - TYPE

PKR  
**4.1**  
BILLION



## NATURAL DEATH CLAIMS - TOP 5 CAUSES

**1**  
CARDIOPULMONARY ARREST



**2**  
COVID-19



**3**  
HEART DISEASE



**4**  
LIVER DISEASE



**5**  
CANCER

PKR

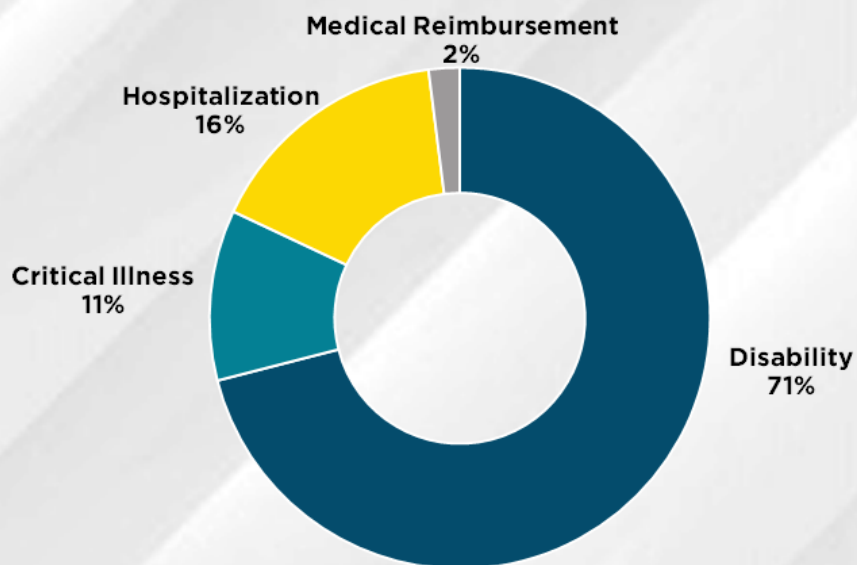
237

MILLION

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paid in living  
benefit claims  
in 2021

# LIVING BENEFIT CLAIMS OVERVIEW - 2021



## LIVING BENEFIT CLAIMS - TYPE

## LIVING BENEFIT CLAIMS - TOP 5 CAUSES



ACCIDENT  
(FRACTURES,  
AMPUTATION ETC.)



C-SECTION  
AND NORMAL  
DELIVERY



MYOCARDIAL  
INFARCTION /  
HEART DISEASE



CANCER



STROKE

# COVID-19

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has re-emphasized the value of insurance and the role of financial planning for the uncertainties of life.



# COVID CLAIMS OVERVIEW (2020-21)

1 OUT OF EVERY 6 CLAIMS DURING THE ABOVE PERIOD WAS A COVID CLAIM

TOTAL COVID CLAIMS AMOUNT

1.27 BILLION

TOTAL NUMBER OF COVID CLAIM

954

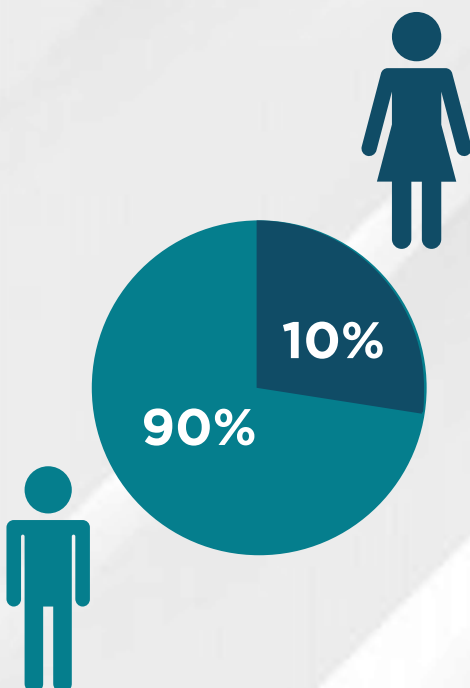
COMPLIMENTARY COVID BENEFIT

5.2 MILLION

AVERAGE COVID CLAIM SIZE

1.3 MILLION

## COVID CLAIMS - GENDER DISTRIBUTION



## COVID CLAIMS - TOP 5 OCCUPATIONS



OFFICE WORKERS



BUSINESSMAN



HEALTHCARE SERVICE PROVIDER



TEACHING



LABOURER / LIGHT MANUAL WORKER

# REGION - WISE COVID CLAIMS - DISTRIBUTION

