



LIFE

ELEVATING CONFIDENCE

SAFEGUARDING LIVES, HONORING COMMITMENTS

CLAIMS REVIEW 2025



What You'll Discover Inside

- An Open Letter from EFU Life Assurance Ltd
- Claims Landscape 2025 - Total Claims Overview
- Deep Dive - Death Claims Insights
- Death Claims - A Closer Look
- Supplementary Benefits
- Health Claims Insights
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- Voices of Trust



An Open Letter...

STANDING WITH FAMILIES WHEN IT MATTERS THE MOST

Every claim begins with a story. A story of hope, of uncertainty and of a family looking for reassurance during an important moment in their lives.

Across Pakistan, families navigate rising medical costs and unexpected life events with resilience and strength. In these moments, accessible life, health, disability and maternity coverage become more than policies; they become stability.

As part of EFU Life, we work quietly at the heart of this commitment. Each case is assessed with diligence and objectivity, always mindful that behind every document is a family seeking clarity and stability. Our responsibility extends beyond documentation to upholding trust during important times.

We also recognize the broader responsibility of expanding access to protection, especially for underserved and vulnerable communities, contributing in our own way toward reduced inequalities and greater financial inclusion. These efforts are meaningful when families are able to focus on recovery, stability and moving forward with confidence.

This newsletter reflects a shared purpose rooted in service and responsibility. It speaks of people, of families and of the confidence placed in the promise of protection.

Together, we move ahead with trust, empathy, and optimism for the days to come.



CLAIMS LANDSCAPE 2025

TOTAL CLAIMS OVERVIEW

BEYOND THE NUMBERS

IN 2025 ALONE, WE PAID

PKR 11.96 BILLION
IN CLAIMS

OVER FIVE YEARS,

PKR 31.8 BILLION
HAS REACHED THOSE WHO NEEDED IT MOST

THIS YEAR,

83,009 FAMILIES
FOUND FINANCIAL ASSISTANCE WHEN IT MATTERED

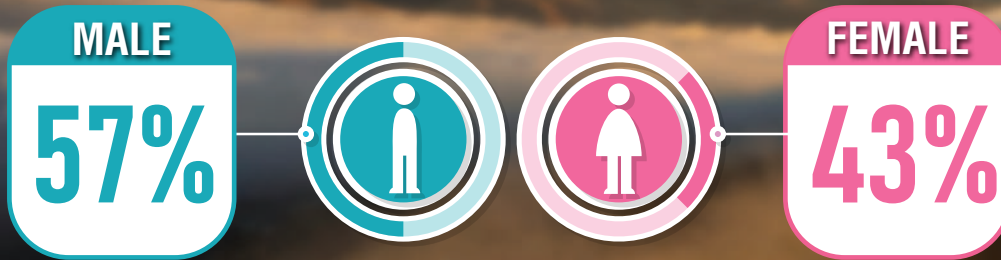
....Because every claim is more than a transaction
it's a promise honored



DEEP DIVE - DEATH CLAIMS INSIGHTS

UNDERSTANDING THE LANDSCAPE BEHIND THE PROMISE

GENDER DISTRIBUTION



A BALANCED REPRESENTATION ACROSS THE LIVES WE PROTECT

AVERAGE AGE

48 YEARS

WITH MOST CLAIMS OCCURRING BETWEEN 40-50 YEARS - THE PRIME OF RESPONSIBILITY AND DEPENDENTS

COVERAGE STRENGTH GROUPS INSURED

2,354

TRUSTED BY ORGANIZATIONS NATIONWIDE

LARGEST CLAIM PAID



*A SINGLE PROMISE HONORED
A FAMILY SECURED*

LIVES COVERED



EACH LIFE REPRESENTING A RESPONSIBILITY WE STAND BEHIND



DEATH CLAIMS - A CLOSER LOOK

TYPES. AMOUNTS. CAUSES

TOTAL CLAIMS PAID

PKR 4.12 BILLION

SUPPORTING FAMILIES THROUGH LIFE'S MOST DIFFICULT TRANSITIONS

DEATH CLAIMS TYPE



TOP 5 CAUSES OF DEATH CLAIMS

-  **CARDIOPULMONARY ARREST**
-  **HEART DISEASES**
-  **KIDNEY/LUNG DISEASES**
-  **ACCIDENT**
-  **CANCER**



SUPPLEMENTARY BENEFITS

GOING BEYOND BASIC COVERAGE, SUPPLEMENTARY BENEFITS PROVIDE FINANCIAL CONTINUITY WHEN LIFE TAKES AN UNFORESEEN TURN

PKR 800 MILLION +

WENT TOWARDS SUPPLEMENTARY BENEFITS, REFLECTING CARE AND SUPPORT BEYOND CORE LIFE COVERAGE

GENDER DISTRIBUTION



MALE

78%



FEMALE

22%

LARGEST CLAIM PAID



PKR 8 MILLION

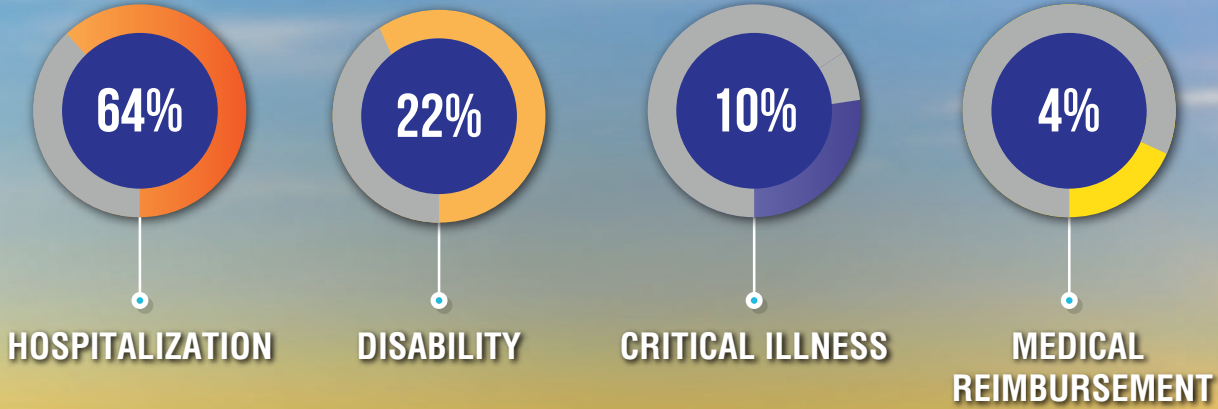
AVERAGE AGE



35 YEARS



CLAIM TYPE DISTRIBUTION



TOP 5 CAUSES OF SUPPLEMENTARY BENEFITS CLAIMS



OBSTETRIC & GYNECOLOGICAL DISEASES



ACCIDENT (FRACTURES, AMPUTATIONS, AND SOFT TISSUE INJURIES)



INFECTIOUS DISEASES



GASTROINTESTINAL DISEASES



KIDNEY DISEASES





HEALTH CLAIMS INSIGHTS

FROM LIFE PROTECTION TO HEALTH SUPPORT, STANDING BY YOU
IN MOMENTS OF ILLNESS WITH CARE, COMFORT, AND CONTINUITY

TOTAL HEALTH CLAIMS PAID

PKR 7.04
BILLION






GENDER DISTRIBUTION

 MALE
47%  FEMALE
53%

LARGEST CLAIM PAID

PKR 1.3 MILLION

TOP 5 CAUSES OF HEALTH CLAIMS

-  OBSTETRIC CARE & SCREENING
-  NON-INFECTIVE GASTROINTESTINAL DISEASES
-  NON-INFECTIVE HEPATOBILIARY DISEASES
-  KIDNEY DISEASES
-  INFECTIOUS DISEASES

WHERE DO MEMBERS SEEK TREATMENT?

PANEL HOSPITALS CONTINUE TO PLAY A KEY ROLE IN CARE ACCESS

51.5%

INPATIENT (IP) NETWORK

48.5%

OUTPATIENT (OP) NETWORK



INCLUSIVE INSURANCE – EXPANDING ACCESS & IMPACT

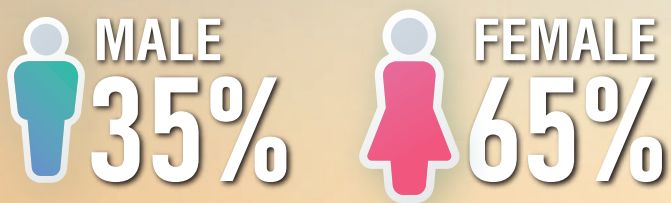
PROTECTION THAT REACHES FURTHER

Inclusive insurance continues to be one of our fastest-growing segments - extending affordable protection to underserved communities, women, and low-income households across Pakistan.

Through simplified processes and digital enablement, we are widening access, strengthening trust, and creating measurable impact where it matters most.

PKR 300 Million+ was paid towards **Inclusive Insurance Claims in 2025**, reinforcing our commitment to accessible protection and support for all.



GENDER DISTRIBUTION



LARGEST CLAIM PAID

PKR 1.3 MILLION

TOP 3 CAUSES UNDER INCLUSIVE SCHEMES

-  OBSTETRIC CARE & GYNECOLOGICAL DISEASES
-  ACCIDENT (FRACTURES, AMPUTATIONS, AND SOFT TISSUE INJURIES)
-  INFECTIOUS DISEASES



VOICES OF TRUST

THESE TESTIMONIALS REFLECT THE REAL DIFFERENCE TIMELY CLAIMS SUPPORT CAN MAKE IN PEOPLE'S LIVES

SUMERA AKRAM
LAHORE | JAZZCASH

”

“I received my C-section claim at a time when I truly needed financial support. I'm very grateful for the timely assistance. May Allah bless your team.”

HASSAN GHULAM MUSTUFA
DHARAMPURA, LAHORE | JAZZCASH

”

“I was referred by a friend while arranging funds for my operation. I received my claim amount on time through JazzCash. Thank you, EFU.”

MUHAMMAD SHAFIQ
MUGHALPURA, LAHORE | JAZZCASH

”

“After losing my job, I was worried about arranging money for the delivery. Thanks to JazzCash, I received my claim within 7 days.”

SHAHNAWAZ AHMED
BYKEA

”

“My uncle Amir Fareedi passed away in an accident near Lyari Expressway. We were informed that he was insured with EFU Life, so we submitted the required documents. The EFU team guided and supported us throughout the process. Today we received the claim cheque and are very thankful for their cooperation.”





LIFE

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