



## **INSURANCE REGULATORY AUTHORITY**

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### **Insurance Industry Quarterly Claims Statistics for the Period**

**April- June 2023**

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Prepared by

Insurance Regulatory Authority

August 2023



## About Insurance Regulatory Authority

The Insurance Regulatory Authority (IRA) is a State Corporation whose mandate is to regulate, supervise and promote the development of the insurance industry in Kenya. The key players regulated by IRA are insurance companies, reinsurance companies, insurance brokers, insurance agents, motor assessors, insurance investigators, insurance surveyors, loss adjustors, claim settling agents, and risk managers.

All incorporated entities regulated under the Insurance Act are required to submit various periodic returns to IRA. All direct insurers are required to submit their monthly summary of claims returns within fifteen (15) days after the end of the month to which the returns relate.

## Reliance and limitations

The information contained in this report has been obtained from the monthly summary of claims returns submitted to IRA, pursuant to the provisions of the Insurance Act, Cap 487. No adjustments have been made to the returns data except where adjustments have been made in consultation with the affected insurers.

The publication of any summary of an insurer's return in a report does not necessarily mean that the returns so summarized have satisfied all the requirements of the Insurance Act, Cap 487, or that the Authority approves the accuracy of the contents of the returns. All insurers had submitted their monthly summary of claims returns as of the preparation of this report.

Where necessary, figures have been adjusted to eliminate errors in totals due to rounding off.

## 1.0 Introduction

Both long-term and general insurance business underwriters are required to submit monthly summary of claims returns to IRA through the electronic regulatory system (ERS).

These returns are submitted within 15 days from the end of the month to which they relate. At the time of preparation of this report, all the insurers had submitted their monthly summary of claims returns for the second quarter of 2023.

The quarterly claims settlement statistics summarizes quarterly claims data into number of claims outstanding at the beginning of the quarter, action taken during the quarter, and the number of claims outstanding at the end of the quarter. Further, under general insurance business, a distinction is made between liability<sup>1</sup> and non-liability claims.

### 1.1 Quarterly Claims Movements

The quarterly claims movements indicate the actions taken during the quarter which comprises of the following:

- 1. Total number of claims actionable** – It is the summation of the number of claims paid, claims declined, claims closed as no claims, and claims outstanding at the end of the quarter.

The total actionable claims in Q2 2023 for general liability were 158,747 claims amounting to KES 38.51 billion an increase both in number and amount from 146,823 claims amounting to KES 37.04 billion reported in Q1 2023 while 2,848,970 claims amounting to KES 58.34 billion were reported for general non-liability claims, an increase both in number and amount from 2,548,916 claims amounting to KES 56.97 billion reported in Q1 2023.

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<sup>1</sup> Liability Claims are third parties' claims while non liability claims are policyholders' claims.

Long-term actionable claims in Q2 2023 were 144,056 claims amounting to KES 30.18 billion a decrease in number and an increase in amount from 170,923 claims amounting to KES 29.67 billion reported in Q1 2023.

## 2. **Claims intimated and revived.**

- i. **Claims intimated**- this comprises of the number of claims that have been reported to the insurers during the quarter;
- ii. **Revived claims** – these are claims previously closed but have been revived by the policyholders/claimant during the quarter.

Claims intimated and revived reported in Q2 2023 were 23,351 liability claims (KES 4.09 billion) and 1,914,760 non-liability claims (KES 16.32 billion) an increase in both cases of 44.4% and 9.3% from 16,167 claims (KES 3.44 billion) and 1,751,272 claims (KES 14.66 billion) respectively reported in Q1 2023.

Long-term claims decreased by 26.9% in terms of numbers and increased by 5.5% in terms of amount from 150,286 claims (KES 19.17 billion) in Q1 2023 to 109,784 claims (KES 20.23 billion) in Q1 2023.

## 3. **Claims revised** - these are the claims whose reserves amount have been changed during the quarter.

In Q2 2023, claims revised under general liability claims and non-liability claims were 14,379 claims amounting to KES 1.38 billion and 30,039 claims amounting to KES 770.39 billion respectively. Long-term revised claims were 1,585 KES amounting to KES 153.76 million recorded in Q2 2023.

## 4. **Claims paid** - these are the claims paid by the insurers during the quarter. The claims paid may include those outstanding at the beginning of the period and those intimated and revived during the quarter.

General liability and non-liability claims paid were 14,075 claims (KES 4.86 billion) and 1,935,034 claims (KES 17.33 billion). This represented an increase of 32.1%

and 21.2% from 10,656 claims (KES 4.61 billion) and 1,596,531 claims (KES 16.29 billion) respectively reported in Q1 2023.

Long-term paid 108,428 claims (KES 20.24 billion) in Q2 2023 a decrease of 20.4% in term of number and an increase of 2.9% in terms of amount from 136,263 claims (KES 19.68 billion) paid in Q1 2023.

5. **Claims declined**– these are claims that the insurer has declined to pay during the quarter for various reasons per policy document or otherwise.

In Q2 2023 the number of liability claims declined, increased by 5.9% from 51 to 54. Consequently, the claims declined amounts increased by 106.2% from KES 14.22 million to KES 29.32 million. The number of non-liability claims declined, decreased by 6.0% from 2,562 to 2407 while the amounts decreased by 58.3% from KES 440.58 million to KES 183.73 million.

During the period under review number of long-term claims declined, increased by 79.2% from 101 to 181 while the amounts increased by 60.9% from KES 70.98 million to KES 114.22 million.

6. **Claims closed as no claims** – these are notified claims for which the insurer makes provisions for liability, but the liability does not crystalize during the quarter.

In Q2 2023, the number of general liability claims closed as no claims increased by 104.9% from 1,473 to 3,018 as the amounts decreased by 4.1% from KES 467.47 million to KES 448.22 million. The number of non-liability claims closed as no claims decreased by 8.5% from 15,671 to 14,338 while the amounts decreased by 16.5% from KES 1.21 billion to KES 1.01 billion.

During the same period the number of claims closed as no claims under long-term insurance business decreased by 8.2% from 756 to 694 while the amounts decreased by 66.7% from KES 323.78 million to KES 107.71 million.

The **number of claims outstanding at the end of the quarter** result from the above movements and are computed as:

- claims outstanding at the beginning of the quarter
- add claims intimated and revived during the quarter
- less claims paid during the quarter
- less claims declined and claims closed as no claims during the quarter.

## **1.2 Claims Movement Ratios**

These are ratios of the actions taken during the month in relation to total claims actionable. They include claims declined ratio, claims closed as no claims ratio, and claim payment ratio.

### **1.2.1 Claims Declined Ratio**

This is the proportion of the number of claims declined in relation to the total number of claims actionable during the quarter.

In Q2 2023, the proportion of declined general liability claims declined to 0.03% in terms of numbers and increased to 0.08% in terms of amount from 0.04% recorded in Q1 2023 in terms of amounts. The proportion of declined general non-liability claims decreased to 0.08% in Q2 2023 in terms of numbers and also decreased to 0.31% in terms of amounts from 0.10% and 0.77% in Q1 2023 respectively.

In addition, the proportion of declined long-term business claims in Q2 2023 increased to 0.13% and 0.38% in terms of numbers and amounts from 0.01% and 0.25% recorded in Q1 2023 respectively.

### **1.2.2 Claims Closed as no Claims Ratio**

This is the proportion of claims closed as no claims in relation to the total number of claims actionable during the quarter.

In Q2 2023, the proportion of general business liability claims closed as no claims increased to 1.9% and decreased to 1.2% in terms of numbers and amounts compared to 1.0% and 1.3% observed in Q1 2023. The proportion of general business non-liability claims closed as no claims decreased to 0.5% in terms of numbers and 1.7% in terms of amounts in Q2 2023 from 0.6% and 2.1% respectively in Q1 2023.

The proportion of long-term insurance business claims closed as no claims in Q2 2023 increased to 0.48% in terms of numbers and decreased to 0.36% in terms of amounts from 0.08% and 1.2% respectively as recorded in Q1 2023.

### **1.2.3 Claims Payment Ratio**

This is the proportion of the number of claims paid in relation to the total number of claims actionable during the quarter.

In Q2 2023, the claims payment ratio for general liability claims increased to 8.9% and marginally increased to 12.6% with regard to number and amount (Q1 2023: 7.3% and 12.4% respectively). The claims payment ratio for general non-liability claims increased to 67.9% and 29.7% in respect of numbers and amounts in Q2 2023 from 62.6% and 28.6% in Q1 2023 respectively.

The claims payment ratio for the long-term insurance business decreased to 75.3% in terms of numbers and increased to 67.1% in terms of amounts compared to 96.2% and 64.5% observed in the previous quarter.

## INSURANCE REGULATORY AUTHORITY



TYPE OF INDUSTRY STATISTICS

Quarterly Claims Statistics

QUARTER

Two

YEAR

2023

PERIOD ENDED

30th June, 2023

### 1.3 Statistical Appendices

**Appendix 1:** Analysis of liability claims movement (numbers) under general insurance business for the quarter ended 30th June 2023

**Appendix 2:** Analysis of liability claims movement (amounts) under general insurance business for the quarter ended 30th June 2023

**Appendix 3:** Analysis of non-liability claims movement (numbers) under general insurance business for the quarter ended 30th June 2023

**Appendix 4:** Analysis of non-liability claims movement (amounts) under general insurance business for the quarter ended 30th June 2023

**Appendix 5:** Analysis of long-term insurance business claims movement (numbers) for the quarter ended 30th June 2023

**Appendix 6:** Analysis of long-term insurance business claims movement (amounts) for the quarter ended 30th June 2023

## Appendix 1: Analysis of liability claims movement (numbers) under general insurance business for the quarter ended 30th June, 2023

No	Name of Insurer	Claims outstanding at the beginning of the quarter	Claims intimated and revived during the quarter	Claims revised during the quarter	Claims paid during the quarter	Claims declined during the quarter	Claims closed as no claims during the quarter	Claims outstanding at the end of the quarter	Claims declined ratio %	Claims closed as no claims ratio %	Claim payment ratio %	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	AAR INSURANCE KENYA LIMITED	61	22	-	13	4	-	66	4.8	-	15.7	18.4
2	AFRICAN MERCHANT ASSURANCE	1,184	232	121	239	-	-	1,177	-	-	16.88	14.7
3	AIG INSURANCE COMPANY LIMITED	315	55	34	38	7	2	323	1.9	0.5	10.3	12.1
4	APA INSURANCE COMPANY LIMITED	9,484	1,063	1,420	928	-	-	10,387	-	-	8.2	10.4
5	BRITAM GENERAL INSURANCE	1,796	297	-	403	-	4	1,686	-	0.2	19.3	10.9
6	CANNON GENERAL INSURANCE	4,251	227	2,129	(101)	1	401	4,177	0.0	9.0	-2.3	(75.0)
7	CIC GENERAL INSURANCE COMPANY	1,975	805	290	856	-	-	1,924	-	-	30.8	38.2
8	CORPORATE INSURANCE COMPANY	1,550	201	-	158	-	7	1,586	-	0.4	9.02	9.3
9	DIRECTLINE ASSURANCE COMPANY	22,761	1,639	-	1,964	-	-	22,436	-	-	8.0	8.2
10	FIDELITY SHIELD INSURANCE	2,066	277	238	203	-	36	2,104	-	1.5	8.7	10.4
11	FIRST ASSURANCE COMPANY	1,507	563	-	186	-	346	1,538	-	16.7	8.99	8.8
12	GA INSURANCE LIMITED	8,802	1,862	572	1,420	2	-	9,242	0.0	-	13.3	10.9
13	GEMINA INSURANCE COMPANY	9,402	961	1,287	804	-	6	9,553	-	0.1	7.8	7.2
14	HEALTHIER (K) MICRO INSURANCE	-	-	-	-	-	-	-	-	-	-	-
15	HERITAGE INSURANCE COMPANY	5,657	526	710	493	6	23	5,661	0.1	0.4	8.0	5.0
16	ICEA LION GENERAL INSURANCE	1,866	191	249	55	-	6	1,996	-	0.3	2.7	4.0
17	INTRA-AFRICA ASSURANCE COMPANY	1,658	167	312	237	-	-	1,588	-	-	13.0	7.1
18	INVESCO ASSURANCE COMPANY	20,184	171	447	255	-	-	20,100	-	-	1.25	1.2
19	JUBILEE GENERAL INSURANCE	4,797	1,708	132	879	-	121	5,505	-	1.9	13.5	7.6
20	JUBILEE HEALTH INSURANCE	-	-	-	-	-	-	-	-	-	-	-
21	KENINDIA ASSURANCE COMPANY	6,234	649	240	466	-	187	6,230	-	2.7	6.8	6.9
22	KENYA ORIENT INSURANCE COMPANY	2,430	485	234	396	4	-	2,522	0.1	-	13.6	15.3
23	MADISON INSURANCE COMPANY	1,030	708	1,407	569	-	-	1,169	-	-	32.7	35.3
24	MAYFAIR INSURANCE COMPANY	3,518	1,101	-	1,074	-	238	3,307	-	5.2	23.3	18.8
25	MUA INSURANCE COMPANY	1,039	241	72	91	7	1	1,180	0.5	0.1	7.1	7.6
26	OCCIDENTAL INSURANCE COMPANY	2,215	644	-	571	-	2	2,286	-	0.1	20.0	12.7
27	OLD MUTUAL GENERAL INSURANCE	3,605	871	1,087	60	10	484	3,922	0.2	10.8	1.3	3.1
28	PACIS INSURANCE COMPANY	1,947	99	251	66	1	4	1,975	0.0	0.2	3.2	3.1
29	PIONEER GENERAL INSURANCE	724	101	91	48	2	-	781	0.2	-	5.8	5.8
30	SANLAM GENERAL INSURANCE	2,192	297	325	303	-	159	2,027	-	6.4	12.2	10.3
31	STAR DISCOVER INSURANCE	-	-	-	-	-	-	-	-	-	-	-
32	TAKAFUL INSURANCE OF AFRICA	66	105	-	92	-	9	70	-	5.3	53.8	70.3
33	TAUSI ASSURANCE COMPANY	1,665	117	44	35	-	13	1,734	-	0.7	2.0	1.1
34	THE KENYAN ALLIANCE INSURANCE	618	25	-	35	-	-	608	-	-	5.4	3.6
35	THE MONARCH INSURANCE COMPANY	560	5,896	1,872	289	5	969	5,193	0.1	15.0	4.48	27.2
36	TRIDENT INSURANCE COMPANY	2,594	937	815	779	-	-	2,752	-	-	22.06	15.2
37	XPLICO INSURANCE COMPANY*	4,863	108	-	171	5	-	4,795	0.1	-	3.44	1.3
	Industry	134,616	23,351	14,379	14,075	54	3,018	141,600	0.03	1.9	8.9	7.3

**Appendix 2: Analysis of liability claims movement (amount) under general insurance business for the quarter ended 30th June, 2023**

No	Name of Insurer	Claims outstanding at the beginning of the quarter	Claims intimated and revived during the quarter	Claims revised during the quarter	Claims paid during the quarter	Claims declined during the quarter	Claims closed as no claims during the quarter	Claims outstanding at the end of the quarter	Claims declined ratio %	Claims closed as no claims ratio %	Claim payment ratio %	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	AAR INSURANCE KENYA LIMITED	12,466	3,969	-	1,973	3,099	-	11,364	18.9	-	12.0	42.3
2	AFRICAN MERCHANT ASSURANCE*	757,119	25,538	15,711	48,123	-	-	758,835	-	-	5.96	5.9
3	AIG INSURANCE COMPANY LIMITED	522,878	21,917	132,910	34,404	700	0	697,771	0.1	0.0	4.7	3.8
4	APA INSURANCE COMPANY LIMITED	860,366	124,850	124,038	268,924	-	-	931,828	-	-	22.4	25.2
5	BRITAM GENERAL INSURANCE	1,485,207	70,523	166,331	90,766	-	49,108	1,704,008	-	2.7	4.9	2.2
6	CANNON GENERAL INSURANCE	557,010	29,201	50,206	116,632	12	27,180	561,308	-	-	-	-
7	CIC GENERAL INSURANCE COMPANY	863,244	55,828	170,525	290,607	-	-	815,826	-	-	26.3	19.7
8	CORPORATE INSURANCE COMPANY	399,294	40,347	(2,217)	31,670	-	4,408	400,340	-	1.0	7.26	5.3
9	DIRECTLINE ASSURANCE COMPANY	2,170,517	177,591	281,869	637,166	-	-	2,191,544	-	-	22.5	25.4
10	FIDELITY SHIELD INSURANCE	497,693	260,891	(111,180)	66,208	-	4,661	578,535	-	0.7	10.2	14.9
11	FIRST ASSURANCE COMPANY	461,506	222,206	-	89,919	-	94,820	498,974	-	13.9	13.15	12.0
12	GA INSURANCE LIMITED	2,753,716	342,770	146,546	501,941	11,135	-	2,699,566	0.3	-	15.6	16.1
13	GEMINIA INSURANCE COMPANY	1,291,649	177,853	264,882	343,387	-	5,893	1,549,882	-	0.3	18.1	17.2
14	HEALTHIER (K) MICRO INSURANCE	-	-	-	-	-	-	-	-	-	-	-
15	HERITAGE INSURANCE COMPANY	1,406,711	90,303	44,581	132,606	684	4,893	1,419,040	0.0	0.3	8.5	6.0
16	ICEA LION GENERAL INSURANCE	104,594	16,915	2,943	8,500	-	(170)	138,582	-	(0.1)	5.8	19.9
17	INTRA-AFRICA ASSURANCE COMPANY	465,518	29,985	51,371	70,745	-	-	434,664	-	-	14.0	7.9
18	INVESCO ASSURANCE COMPANY	3,767,731	17,500	38,787	40,474	-	-	3,804,255	-	-	1.05	1.2
19	JUBILEE GENERAL INSURANCE	2,084,492	251,278	4,290	255,095	-	16,140	2,049,311	-	0.7	11.0	5.5
20	JUBILEE HEALTH INSURANCE	-	-	-	-	-	-	-	-	-	-	-
21	KENINDIA ASSURANCE COMPANY	1,043,398	42,289	22,374	144,412	-	23,572	953,066	-	2.1	12.9	7.9
22	KENYA ORIENT INSURANCE COMPANY	406,066	145,356	48,284	146,510	6,723	-	479,085	1.1	-	23.2	28.8
23	MADISON INSURANCE COMPANY	339,316	102,565	118,180	265,976	-	-	376,464	-	-	41.4	48.3
24	MAYFAIR INSURANCE COMPANY	1,971,849	900,782	(550,921)	280,653	-	-	2,047,152	-	-	12.1	12.0
25	MUA INSURANCE COMPANY	219,015	24,465	51,535	64,874	590	200	246,488	0.2	0.1	20.8	17.1
26	OCCIDENTAL INSURANCE COMPANY	542,628	197,610	91,855	283,852	-	1,493	574,710	-	0.2	33.0	21.2
27	OLD MUTUAL GENERAL INSURANCE	1,390,579	192,283	41,538	62,917	3,322	113,313	1,478,700	0.2	6.8	3.8	6.7
28	PACIS INSURANCE COMPANY	588,912	17,328	61,787	95,604	50	1	604,743	0.0	0.0	13.6	12.8
29	PIONEER GENERAL INSURANCE	326,086	42,267	(623)	28,157	762	600	343,381	0.2	0.2	7.6	9.7
30	SANLAM GENERAL INSURANCE	1,075,876	123,111	49,189	90,495	-	50,011	1,147,636	-	3.9	7.0	8.5
31	STAR DISCOVER INSURANCE	-	-	-	-	-	-	-	-	-	-	-
32	TAKAFUL INSURANCE OF AFRICA	120,274	47,608	-	69,075	-	4,410	94,398	-	2.6	41.1	33.2
33	TAUSI ASSURANCE COMPANY	343,883	7,763	9,619	28,394	-	12,692	323,722	-	3.5	7.8	1.5
34	THE KENYAN ALLIANCE INSURANCE	463,834	4,384	9,223	16,001	-	-	467,201	-	-	3.3	3.0
35	THE MONARCH INSURANCE COMPANY	1,319,831	43,161	127,209	54,995	1,839	35,001	1,338,966	0.1	2.4	3.84	17.7
36	TRIDENT INSURANCE COMPANY	565,392	198,290	(78,966)	164,480	-	-	715,749	-	-	18.69	13.7
37	XPLICO INSURANCE COMPANY*	738,836	36,357	-	34,807	400	-	739,986	0.1	-	4.49	1.8
	Industry	31,917,484	4,085,083	1,381,875	4,860,338	29,316	448,224	33,177,076	0.08	1.2	12.6	12.4

**Appendix 3: Analysis of non-liability claims movement (numbers) under general insurance business for the quarter ended 30th June, 2023**

No	Name of Insurer	Claims outstanding at the beginning of the quarter	Claims intimated and revived during the quarter	Claims revised during the quarter	Claims paid during the quarter	Claims declined during the quarter	Claims closed as no claims during the quarter	Claims outstanding at the end of the quarter	Claims declined ratio (%)	Claims closed as no claims ratio (%)	Claim payment ratio (%)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) (5/(4+5+6+7))	(9) (6/(4+5+6+7))	Q2 2023 (4/(4+5+6+7))	Q1 2023 (10)
1	AAR INSURANCE KENYA LIMITED	66,052	143,134	-	128,530	69	4,620	75,971	0.0	2.2	61.4	63.4
2	AFRICAN MERCHANT ASSURANCE	2,297	264	123	423	-	-	2,138	-	-	16.5	13.1
3	ALLIANZ INSURANCE COMPANY	1,111	1,252	246	1,020	19	119	1,205	0.8	5.0	43.2	45.3
4	APA INSURANCE COMPANY LIMITED	4,039	2,845	4,506	2,904	-	-	3,980	-	-	42.2	44.1
5	BRITAM GENERAL INSURANCE	213,597	115,112	-	101,288	-	-	227,420	-	-	30.8	24.9
6	CANNON GENERAL INSURANCE	1,253	563	1,735	658	5	123	1,030	0.3	6.8	36.2	63.6
7	CIC GENERAL INSURANCE COMPANY	1,831	2,257	1,369	2,271	-	-	1,817	-	-	55.6	55.7
8	CORPORATE INSURANCE COMPANY	2,872	331	-	520	-	-	2,683	-	-	16.2	11.5
9	DIRECTLINE INSURANCE COMPANY	1,463	488	-	295	-	-	1,656	-	-	15.1	18.1
10	FIDELITY SHIELD INSURANCE	4,550	1,638	1,204	1,809	6	268	4,105	0.1	4.3	29.2	23.9
11	FIRST ASSURANCE COMPANY	39,810	88,542	-	76,782	-	4,849	46,721	-	3.8	59.8	52.0
12	GA INSURANCE LIMITED	4,098	2,908	821	3,407	33	-	3,566	0.5	-	48.6	46.9
13	GEMINA INSURANCE COMPANY	4,071	1,897	2,933	1,445	-	93	4,430	-	1.6	24.2	24.0
14	HEALTHIER (K) MICRO INSURANCE	-	-	-	-	-	-	-	-	-	-	-
15	HERITAGE INSURANCE COMPANY	6,128	40,790	1,609	41,552	36	40	5,290	0.1	0.1	88.6	85.4
16	ICEA LION GENERAL INSURANCE	5,466	3,197	2,109	2,501	16	32	6,114	0.2	0.4	28.9	28.1
17	INTRA-AFRICA ASSURANCE COMPANY	1,059	825	188	844	-	1	1,039	-	0.1	44.8	48.2
18	INVESCO ASSURANCE COMPANY	1,231	55	59	48	-	-	1,238	-	-	3.7	6.1
19	JUBILEE GENERAL INSURANCE	2,842	1,776	355	1,424	-	35	3,158	-	0.8	30.8	30.5
20	JUBILEE HEALTH INSURANCE	419,161	1,376,730	-	1,456,732	-	-	339,159	-	-	81.1	72.9
21	KENINDIA ASSURANCE COMPANY	5,129	2,837	169	2,933	-	354	4,679	-	4.4	36.8	31.3
22	KENYA ORIENT INSURANCE COMPANY	11,001	1,136	242	1,155	24	37	10,921	0.2	0.3	9.5	11.1
23	MADISON INSURANCE COMPANY	3,756	68,019	3,114	59,044	-	-	12,731	-	-	82.3	96.7
24	MAYFAIR INSURANCE COMPANY	924	619	-	584	5	-	954	0.3	-	37.8	35.3
25	MUA INSURANCE COMPANY	10,782	14,994	904	14,035	1,655	14	10,072	6.4	0.1	54.4	51.1
26	OCCIDENTAL INSURANCE COMPANY	3,729	1,883	-	2,009	-	17	3,586	-	0.3	35.8	30.1
27	OLD MUTUAL GENERAL INSURANCE	1,311	1,155	1,184	292	31	740	1,403	1.3	30.0	11.8	13.7
28	PACIS INSURANCE COMPANY	2,436	1,299	642	1,195	1	20	2,519	0.0	0.5	32.0	35.6
29	PIONEER GENERAL INSURANCE	519	802	1,976	841	25	-	458	1.9	-	63.5	64.7
30	SANLAM GENERAL INSURANCE	5,007	846	674	2,398	3	237	3,215	0.1	4.0	41.0	54.1
31	STAR DISCOVER INSURANCE	-	-	-	-	-	-	-	-	-	-	-
32	TAKAFUL INSURANCE OF AFRICA	464	258	17	308	2	9	403	0.3	1.2	42.7	54.3
33	TAUSI ASSURANCE COMPANY	1,038	835	155	693	-	97	1,083	-	5.2	37.0	24.9
34	THE KENYAN ALLIANCE INSURANCE	61,264	17,165	-	15,838	457	-	62,134	0.6	-	20.2	24.0
35	THE MONARCH INSURANCE COMPANY	607	5,146	2,879	251	20	356	5,158	0.3	6.2	4.3	48.8
36	TRIDENT INSURANCE COMPANY	40,652	13,056	826	8,878	-	2,277	42,573	-	4.2	16.5	10.5
37	XPLICO INSURANCE COMPANY*	2,604	106	-	127	-	-	2,582	-	-	4.7	2.7
<b>Industry</b>		<b>934,154</b>	<b>1,914,760</b>	<b>30,039</b>	<b>1,935,034</b>	<b>2,407</b>	<b>14,338</b>	<b>897,191</b>	<b>0.08</b>	<b>0.5</b>	<b>67.9</b>	<b>62.6</b>

Appendix 4: Analysis of non-liability claims movement (amount) under general insurance business for the quarter ended 30th June, 2023												
No	Name of Insurer	Claims outstanding at the beginning of the quarter	Claims intimated and revived during the quarter	Claims revised during the quarter	Claims paid during the quarter	Claims declined during the quarter	Claims closed as no claims during the quarter	Claims outstanding at the end of the quarter	Claims declined ratio (%)	Claims closed as no claims ratio (%)	Claim payment ratio (%)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) (5/(4+5+6+7))	(9) (6/(4+5+6+7))	Q2 2023 (4/(4+5+6+7))	Q1 2023
1	AAR INSURANCE KENYA LIMITED	455,787	1,440,174	-	1,223,163	6,559	8,548	657,791	0.3	0.5	64.5	72.9
2	AFRICAN MERCHANT ASSURANCE*	823,062	34,216	21,216	76,482	-	-	802,013	-	-	8.7	7.3
3	AIG INSURANCE COMPANY LIMITED	516,783	199,112	95,206	220,265	14,178	7,007	569,653	1.7	0.9	27.2	39.7
4	APA INSURANCE COMPANY LIMITED	2,888,172	546,288	339,613	1,382,556	-	-	2,392,643	-	-	36.6	27.6
5	BRITAM GENERAL INSURANCE	5,216,139	1,693,389	777,037	2,236,723	-	20,602	5,429,240	-	0.3	29.1	22.2
6	CANNON GENERAL INSURANCE	222,914	91,500	3,932	94,290	6,700	12,980	204,376	2.1	4.1	29.6	42.7
7	CIC GENERAL INSURANCE COMPANY	1,724,080	195,869	392,201	781,965	-	-	1,530,186	-	-	33.8	30.5
8	CORPORATE INSURANCE COMPANY	416,465	91,939	14,214	45,351	-	-	477,267	-	-	8.7	11.1
9	DIRECTLINE INSURANCE COMPANY	140,651	71,311	57,545	85,993	-	-	183,514	-	-	31.9	35.5
10	FIDELITY SHIELD INSURANCE	1,294,994	440,874	55,008	373,192	6,149	31,043	1,380,492	0.3	1.7	20.8	17.8
11	FIRST INSURANCE COMPANY	2,143,900	1,787,189	-	1,213,177	-	615,438	2,102,474	-	15.7	30.9	24.3
12	GA INSURANCE LIMITED	2,732,954	1,174,519	(56,610)	1,647,355	31,572	-	2,171,936	0.8	-	42.8	32.3
13	GEMINIA INSURANCE COMPANY	783,218	273,866	400,131	533,429	-	14,088	909,698	-	1.0	36.6	41.4
14	HEALTHIER (K) MICRO INSURANCE	-	-	-	-	-	-	-	-	-	-	-
15	HERITAGE INSURANCE COMPANY	2,259,528	694,531	21,816	709,007	14,679	7,003	2,245,185	0.5	0.2	23.8	24.4
16	ICEA LION GENERAL INSURANCE	1,811,713	1,231,604	280,316	397,275	16,929	(3,918)	2,913,347	0.5	(0.1)	12.0	27.6
17	INTRA-AFRICA ASSURANCE COMPANY	298,007	133,375	57,385	155,324	-	46	333,397	-	0.0	31.8	40.8
18	INVESCO ASSURANCE COMPANY	142,614	2,382	5,173	2,210	-	-	147,960	-	-	1.5	3.8
19	JUBILEE GENERAL INSURANCE	1,708,485	361,113	(137,844)	218,306	-	5,600	1,707,848	-	0.3	11.3	14.3
20	JUBILEE HEALTH INSURANCE	557,482	1,831,053	-	1,937,455	-	-	451,079	-	-	81.1	72.9
21	KENINDIA ASSURANCE COMPANY	2,954,916	139,911	664,251	287,315	-	16,531	3,455,231	-	0.4	7.6	7.4
22	KENYA ORIENT INSURANCE COMPANY	844,510	161,582	117,273	106,574	4,612	2,266	1,009,913	0.4	0.2	9.5	15.2
23	MADISON INSURANCE COMPANY	560,449	858,392	271,022	1,031,364	-	-	658,499	-	-	61.0	71.8
24	MAYFAIR INSURANCE COMPANY	1,813,837	1,003,306	(934,732)	252,768	1,126	-	1,628,518	0.1	-	13.4	20.3
25	MUA INSURANCE COMPANY	559,757	159,223	224,296	404,288	10,929	140	527,919	1.2	0.0	42.9	35.4
26	OCCIDENTAL INSURANCE COMPANY	1,011,908	357,262	(41,437)	348,984	-	4,018	974,731	-	0.3	26.3	25.5
27	OLD MUTUAL GENERAL INSURANCE	798,456	231,266	29,271	143,362	24,425	103,144	788,061	2.3	9.7	13.5	9.0
28	PACIS INSURANCE COMPANY	210,936	151,254	39,167	197,516	500	1,753	201,588	0.1	0.4	49.2	51.1
29	PIONEER GENERAL INSURANCE	199,627	96,153	62,464	154,524	9,914	-	193,806	2.8	-	43.1	42.4
30	SANLAM GENERAL INSURANCE	585,559	154,545	56,243	271,969	4,920	29,638	489,819	0.6	3.7	34.2	32.0
31	STAR DISCOVER INSURANCE	-	-	-	-	-	-	-	-	-	-	-
32	TAKAFUL INSURANCE OF AFRICA	295,450	62,902	2,520	88,851	2,301	674	269,047	0.6	0.2	24.6	23.9
33	TAUSI ASSURANCE COMPANY	376,202	138,419	51,252	107,186	-	105,603	353,083	-	18.7	18.9	15.2
34	THE KENYAN ALLIANCE INSURANCE	462,814	144,630	165,773	257,268	24,060	-	491,889	3.1	-	33.3	31.7
35	THE MONARCH INSURANCE COMPANY	1,069,719	59,640	767,250,368	27,513	4,179	26,278	921,344	0.4	2.7	2.8	9.5
36	TRIDENT INSURANCE COMPANY	882,294	295,545	109,309	306,850	-	5,762	974,536	-	0.4	23.8	12.2
37	XPLICO INSURANCE COMPANY*	266,107	11,930	-	10,896	-	-	267,140	-	-	3.9	1.3
Industry		39,029,491	16,320,263	770,393,381	17,330,746	183,731	1,014,245	39,815,225	0.31	1.7	29.7	28.6

**Appendix 5: Analysis of long-term insurance business claims movement (numbers) for the quarter ended 30th June, 2023**

No	Name of Insurer	Claims outstanding at the beginning of the quarter	Claims intimated and revived during the quarter	Claims revised during the quarter	Claims paid during the quarter	Claims declined during the quarter	Claims closed as no claims during the quarter	Claims outstanding at the end of the quarter	Claims declined ratio (%)	Claims closed as no claims ratio (%)	Claim payment ratio (%)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	Q2 2023 (4/(4+5+6+7))	Q1 2023 (10)
1	ABSA LIFE ASSURANCE	725	2,004	-	1,887	-	68	774	-	2.5	69.1	69.7
2	APA LIFE ASSURANCE COMPANY	759	1,473	-	1,191	-	97	944	-	4.3	53.4	61.8
3	BRITAM LIFE INSURANCE COMPANY	4,395	30,413	-	29,897	-	-	4,911	-	-	85.9	87.6
4	CANNON LIFE ASSURANCE	5	330	-	307	3	21	4	0.9	6.3	91.6	95.7
5	CAPEX LIFE ASSURANCE COMPANY	17	1,550	-	1,554	-	-	13	-	-	99.2	55.2
6	CIC LIFE ASSURANCE COMPANY	1,554	1,793	1,368	1,788	20	-	1,539	0.6	-	53.4	98.5
7	CORPORATE INSURANCE COMPANY*	468	334	-	175	5	1	621	0.6	0.1	21.8	41.9
8	EQUITY LIFE ASSURANCE	108	171	-	107	120	3	49	43.0	1.1	38.4	99.8
9	GA LIFE ASSURANCE LIMITED	1	6,880	-	6,879	-	-	2	-	-	100.0	32.7
10	GEMINIA INSURANCE COMPANY	527	29	-	49	-	-	507	-	-	8.8	84.9
11	ICEA LION LIFE ASSURANCE	2,607	22,543	-	22,595	-	5	2,550	-	0.0	89.8	84.0
12	JUBILEE INSURANCE COMPANY	2,896	12,994	210	13,494	10	190	2,196	0.1	1.2	84.9	91.9
13	KENINDIA INSURANCE COMPANY	446	2,502	-	2,460	5	39	444	0.2	1.3	83.4	97.7
14	KENYA ORIENT LIFE ASSURANCE	17	13	-	9	-	-	21	-	-	30.0	60.4
15	KUSCCO MUTUAL ASSURANCE	556	750	-	472	1	-	833	0.1	-	36.1	18.9
16	LIBERTY LIFE ASSURANCE KENYA	4,816	1,652	-	1,451	-	-	5,017	-	-	22.4	81.6
17	MADISON INSURANCE COMPANY	1,348	8,429	-	8,293	-	-	1,484	-	-	84.8	85.1
18	OLD MUTUAL ASSURANCE	1,356	1,283	1	1,296	-	60	1,283	-	2.3	49.1	55.6
19	OLD MUTUAL LIFE ASSURANCE COMPANY	284	2,311	-	2,270	-	-	325	-	-	87.5	89.6
20	PIONEER INSURANCE COMPANY	8,372	4,936	-	5,024	2	-	8,283	0.0	-	37.7	40.2
21	PRUDENTIAL LIFE ASSURANCE	201	2,018	-	2,027	-	-	192	-	-	91.3	93.1
22	SANLAM LIFE INSURANCE LIMITED	2,682	3,934	-	3,761	15	210	2,630	0.2	3.2	56.8	58.2
23	STAR DISCOVER LIFE INSURANCE	-	-	-	-	-	-	-	-	-	-	-
24	THE KENYAN ALLIANCE INSURANCE	94	1,373	6	1,376	-	-	91	-	-	93.8	100.0
25	THE MONARCH INSURANCE COMPANY	37	69	-	66	-	-	40	-	-	62.3	56.5
	Industry	34,271	109,784	1,585	108,428	181	694	34,753	0.13	0.48	75.3	96.2

**Appendix 6: Analysis of long-term insurance business claims movement (amount) for the quarter ended 30th June, 2023**

No	Name of Insurer	Claims outstanding at the beginning of the quarter	Claims intimated and revived during the quarter	Claims revised during the quarter	Claims paid during the quarter	Claims declined during the quarter	Claims closed as no claims during the quarter	Claims outstanding at the end of the quarter	Claims declined ratio (%)	Claims closed as no claims ratio (%)	Claim payment ratio (%)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	Q2 2023 (4/(4+5+6+7))	Q1 2023 (10)
1	ABSA LIFE ASSURANCE	427,070	584,598	-	665,727	-	(2,491)	348,431	-	(0.2)	65.8	60.9
2	APA LIFE ASSURANCE COMPANY	482,450	370,902	2,059	261,713	-	31,362	562,335	-	3.7	30.6	41.6
3	BRITAM LIFE INSURANCE COMPANY	951,823	4,965,145	-	4,941,230	-	-	975,738	-	-	83.5	82.4
4	CANNON LIFE ASSURANCE	10,031	82,811	-	66,605	11,131	11,845	3,260	12.0	12.8	71.7	92.6
5	CAPEX LIFE ASSURANCE COMPANY	6,347	132,222	-	130,616	-	-	7,953	-	-	94.3	59.2
6	CIC LIFE ASSURANCE COMPANY	444,649	605,296	172,015	697,282	3,969	-	520,710	0.3	-	57.1	99.1
7	CORPORATE INSURANCE COMPANY	198,137	44,282	-	13,504	546	97	228,271	0.2	0.0	5.6	35.7
8	EQUITY LIFE ASSURANCE	86,701	105,166	-	65,764	67,224	1,636	57,244	35.0	0.9	34.3	99.3
9	GA LIFE ASSURANCE LIMITED	3,240	1,037,471	-	1,025,561	-	-	15,150	-	-	98.5	18.5
10	GEMINIA INSURANCE COMPANY	1,231,480	84,282	-	209,440	-	-	1,106,322	-	-	15.9	76.5
11	ICEA LION LIFE ASSURANCE	547,979	3,043,241	-	3,050,728	-	846	539,647	-	0.0	84.9	74.2
12	JUBILEE INSURANCE COMPANY	1,023,649	3,674,624	3,366	3,620,162	8,633	16,147	1,056,697	0.2	0.3	77.0	83.8
13	KENINDIA INSURANCE COMPANY	186,175	863,264	-	842,017	4,268	8,450	194,704	0.4	0.8	80.2	97.0
14	KENYA ORIENT LIFE ASSURANCE	8,808	13,254	-	8,097	-	-	13,964	-	-	36.7	51.7
15	KUSCCO MUTUAL ASSURANCE	256,093	236,924	-	149,318	37	-	343,663	0.0	-	30.3	48.6
16	LIBERTY LIFE ASSURANCE KENYA	478,589	568,907	-	660,574	-	-	386,921	-	-	63.1	65.1
17	MADISON INSURANCE COMPANY	343,507	644,022	(18,042)	652,425	-	-	317,062	-	-	67.3	64.3
18	OLD MUTUAL ASSURANCE	300,893	610,287	(200)	544,212	-	9,305	357,463	-	1.0	59.7	60.6
19	OLD MUTUAL LIFE ASSURANCE COMPANY	409,215	730,423	-	730,256	-	-	409,382	-	-	64.1	63.7
20	PIONEER INSURANCE COMPANY	1,351,180	502,798	-	667,343	-	-	1,186,635	-	-	36.0	31.1
21	PRUDENTIAL LIFE ASSURANCE	8,117	160,976	-	160,434	-	-	8,658	-	-	94.9	95.4
22	SANLAM LIFE INSURANCE LIMITED	609,799	877,980	266	836,825	18,409	30,510	602,301	1.2	2.1	56.2	52.6
23	STAR DISCOVER LIFE INSURANCE	-	-	-	-	-	-	-	-	-	-	-
24	THE KENYAN ALLIANCE INSURANCE	281,235	219,294	(5,700)	224,880	-	-	269,948	-	-	45.4	26.4
25	THE MONARCH INSURANCE COMPANY	152,598	71,806	-	14,440	-	-	209,965	-	-	6.4	2.0
	Industry	9,799,763	20,229,973	153,764	#####	114,216	107,709	9,722,424	0.38	0.36	67.1	64.5