



SECURITIES AND EXCHANGE COMMISSION OF PAKISTAN  
(Insurance Division)

Ref. Circular No.7/2008

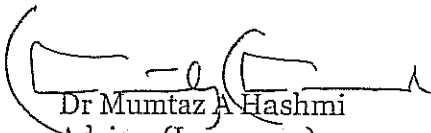
Karachi, 25 February 2009

**Collection of Data, Health Insurance**

With reference to Circular No. 7/2008, dated 8 May 2008, the Commission extends its thanks to those, who provided the requested data.

2. Without, divulging the names of the insurers, the consolidated information was made available to the Federal Bureau of Statistics, Islamabad (FBS).
3. As a matter of interest, FBS has initiated the task of developing the National Health Accounts (NHA) for Pakistan. NHA is a standard set of matrices that present the flow of funds in various aspects of a nation's health expenditures. NHA methodology organizes, tabulates and presents health spending information in a standard format. For the development of NHA, FBS requires national health insurance data for 2006, 2007 & 2008, as per the attached format.
4. In connection with the above, FBS has been in touch with the leading insurers offering health insurance, who have informed FBS, that they do have record of information as per the benefits offered by them.
5. Whilst seeking the information as per the attached format, please be advised that FBS also desired to meet the major health insurance providers.
6. All those insurers/takaful operators whose health insurance premium-income exceeds Rs.25m, are requested to advise details of their contact person so that a meeting may be organized with FBS officials.

Soliciting the interested insurance and takaful companies' usual co-operation.

  
Dr Mumtaz A Hashmi  
Adviser (Insurance)

Distribution:

- CEOs of Insurance & Takaful companies
- Chairman, Insurance Association of Pakistan
- Director (Enforcement/Insurance), Securities and Exchange Commission, for information

Copy to:

- Mr Arif Mahmood Cheema, Deputy Director General, Government of Pakistan, Statistics Division, Federal Bureau of Statistics, Islamabad

MAH/sc: Cir-FBS

Private Health Insurance  
Data Requirement for Development of NHA

S.No	Health Expenditures	Year 2005-06
1	Total premiums .	
2	Total claims	
3	Total reimbursements of the claims	
4	Ratio of amount disbursed to actual claims	
5	Total administration/ operational cost	
6	% of health related administration/ operational cost out of total	
7	<b>Hospitalization Expense</b>	
7.1	In-Hospital Consultations	
7.2	Intensive Care Charges	
7.3	Surgical Fees	
7.4	Anesthetist's Fee	
7.5	Operating Theatre Charges	
7.6	Prescribed Medicines Used During	
7.7	Diagnostic Investigations	
7.8	Blood and Oxygen Supplies	
7.9	Ventilators and Allied Services	
7.10	Kidney Dialysis /Chemotherapy &	
7.11	Radiotherapy for Cancer Treatment	
7.12	Ambulance	
8	<b>Daycare Surgeries &amp; Certain Specialized Investigations Expense</b>	
8.1	MRI, CT Scan, Endoscopy, Angioplasty	
8.2	EEGs, ECGs,	
8.4	Organ Transplant	
9	<b>Pre &amp; Post Hospitalization Expense</b>	
9.1	Consultants fee in the follow up visits	
9.2	Cost of medicines & supplies	
9.3	Cost of Lab tests	
10	<b>Maternity Expense</b>	
11	<b>Out Patient Expense</b>	
11.1	Consultation fee	
11.2	Medicine	