



Quarterly Province wise, Company wise Life Insurance Policies, Premium and Claim Details
FY 2081/82, Up to Second Quarter

Amount in lakh

Provinces	Indicators	Asian Life Insurance Company Ltd.	Citizen Life Insurance Company Ltd.	Himalayan Life Insurance Ltd.	IME Life Insurance Company Ltd.	Life Insurance Corporation (Nepal) Ltd.	Metlife Alico	National Life Insurance Company Ltd.	Nepal Life Insurance Company Ltd.	Prabhu Mahalaxmi Life Insurance Ltd.	Rastriya Jeevan Beema Company Ltd.	Reliable Nepal Life Insurance Company Ltd.	Sanima Reliance Life Insurance Ltd.	Sun Nepal Life Insurance Company Ltd.	SuryaJyoti Life Insurance Company Ltd.	Guardian Micro Life Insurance Ltd.	Crest Micro Life Insurance	Liberty Micro Life Insurance Limited	Grand Total (FY 2081/82, Up to Q2)	Grand Total (FY 2080/81, Up to Q2)	Percentage Change
Koshi	Number of Issued Policies	2757	7698	2351	4499	2275	197036	3724	8784	1027	92	1029	604	1476	1988	101272	459	3178	340249	1625294	79.07▼
	First Premium Income	1,376.27	1,071.33	1,114.12	1,564.68	823.84	2,125.47	2,999.90	6,149.23	655.39	31.89	659.08	409.81	899.90	1,129.23	906.75	19.59	74.03	22,010.50	16,504.75	33.36▲
	Renewal Premium Income	5,746.77	3,417.98	10,138.80	3,661.59	5,513.61	2,554.60	9,284.51	25,872.11	1,759.14	241.79	2,086.89	2,554.32	1,880.18	3,908.12	0.27	0.81	4.62	78,626.11	72,115.90	9.03▲
	Total Premium	7,123.04	4,489.31	11,252.91	5,226.27	6,337.44	4,680.07	12,284.41	32,021.35	2,414.53	273.68	2,745.97	2,964.13	2,780.08	5,037.35	907.03	20.39	78.65	100,636.61	88,620.65	13.56▲
	Number of Gross Claim Paid	2794	32	55	307	806	2640	1522	5786	129	-	136	-	5	876	40157	-	9	55254	13472	310.14▲
Madhesh	Amount of Gross Claim Paid	3,162.84	141.11	148.35	405.04	1,834.59	2,141.47	2,680.18	10,144.87	232.22	-	105.67	-	25.58	1,187.72	164.31	-	22.09	22,396.06	18,690.08	19.83▲
	Number of Issued Policies	1994	4130	3761	1655	7777	4445	17934	8669	1305	94	1282	1783	1104	2454	164	300	1504	60355	56030	7.72▲
	First Premium Income	955.88	564.67	1,631.42	426.56	2,576.21	80.36	1,202.94	4,454.75	785.48	38.60	586.07	831.02	535.47	1,121.91	13.85	31.03	17.81	15,854.05	12,842.11	23.45▲
	Renewal Premium Income	4,142.62	1,422.25	6,746.55	924.88	12,672.87	70.88	3,479.46	18,222.76	2,355.20	156.89	1,835.86	2,506.02	913.86	2,527.35	-	0.35	-	57,977.80	52,131.93	11.21▲
	Total Premium	5,098.50	1,986.92	8,377.98	1,351.44	15,249.08	151.24	4,682.40	22,677.52	3,140.67	195.49	2,421.93	3,337.05	1,449.33	3,649.26	13.85	31.38	17.81	73,831.85	64,974.04	13.63▲
Bagmati	Number of Gross Claim Paid	1774	17	81	48	2326	671	807	4880	128	-	99	-	81	485	3	3	3	11406	10031	13.71▲
	Amount of Gross Claim Paid	2,032.34	88.02	120.66	87.99	4,094.24	539.10	1,105.92	6,814.31	166.25	-	85.57	-	681.18	775.25	0.16	15.50	3.00	16,609.50	13,059.74	27.18▲
	Number of Issued Policies	171499	238475	6437	63726	5076	20753	213028	278174	26599	29889	136445	239101	166834	170659	225774	12279	7304	2012052	1829244	9.99▲
	First Premium Income	5,087.93	4,365.18	3,614.52	2,776.39	4,338.20	2,969.50	12,831.93	16,262.00	2,291.01	4,360.54	3,469.65	4,547.54	7,854.21	5,291.31	130.59	276.09	36.97	80,503.55	64,066.59	25.66▲
	Renewal Premium Income	6,240.60	8,037.82	20,665.74	6,639.16	30,380.53	16,711.00	31,026.43	87,757.21	6,143.74	21,574.07	5,979.26	10,400.70	3,878.66	12,590.05	1.49	0.67	2.34	268,029.45	271,338.97	1.27▼
Gandaki	Total Premium	11,328.53	12,403.00	24,280.26	9,415.55	34,718.73	19,680.50	43,858.35	104,019.22	8,434.75	25,934.61	9,448.91	14,948.24	11,732.87	17,881.35	132.08	276.76	39.30	348,533.00	335,405.56	3.91▲
	Number of Gross Claim Paid	5917	1481	67	315	2203	6299	6317	9100	291	12106	1438	-	249	2354	165	32	23	48357	42083	14.91▲
	Amount of Gross Claim Paid	8,401.40	2,409.73	279.08	1,467.08	13,110.85	7,490.28	13,649.45	26,135.54	785.73	34,431.74	1,594.47	-	2,427.39	6,102.13	40.71	46.83	23.48	118,395.90	89,707.12	31.98▲
	Number of Issued Policies	542	2022	2463	1455	3261	12237	8334	3332	742	34	1687	678	773	2005	117869	5337	37436	200207	62473	220.47▲
	First Premium Income	223.39	869.71	1,802.73	389.85	1,648.12	272.31	1,584.40	2,823.88	457.87	18.47	1,065.54	564.05	534.34	1,302.00	73.00	111.12	250.00	13,990.79	11,117.93	25.84▲
Lumbini	Renewal Premium Income	1,349.27	3,987.37	12,277.57	1,634.42	14,713.56	1,038.87	7,540.15	13,485.27	2,484.81	172.32	3,551.98	2,257.92	1,166.77	4,669.62	-	0.76	4.99	70,335.65	64,257.95	9.46▲
	Total Premium	1,572.65	4,857.07	14,080.30	2,024.27	16,361.69	1,311.19	9,124.54	16,309.15	2,942.69	190.79	4,617.52	2,821.96	1,701.11	5,971.62	73.00	111.88	254.99	84,326.43	75,375.87	11.87▲
	Number of Gross Claim Paid	684	16	35	162	1215	292	1636	1348	115	-	138	-	1	435	7	6	14	6104	5230	16.71▲
	Amount of Gross Claim Paid	964.61	72.86	132.19	290.60	3,682.78	389.01	4,090.38	2,717.98	211.82	-	122.09	-	5.19	745.17	8.85	12.23	19.15	13,464.90	10,423.99	29.17▲
	Number of Issued Policies	3416	16113	4358	6327	7765	25286	19826	9080	1963	87	770	1653	2046	3320	3092	1233	1332	107667	110477	2.54▼
Karnali	First Premium Income	2,062.98	1,573.86	2,559.90	869.33	3,012.18	770.23	4,056.41	6,592.86	1,086.64	29.22	497.11	1,154.44	851.55	2,157.01	106.46	59.92	51.15	27,491.24	20,541.76	33.83▲
	Renewal Premium Income	7,225.45	5,058.76	13,113.95	2,265.54	13,910.63	1,866.41	13,835.15	24,630.57	2,731.16	236.16	1,741.51	3,526.33	2,688.02	9,382.30	0.88	2.75	2.51	102,218.10	93,092.93	9.80▲
	Total Premium	9,288.44	6,632.62	15,673.86	3,134.88	16,922.81	2,636.64	17,891.56	31,223.43	3,817.80	265.38	2,238.62	4,680.77	3,359.57	11,539.31	107.34	62.67	53.66	129,709.34	113,634.70	14.15▲
	Number of Gross Claim Paid	2658	72	112	217	1815	775	2043	5753	136	-	78	-	8	956	6	1	-	14630	13652	7.16▲
	Amount of Gross Claim Paid	3,342.89	294.16	274.77	301.29	3,951.13	988.38	4,411.13	9,147.51	236.81	-	79.83	-	33.95	1,566.50	10.00	1.65	-	24,639.98	21,854.24	12.75▲
Sudurpaschim	Number of Issued Policies	1933	1929	1226	3664	333	1299	1510	2793	623	11	304	318	1002	1437	537	44250	8	63177	20745	204.54▲
	First Premium Income	781.83	227.83	510.10	270.17	130.01	29.57	714.06	1,460.39	238.46	3.81	110.55	115.48	292.31	483.40	23.12	509.13	0.32	5,900.54	3,964.59	48.83▲
	Renewal Premium Income	3,617.16	472.17	2,836.21	599.81	420.93	32.82	2,476.86	4,512.04	485.13	48.88	286.76	434.79	856.64	1,313.27	-	2.83	-	18,396.30	16,601.92	10.81▲
	Total Premium	4,399.00	699.99	3,346.32	869.98	550.95	62.39	3,190.92	5,972.43	723.59	52.69	397.31	550.28	1,148.95	1,796.67	23.12	511.96	0.32	24,296.85	20,566.51	18.14▲
	Number of Gross Claim Paid	892	10	31	67	5	16	227	698	27	-	8	-	3	212	2	143	-	2341	1901	23.15▲
Sudurpaschim	Amount of Gross Claim Paid	1,338.57	33.31	122.53	93.81	59.14	13.51	349.52	1,130.19	37.46	-	4.56	-	2.28	246.28	5.29	247.94	-	3,684.40	2,601.39	41.63▲
	Number of Issued Policies	3083	41266	1829	7034	2587	157	2333	4915	1315	34	1053	1381	1739	3120	148	620	4082	76696	71912	6.65▲
	First Premium Income	1,269.14	820.25	752.38	671.19	773.05	33.94	1,178.22	2,989.91	545.82	8.57	496.83	752.01	613.23	1,068.88	8.19	86.33	42.94	12,110.89	9,382.65	29.08▲
	Renewal Premium Income	4,611.45	1,415.07	4,802.15	1,284.63	3,686.83	129.31	3,912.83	9,176.14	1,478.58	58.46	1,047.05	2,016.73	1,599.23	3,103.87	-	0.92	0.20	38,323.47	34,498.62	11.09▲
	Total Premium	5,880.59	2,235.32	5,554.53	1,955.82	4,459.87	163.24	5,091.05	12,166.05	2,024.41	67.04	1,543.88	2,768.74	2,212.46	4,172.75	8.19	87.25	43.15	50,434.35	43,881.27	14.93▲
Total Sum of Number of Issued Policies	Number of Gross Claim Paid	1322	199	40	108	1092	72	1210	2120	69	-	61	-	6	594	-	2	-	6895	5933	16.21▲
	Amount of Gross Claim Paid	1,745.04	277.18	96.86	167.31	1,945.59	65.58	1,651.30	3,278.36	96.49	-	57.10	-	9.93	793.64	-	5.80	-	10,190.18	8,090.90	25.95▲
	Total Sum of Number of Issued Policies	185224	311633	22425	88360	29074	261213	266689	315747	33574	30241	142570	245518	174974	184983	448856	64478	54844	2860403	3776175	24.25▼
Total Sum of First Premium Income		11,757.43	9,492.82	11,985.18	6,968.18	13,301.60	6,281.38	24,567.85	40,733.02	6,060.66	4,491.10	6,884.83	8,374.36	11,581.01	12,553.74	1,261.98	1,093.20	473.22	177,861.56	138,420.38	28.49▲
Total Sum of Renewal Premium Income		32,933.32	23,811.41	70,580.97	17,010.03	81,298.96	22,403.89	71,555.38	183,656.11	17,437.78	22,488.56	16,529.30	23,696.81	12,983.37	37,494.58	2.64	9.10	14.66	633,906.87	604,038.22	4.94▲
Total Sum of Total Premium		44,690.75	33,304.23	82,566.15	23,978.21	94,600.56	28,685.26	96,123.23	224,389.13	23,498.44	26,979.67	23,414.14	32,071.17	24,564.37	50,048.32	1,264.62	1,102.30	24.66	811,768.43	742,458.60	9.34▲
Total Sum of Number of Gross Claim Paid		16041	1827	421	1224	9462	10765	13762	29685	895	12106	1958	-	353	5912	40340	187	49	144987	92302	57.08▲
Total Sum of Amount of Gross Claim Paid		20,987.70	3,316.38	1,174.44	2,813.12	28,678.32	11,627.32	27,937.88	59,368.76	1,766.79	34,431.74	2,049.28	-	3,185.51	11,416.69	229.32	329.95	67.72	209,380.91	164,427.46	27.34▲

Quarterly Portfolio wise, Company wise Life Insurance Policies, Premium and Claim Details

FY 2081/82, Up to Second Quarter

Amount in lakh

Policies	Indicators	Asian Life Insurance Company Ltd.	Citizen Life Insurance Company Ltd.	Himalayan Life Insurance Ltd.	IME Life Insurance Company Ltd.	Life Insurance Corporation (Nepal) Ltd.	Metlife Alico	National Life Insurance Company Ltd.	Nepal Life Insurance Company Ltd.	Prabhu Mahalaxmi Life Insurance Ltd.	Rastriya Jeevan Beema Company Ltd.	Reliable Nepal Life Insurance Company Ltd.	Sanima Reliance Life Insurance Ltd.	Sun Nepal Life Insurance Company Ltd.	SuryaJyoti Life Insurance Company Ltd.	Guardian Micro Life Insurance Ltd.	Crest Micro Life Insurance	Liberty Micro Life Insurance Limited	Grand Total (FY 2081/82, Up to Q2)	Grand Total (FY 2080/81, Up to Q2)	Percentage Change
Anticipative Endowment Life Insurance Policy	Number of Issued Policies	337	366	5025	487	1755	219	6762	587	389	2	69	137	686	770	-	-	-	17591	16914	4.00▲
	First Premium Income	229.57	403.59	3,972.77	416.83	2,428.48	184.72	9,117.64	675.67	473.15	0.80	121.18	286.50	657.29	1,242.45	-	-	-	20,210.63	17,269.89	17.03▲
	Renewal Premium Income	7,083.13	6,846.81	28,485.91	6,030.88	11,882.95	1,589.98	31,179.32	29,932.80	5,417.95	48.26	6,244.38	6,540.97	5,504.94	9,501.86	-	-	-	156,290.16	150,785.24	3.65▲
	Total Premium	7,312.70	7,250.40	32,458.69	6,447.71	14,311.43	1,774.70	40,296.96	30,608.47	5,891.10	49.06	6,365.55	6,827.48	6,162.23	10,744.31	-	-	-	176,500.79	168,055.13	5.03▲
	Number of Gross Claim Paid	761	17	117	289	1798	1797	1760	2321	98	41	65	-	64	558	-	-	-	9686	11598	16.49▼
Child Endowment Life Insurance Policy	Amount of Gross Claim Paid	1,103.07	230.17	369.70	360.95	2,844.96	2,187.54	5,768.89	4,068.09	257.02	68.09	123.78	-	610.29	1,161.44	-	-	-	19,153.98	19,918.41	3.84▼
	Number of Issued Policies	4978	1769	4132	2581	3539	1046	5046	11911	2557	199	473	2249	2201	5891	-	-	-	48572	44573	8.97▲
	First Premium Income	1,529.27	663.15	1,557.02	920.71	1,209.39	578.26	1,983.37	5,016.71	979.92	25.73	246.08	858.24	831.25	3,455.28	-	-	-	19,854.38	14,831.35	33.87▲
	Renewal Premium Income	10,354.05	3,028.94	11,990.55	3,713.43	8,298.00	4,187.59	14,958.03	28,766.19	3,229.00	1,516.14	39.27	5,226.46	3,120.75	9,758.18	-	-	-	108,186.58	97,963.59	10.44▲
	Total Premium	11,883.33	3,692.09	13,547.57	4,634.13	9,507.39	4,765.85	16,941.40	33,782.90	4,208.92	1,541.87	285.35	6,084.70	3,952.00	13,213.46	-	-	-	128,040.96	112,794.95	13.52▲
Endowment Cum Whole Life Insurance Policy	Number of Gross Claim Paid	6253	14	40	244	14	1475	2127	5932	149	583	12	-	9	1866	-	-	-	18718	14915	25.50▲
	Amount of Gross Claim Paid	7,087.88	38.90	35.11	391.31	35.19	2,935.95	3,475.48	10,005.58	177.56	1,732.27	7.89	-	6.67	2,407.56	-	-	-	28,337.36	21,382.32	32.53▲
	Number of Issued Policies	1700	811	822	275	7618	-	9	10452	250	1	228	75	315	524	-	-	-	23080	22820	1.14▲
	First Premium Income	856.37	597.26	502.98	136.63	3,888.16	-	4.56	5,042.84	118.43	0.27	123.10	41.72	176.92	304.53	-	-	-	11,793.76	11,128.41	5.98▲
	Renewal Premium Income	4,962.87	4,038.70	6,387.26	1,029.11	27,276.75	-	105.12	43,496.41	932.19	150.82	555.71	1,151.97	889.44	2,872.74	-	-	-	93,849.09	86,640.74	8.32▲
Endowment Life Insurance Policy	Total Premium	5,819.24	4,635.96	6,890.23	1,165.74	31,164.91	-	109.68	48,539.24	1,050.61	151.10	678.82	1,193.69	1,066.36	3,177.27	-	-	-	105,642.85	97,769.16	8.05▲
	Number of Issued Policies	2441	15	41	62	2995	-	15	7303	71	4	99	-	5	421	-	-	-	13472	10889	23.72▲
	Amount of Gross Claim Paid	3,538.47	101.87	63.24	106.28	12,365.75	-	39.87	13,240.74	63.25	39.24	44.36	-	6.13	625.33	-	-	-	30,234.52	21,755.70	38.97▲
	Number of Issued Policies	7383	7664	10188	5488	14936	994	7371	23925	4792	30027	6605	5441	3769	7699	-	-	-	136282	109485	24.48▲
	First Premium Income	3,228.87	3,493.35	5,283.93	3,708.35	3,930.58	557.83	3,459.66	13,027.20	2,441.98	4,461.57	3,199.76	3,685.45	1,682.94	5,481.91	-	-	-	57,643.37	55,011.35	4.78▲
Foreign Employment Term Life Insurance Policy	Renewal Premium Income	10,518.80	9,896.95	23,673.19	6,236.61	27,689.48	1,821.80	12,359.30	80,747.31	7,569.03	20,762.13	9,266.50	10,747.15	3,464.33	14,959.83	-	-	-	239,712.40	245,497.44	2.36▼
	Total Premium	13,747.67	13,390.30	28,957.12	9,944.96	31,620.06	2,379.63	15,818.96	93,774.51	10,011.00	25,223.70	12,466.26	14,432.60	5,147.26	20,441.73	-	-	-	297,355.78	300,508.79	1.05▼
	Number of Gross Claim Paid	5957	55	209	393	4389	419	4441	13328	457	11478	689	-	17	2044	-	-	-	43876	39586	10.84▲
	Amount of Gross Claim Paid	7,601.89	338.76	681.19	635.18	12,793.49	824.53	9,515.69	27,492.51	897.53	32,592.14	588.04	-	63.72	4,187.53	-	-	-	98,212.21	78,955.86	24.39▲
	Number of Issued Policies	80983	11269	527	23757	33942	372	27252	33942	372	-	14681	20183	163238	16289	217	74	194	392978	345052	13.89▲
Micro Insurance Policy	First Premium Income	3,531.20	476.57	22.67	984.72	-	-	1,147.24	1,467.17	15.65	-	628.94	804.86	6,862.24	677.24	9.50	3.28	8.34	16,639.62	14,545.86	14.39▲
	Renewal Premium Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium	3,531.20	476.57	22.67	984.72	-	-	1,147.24	1,467.17	15.65	-	628.94	804.86	6,862.24	677.24	9.50	3.28	8.34	16,639.62	14,545.86	14.39▲
	Number of Gross Claim Paid	-	54	-	88	-	-	43	-	4	-	55	-	234	142	-	-	-	620	794	21.91▼
	Amount of Gross Claim Paid	-	589.42	-	1,048.79	-	-	496.86	-	37.00	-	429.62	-	2,413.81	1,577.58	-	-	-	6,593.09	5,945.73	10.89▲
Other Life Insurance Policy	Number of Issued Policies	187	288068	-	-	327	81104	213975	228959	24258	-	61	215404	2342	141669	448639	64404	54650	1764047	1266321	39.30▲
	First Premium Income	10.88	2,066.46	-	-	1.96	505.05	4,272.00	318.86	322.05	-	4.39	1,361.30	21.37	1,063.11	1,252.48	1,089.92	464.88	12,754.70	11,226.37	13.61▲
	Renewal Premium Income	14.37	-	0.12	-	0.04	-	-	17.58	-	-	57.19	-	0.27	2.64	9.10	14.66	115.97	808.08	157.97	85.65▼
	Total Premium	25.25	2,066.46	0.12	-	2.00	505.05	4,272.00	336.44	322.05	-	61.57	1,361.30	21.63	1,063.11	1,255.13	1,099.02	479.54	12,870.68	12,034.45	6.95▲
	Number of Gross Claim Paid	16	1672	-	-	1	1047	1872	11	54	-	47	-	8	792	40340	187	49	46096	4983	825.07▲
Single Premium Insurance Policy	Amount of Gross Claim Paid	3.86	2,017.26	-	-	1.00	950.01	3,355.47	7.79	92.58	-	10.29	-	3.15	1,224.84	229.32	329.95	67.72	8,293.24	5,760.75	43.96▲
	Number of Issued Policies	-	621	-	-	-	4585	-	-	-	-	-	-	-	-	-	-	-	5206	3737	39.31▲
	First Premium Income	-	226.27	-	-	-	1,950.30	-	-	-	-	-	-	-	-	-	-	-	2,176.56	1,915.75	13.61▲
	Renewal Premium Income	-	-	-	-	-	13,717.28	-	-	-	-	-	-	-	-	-	-	-	13,717.28	95,578.98	85.65▼
	Total Premium	-	226.27	-	-	-	15,667.58	-	-	-	-	-	-	-	-	-	-	-	15,893.84	14,861.20	6.95▲
Term Insurance Policy	Number of Gross Claim Paid	-	-	-	-	-	1901	-	-	-	-	-	-	-	-	-	-	-	1901	206	822.82▲
	Amount of Gross Claim Paid	-	-	-	-	-	3,093.77	-	-	-	-	-	-	-	-	-	-	-	3,093.77	2,149.03	43.96▲
	Number of Issued Policies	933	422	203	120	812	-	629	5256	552	-	628	383	371	-	-	-	-	10309	3962	160.20▲
	First Premium Income	2,108.69	1,546.90	594.88	341.52	1,811.68	-	3,214.11	15,085.16	1,608.48	-	1,180.65	1,291.40	1,331.53	-	-	-	-	30,115.00	7,053.67	326.94▲
	Renewal Premium Income	-	-	-	-	-	-	-	-	-	-	366.26	-	-	-	-	-	-	366.26	157.95	131.88▲
Whole Life Insurance Policy	Total Premium	2,108.69	1,546.90	594.88	341.52	1,811.68	-	3,214.11	15,085.16	1,608.48	-	1,546.91	1,291.40	1,331.53	-	-	-	-	30,481.25	7,211.62	322.67▲
	Number of Gross Claim Paid	275	-	11	33	116	-	53	768	51	-	25	-	1	-	-	-	-	1333	640	108.28▲
	Amount of Gross Claim Paid	1,208.56	-	19.20	118.62	222.49	-	124.75	4,209.13	221.84	-	41.55	-	41.55	-	-	-	-	6,207.68	2,363.06	162.70▲
	Number of Issued Policies	88723	643	1528	55652	36	173265	3112	709	291	12	119825	1646	2052	12141	-	-	-	459635	1963612	76.59▼
	First Premium Income	262.58	19.28	50.92	459.42	3.19	2,505.22	20.49	96.49	15.21	2.74	1,380.73	44.88	17.48	329.22	-	-	-	5,207.84	5,592.40	6.88▼
Total Sum of Number of Issued Policies	Renewal Premium Income	0.09	-	43.95	-	36.75	1,087.23	0.38	210.29	22.66	11.21	-	30.26	3.65	401.97	-	-	-	1,848.44	1,851.12	0.14▼
	Total Premium	262.67	19.28	94.86	459.42	39.94	3,592.46	20.87	3												