



Quarterly Province wise, Company wise Non-Life Insurance Policies, Premium and Claim Details
FY 2081/82, 3rd Quarter

Amount in Lakhs

Provinces	Indicators	Himalayan Everest Insurance Ltd.	ICF Prudential Insurance Ltd.	National Insurance Company Ltd.	Nero Insurance Ltd.	Nepal Insurance Company Ltd.	NLC Insurance Company Ltd.	Prabhu Insurance Ltd.	Rastriya Rema Insurance Co. Ltd.	Sugarmatha Lumbini Insurance Co. Ltd.	Sutaria CMC Insurance Ltd.	Shikhar Insurance Company Ltd.	Siddhartha Prudential Insurance Ltd.	The Oriental Insurance Company Ltd.	United Ajod Insurance Ltd.	Nepal Micro Insurance Company Ltd.	Prosperity Micro Insurance Ltd.	Star Micro Insurance Company Ltd.	Trust Micro Insurance Limited	Grand Total FY 2081/82, as on Q3	Grand Total FY 2080/81, as on Q3	Percentage Change
Koshi	Number of Issued Policy	29082	17814	11564	29230	17641	20460	12493	21244	30910	14488	27777	21681	8515	19132	11148	16470	9054	8621	131261	208818	83.0%
	Gross Premium Income	2,041.43	1,806.39	1,105.47	2,470.74	1,410.01	2,138.84	1,077.14	249.12	1,886.02	1,469.06	1,445.90	2,864.90	1,776.71	1,514.24	237.74	400.01	212.93	187.76	23,645.49	26,118.15	73.6%
	Number of Gross Claim Paid	634	962	620	1472	361	469	176	21	162	391	498	562	409	562	26	14	2	6	2152	9739	15.1%
	Amount of Gross Claim Paid	634.76	845.34	1,146.17	1,124.18	486.43	876.17	351.62	17.71	7,737.74	578.34	1,384.04	1,714.52	1,710.20	1,057.91	11.89	56.58	0.16	7.05	11,490.94	15,337.49	72.0%
	Number of Issued Policy	16731	13772	4825	19193	17888	16995	2283	46635	21918	10278	15514	22985	1341	24464	1340	6171	9620	1421	219475	235028	10.0%
Madhesh	Gross Premium Income	1,275.10	1,559.34	1,148.40	1,130.23	1,846.01	1,146.20	253.81	364.50	1,068.74	1,553.57	1,734.13	2,475.45	1,900.00	1,373.50	17.22	167.34	263.51	38.80	21,170.15	19,016.20	9.0%
	Number of Gross Claim Paid	458	596	315	384	322	561	33	17	840	343	482	727	86	391	8	10	8	4	6185	9018	11.0%
	Amount of Gross Claim Paid	1055.66	1453.52	1176.57	1523.31	686.54	590.16	182.4	27.05	569.61	275.42	545.65	299.37	262.92	264.24	2	62.7	4.2	2.2	8,022.28	8,948.4	73.2%
	Number of Issued Policy	10556	14535	11765	15233	6865	5901	182	27	569	275	545	299	262	264	2	62	4	2	105071	97454	7.9%
	Gross Premium Income	21,442.71	19,847.53	4,381.34	12,460.54	8,619.54	14,126.57	10,355.12	10,426.70	21,557.87	13,423.15	33,231.78	17,865.58	18,678.27	11,678.53	1,245.53	725.84	722.01	752.04	221,021.52	197,390.78	12.0%
Bagmati	Number of Gross Claim Paid	5851	10296	475	3463	2721	4343	6202	1521	6460	4056	11387	6164	5276	3786	334	200	16	63	6214	6598	5.1%
	Amount of Gross Claim Paid	10,389.97	14,632.02	1,358.12	5,816.91	2,881.31	13,517.94	2,065.49	2,436.20	14,767.78	3,968.50	14,637.14	11,187.42	5,757.12	8,771.56	282.80	136.61	14.94	48.35	112,720.18	73,882.22	51.6%
	Number of Issued Policy	18328	17,730	620	17071	34240	11145	8917	8418	31017	6108	13108	14174	561	13173	11588	12480	261	14718	245434	233662	4.1%
	Gross Premium Income	363.75	1,673.65	127.88	1,735.18	1,753.55	1,753.45	451.25	27.55	1,155.00	593.61	768.08	1,365.83	893.61	1,137.23	227.89	27.89	5.31	297.03	11,261.05	16,705.11	12.0%
	Number of Gross Claim Paid	151	1722	15	135	467	889	130	10	4	1202	280	444	688	29	309	54	3	7	6886	7322	8.0%
Gandaki	Amount of Gross Claim Paid	255.38	1,215.97	130.13	348.73	475.12	930	178.24	2.81	1,140.46	247.62	581.66	610.64	133.34	464.45	14.21	0.59	0	13.7	6,524.85	6,438.23	0.1%
	Number of Issued Policy	2620	14417	4002	60478	16318	16099	3672	86170	40180	13001	33128	45007	8453	10143	5712	15213	15489	7008	8974.0	85114	8.6%
	Gross Premium Income	1,483.05	1,520.25	1,137.49	4,810.49	976.66	1,201.57	555.17	497.17	4,886.10	1,248.18	2,829.89	4,174.50	412.03	1,674.11	180.79	127.06	301.28	136.31	23,568.81	27,855.80	9.1%
	Number of Gross Claim Paid	411	179	107	1005	712	1076	127	312	601	450	1181	107	196	2	11	1	1	1	1070	917	0.1%
	Amount of Gross Claim Paid	668.72	776.76	1,046.15	2,018.16	246.96	816.00	151.36	120.71	2,843.41	527.30	1,654.30	2,394.05	169.26	805.77	30.10	23.20	6.20	107.17	14,512.89	12,468.21	15.0%
Lumbini	Number of Issued Policy	2236	3168	1013	4622	6022	1013	820	820	2706	1324	8111	449	2492	288	1211	1674	1824	288	1674	4689	6.0%
	Gross Premium Income	214.62	122.04	405.99	230.12	156.02	42.43	593.54	114.82	461.42	297.16	231.81	107	107	107	107	107	107	107	107	107	107
	Number of Gross Claim Paid	40	37	85	33	237	33	237	33	237	33	237	33	237	33	237	33	237	33	237	237	237
	Gross Premium Income	92.12	174.13	-	117.17	52.72	94.50	4.58	14.39	697.05	27.93	253.13	124.41	-	188.89	-	-	-	-	1,445.95	3,645.47	46.1%
	Number of Issued Policy	7125	17119	10510	8416	1688	7918	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
Karnali	Gross Premium Income	487,006,614	1,638.78	5,508.34	1,130,177	1,638.78	607.10	708.24	81.67	381	381	381	381	381	381	381	381	381	381	381	381	381
	Number of Issued Policy	2236	3168	1013	4622	6022	1013	820	820	2706	1324	8111	449	2492	288	1211	1674	1824	288	1674	4689	6.0%
	Gross Premium Income	214.62	122.04	405.99	230.12	156.02	42.43	593.54	114.82	461.42	297.16	231.81	107	107	107	107	107	107	107	107	107	
	Number of Gross Claim Paid	40	37	85	33	237	33	237	33	237	33	237	33	237	33	237	33	237	33	237	237	237
	Amount of Gross Claim Paid	668.72	776.76	1,046.15	2,018.16	246.96	816.00	151.36	120.71	2,843.41	527.30	1,654.30	2,394.05	169.26	805.77	30.10	23.20	6.20	107.17	14,512.89	12,468.21	15.0%
Sudurpashchim	Number of Issued Policy	2236	3168	1013	4622	6022	1013	820	820	2706	1324	8111	449	2492	288	1211	1674	1824	288	1674	4689	6.0%
	Gross Premium Income	214.62	122.04	405.99	230.12	156.02	42.43	593.54	114.82	461.42	297.16	231.81	107	107	107	107	107	107	107	107	107	
	Number of Gross Claim Paid	40	37	85	33	237	33	237	33	237	33	237	33	237	33	237	33	237	33	237	237	237
	Amount of Gross Claim Paid	668.72	776.76	1,046.15	2,018.16	246.96	816.00	151.36	120.71	2,843.41	527.30	1,654.30	2,394.05	169.26	805.77	30.10	23.20	6.20	107.17	14,512.89	12,468.21	15.0%
	Number of Issued Policy	7125	17119	10510	8416	1688	7918	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
Total Sum of Gross Premium Income		2785,66747	27,349.78	8,795.39	24,718.34	15,588.51	21,345.21	13,084.81	11,826.30	37,894.17	19,219.50	45,458.81	31,058.11	21,546.00	18,549.15	1,896.78	1,632.64	1,549.70	308,166.94	301,530.23	8.6%	
	Number of Gross Claim Paid	7949	13917	1342	7484	4428	7484	4428	7484	4428	7484	4428	7484	4428	7484	4428	7484	4428	7484	4428	7484	4428
	Amount of Gross Claim Paid	12,958.54	19,654.84	4,727.04	16,076.45	5,454.54	17,054.30	2,851.21	2,401.97	26,476.76	6,153.15	20,479.30	17,564.61	8,069.89	12,606.03	325.18	106.26	127.78	145.39	165,084.05	123,726.11	33.1%

Quarterly Portfolio wise, Company wise Non-Life Insurance Policies, Premium and Claim Details
FY 2081/82, 3rd Quarter

Amount in Lakhs

Portfolios	Indicators	Himalayan Everest Insurance Ltd.	ICF Prudential Insurance Ltd.	National Insurance Company Ltd.	Nero Insurance Ltd.	Nepal Insurance Company Ltd.	NLC Insurance Company Ltd.	Prabhu Insurance Ltd.	Rastriya Rema Insurance Company Ltd.	Sugarmatha Lumbini Insurance Company Ltd.	Sutaria CMC Insurance Ltd.	Shikhar Insurance Company Ltd.	Siddhartha Prudential Insurance Ltd.	The Oriental Insurance Company Ltd.	United Ajod Insurance Ltd.	Nepal Micro Insurance Company Ltd.	Prosperity Micro Insurance Ltd.	Star Micro Insurance Company Limited	Trust Micro Insurance Limited	Grand Total FY 2081/82, as on Q3	Grand Total FY 2080/81, as on Q3	Percentage Change	
Agriculture Insurance Policy	Number Of Issued Policy	2754	10135	952	5176	1265	21740	1402	3323	646	2410	70902	2327	8519	14405					12,388.98	11,945.91	3.7%	
	Gross Premium Income	273.98	1,403.98	105.50	946.16	286.69	1,867.10	366.92	227.97	837.56	429.89	2,611.94	464.30	1,155.50	1,449.47					12,388.98	16,762.91	33.0%	
	Number Of Gross Claim Paid	565	2643	227	1200	275	13122	15	495	1247	267	8908	257	1736	1367					17360	26108	33.1%	
	Amount Of Gross Claim Paid	408.34	1,288.64	75.38	429.59	155.75	1,543.05	2.60	140.00	596.38	322.80	1,329.98	103.98	1,153.85	813.27					12,322.30	17,017.49	28.0%	
	Number Of Issued Policy	0	6				9	18	37	33	0	12	0	0	0	0	0	0	0	100	100	100%	
Aviation Insurance Policy	Gross Premium Income	498.13	3,159.78				555.11	3,268.78	4,815.15	4,227.95	881.34	985.64	49.00		158.38					16,199.27	19,782.94	19.1%	
	Number Of Gross Claim Paid	0	1				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Amount Of Gross Claim Paid	0	1.93				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Number Of Issued Policy	2046	2732	2779	2814	8107	1421	1202	127	5750	1571	1571	2321	1449	1937					886.00	2,847.64	69.0%	
	Gross Premium Income	5,178.19	3,481.09	2,151.82	3,103.18	1,573.82	4,015.71	1,411.81	597.21	1,124.96	5,841.52	11,710.81	3,271.04	6,224.59	2,719.48					51,601.61	47,511.50	7.0%	
Engineering and Construction Insurance Policy	Number Of Gross Claim Paid	117	172	67	139	58	164	30	18	208	77	188	181	116	127					881	1786	10.1%	
	Amount Of Gross Claim Paid	1,618.05	1,302.39	889.71	611.49	418.30	2,913.71	147.48	5,628.96	1,916.74	445.26	1,124.97	1,502.37	805.04	1,505.78					16,513.51	13,055.78	21.7%	
	Number Of Issued Policy	8913	8094	2751	19720	43201	4304	1952	11079	10440	6761	11196	20779	2751	14149					294123	22959	72.6%	
	Gross Premium Income	903.37	1,443.41	1,037.12	885.47	480.58	811.34	147.93	1,471.97	2,036.45	829.00	2,275.00	2,617.30	3,272.44	1,156.51					18,947.53	16,741.40	11.2%	
	Number Of Gross Claim Paid	42	84	76	105	27	39	12	0	175	50	138	220	225	87					1309	1309	100%	
Marine Insurance Policy	Amount Of Gross Claim Paid	314.89	672.93	835.38	86.10	84.77	138.07	18.63	139.57	2,138.41	91.54	586.25	444.49	1,931.95	339.30					2,991.87	5,129.81	71.1%	
	Number Of Issued Policy	0	0	4	4083	0	0	14	0	0	0	6006	182	1	0	77351	69157	74365	56225	287936	85811	27.5%	
	Gross Premium Income	0.02	0	0.02	117.74	0	0	0.06	-	2	0	6.22	6.56	0.02	1,886.79	1,757.12	1,632.64	1,540.70	6,097.82	1,702.48	1,702.48	100%	
	Number Of Gross Claim Paid	0	0	0	7	0	0	0	0	0	0	44	0	0	20	0	450	388	138	204	149	69.0%	
	Amount Of Gross Claim Paid	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Micro Insurance Policy	Number Of Issued Policy	2779	8058	35042	2257	4386	5092	4500	1551	2600	6482	2190	1296	4180	2505	2809	325.18	305.25	32.79	165.35	802.74	324.81	56.0%
	Gross Premium Income	6,534.43	1,582.78	638.03	2,174.64	1,823.26	1,827.90	957.62	1,592.76	2,030.67	1,465.77	1,974.32	3,614.18	955.35	1,907.83					35,746.15	31,865.89	5.6%	
	Number Of Gross Claim Paid	3948	7235	536	5245	2051	5334	354	548	3165	672	4079	855	1363	1363					42219	42211	0.0%	
	Amount Of Gross Claim Paid	2,710.79	3,812.59	670.79	2,005.68	670.13	2,005.68	670.13	2,005.68	670.13	2,005.68	670.13	2,005.68	670.13	2,005.68					20,464.79	20,464.79	0.0%	
	Number Of Issued Policy	15807	15057	1271	12944	10512	8820	7350	23285	11892	6117	12195	10669	13991	7162					120742	131078	8.0%	
Motor Insurance Policy	Gross Premium Income	8,114.41	8,439.54	899.42	9,635.65	6,899.88	8,114.38	5,117.96	4,408.32	14,848.78	4,408.32	12,244.35	10,669.09	1,962.18	6,825.22					98,287.04	92,964.34	5.9%	
	Number Of Gross Claim Paid	3510	3510	2848	2943	3510	2943	3510	2943	3510	2943	3510	2943	3510	2943					4500	4500	100%	
	Amount Of Gross Claim Paid	3,872.50	5,921.85	430.06	5,476.40	2,155.55	5,146.84	1,545.37	191.70	10,717.89	2,514.43	1,431.40	6,115.91	771.18	4,803.21					39,957.18	48,954.31	10.5%	
	Number Of Issued Policy	24081	21773	11416	20880	15072	22244	12244	9707	14625	2174	35789	14400	14400	14400					137765	97765	29.7%	
	Gross Premium Income	5,683.35	5,837.29	787.20	6,376.55	4,188.73	1,802.92	5,188.73	5,188.73	5,188.73	5,188.73	5,188.73	5,188.73	5,188.73	5,188.73					11,992.58	12,975.08	8.3%	
Property Insurance Policy	Number Of Gross Claim Paid	252	746	64	393	70	820	25	820	25	820	25	820	25	820					3276	3276	100.0%	
	Amount Of Gross Claim Paid	3,145.96	5,166.15	1,874.15	5,166.15	1,874.15	5,166.15	1,874.15	5,166.15	1,874.15	5,166.15	1,874.15	5,166.15	1,874.15	5,166.15					4,431.30	20,334.84	354.6%	
	Number Of Issued Policy	20580	16839	2248	23371	16405	14684	4389	15209	21734	10210	22748	66623	15053	17421					77351	69225	10.9%	
	Gross Premium Income	1,265.87	2,749.78	7,776.39	24,743.38	15,588.51	71,346.21	13,004.81	11,236.30	27,896.17	19,254.50	45,458.41	18,468.81	21,466.00	15,846.15	1,968.73				1,632.64	1,540.70	32.8%	
	Number Of Gross Claim Paid	1812	4618	382	4618	382	4618	382	4618	382	4618	382	4618	382	4618					30	30	0.0%	
Total Sum of Amounts of Gross Claim Paid		12,963.94	18,664.84	4,272.42	10,376.46	4,242.54	17,054.30	2,425.21	26,975.09	25,476.76	20,479.20	13,366.16	8,065.89	12,568.05	1,965.39				305.25	165.35	165.04%		