



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

FY 2082/83, 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.	Mtlife Alico	National Life Insurance Company Ltd.	Nepal Life Insurance Company Ltd.	Prabhuxamali 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 2082/83, Up to Q2)	Grand Total (FY 2081/82, Up to Q2)	Percentage Change
Koshi	Number of Issued Policies	2155	7232	2130	5676	1762	203993	3627	8307	1103	131	1229	748	2870	2073	257460	2153	10025	512674	340249	50.68▲
	First Premium Income	1,440.28	1,460.64	1,242.14	2,224.32	751.66	2,008.64	4,011.57	8,426.45	841.72	59.79	953.28	646.81	971.67	1,450.00	1,347.57	84.42	410.71	28,331.66	22,010.50	28.72▲
	Renewal Premium Income	6,191.62	3,728.84	10,085.36	6,031.42	5,612.81	2,914.78	11,107.73	27,346.27	1,766.92	316.19	2,415.07	2,537.63	2,516.60	4,317.02	14.89	5.30	66.19	86,974.63	78,626.11	10.62▲
	Total Premium	7,631.89	5,189.48	11,327.50	8,255.74	6,364.47	4,923.42	15,119.30	35,772.72	2,608.63	375.98	3,368.35	3,184.45	3,488.27	5,767.02	1,362.45	89.71	476.90	115,306.28	100,636.61	14.58▲
	Number of Gross Claim Paid	1789	60	55	330	1234	2564	2053	4449	260	260	132	96	18	602	932	2	11	14587	55254	73.60▼
Amount of Gross Claim Paid	2,130.57	250.13	153.83	557.32	1,704.31	2,373.99	4,081.71	8,755.45	330.51	-	139.60	150.12	16.16	885.36	967.08	2.48	15.70	22,514.31	22,396.06	0.53▲	
Madhesh	Number of Issued Policies	1940	4169	4681	2463	8211	18661	8964	1410	110	1737	1948	20184	2695	170	1965	6587	87482	60355	44.95▲	
	First Premium Income	1,618.61	865.70	2,063.69	762.21	3,162.89	185.17	1,595.71	6,891.89	1,118.75	43.91	836.43	1,182.11	561.30	1,396.12	11.53	100.60	257.96	22,654.58	15,854.05	42.89▲
	Renewal Premium Income	4,234.18	1,727.09	7,541.78	1,430.54	13,787.59	115.80	3,869.20	20,100.09	2,259.62	216.18	2,270.49	2,811.06	1,079.98	2,957.12	4.15	7.36	5.76	64,418.00	57,977.80	11.11▲
	Total Premium	5,852.79	2,592.79	9,605.47	2,192.75	16,950.48	300.97	5,464.92	26,991.97	3,378.37	260.10	3,106.92	3,993.16	1,641.28	4,353.24	15.68	107.97	263.72	87,072.57	73,831.85	17.93▲
	Number of Gross Claim Paid	1672	11	78	71	2149	701	556	3983	223	23	59	99	7	467	4	12	11406	10992	11406	11.52▼
Amount of Gross Claim Paid	2,078.27	62.69	163.91	110.59	4,144.71	625.02	1,024.69	6,520.92	365.84	-	90.58	229.06	15.65	693.06	-	10.02	22.65	16,157.66	16,609.50	2.72▼	
Bagmati	Number of Issued Policies	150696	180642	6962	87566	4765	14999	170226	538980	117572	42631	149664	155698	156567	119189	271624	119144	5842	2292767	2012052	13.95▲
	First Premium Income	4,690.38	5,848.96	2,743.34	4,973.65	6,068.42	3,845.08	15,086.94	25,377.33	6,670.25	6,020.11	4,906.54	5,379.22	5,567.56	5,674.11	174.76	861.29	210.28	104,098.24	80,503.55	29.31▲
	Renewal Premium Income	6,591.55	9,605.25	21,902.69	4,700.46	31,252.40	18,280.45	36,463.25	91,956.51	8,328.05	56,004.97	7,055.95	11,494.67	4,500.61	14,179.39	16.61	15.47	2.27	322,350.54	268,029.45	20.27▲
	Total Premium	11,281.93	15,454.21	24,646.02	9,674.11	37,320.82	22,125.53	51,550.19	117,333.84	14,998.30	62,025.09	11,962.49	16,873.89	10,068.17	19,853.50	191.37	876.76	212.55	426,448.78	348,533.00	22.36▲
	Number of Gross Claim Paid	4075	1302	67	481	2038	6469	4984	8383	573	1374	1433	838	386	2542	300	101	4	45350	48357	6.22▼
Amount of Gross Claim Paid	5,908.22	2,279.79	363.32	1,463.45	16,454.07	8,446.42	14,690.29	26,419.50	1,079.25	22,667.13	2,098.06	2,386.97	2,559.87	6,249.01	77.30	90.28	2.31	113,235.23	118,395.90	4.39▼	
Gandaki	Number of Issued Policies	589	1991	2022	1476	2916	4781	1543	3096	714	39	2138	806	1026	2222	199328	807	235365	460859	200207	130.19▲
	First Premium Income	868.49	1,455.18	1,640.85	1,405.38	2,018.75	221.81	3,030.09	4,004.25	626.48	24.46	1,909.51	769.00	605.75	1,884.02	108.85	35.99	1,117.87	21,726.71	13,990.79	55.29▲
	Renewal Premium Income	1,334.77	4,438.23	13,010.08	2,326.55	15,027.46	1,186.04	8,044.35	14,741.08	2,521.39	196.12	4,660.14	2,598.13	1,388.73	5,444.85	3.71	3.56	52.44	76,977.61	70,335.65	9.44▲
	Total Premium	2,203.25	5,893.41	14,650.93	3,731.93	17,046.21	1,407.85	11,074.44	18,745.33	3,147.87	220.58	6,569.66	3,367.13	1,994.48	7,328.87	112.56	39.54	1,170.30	98,704.32	84,326.43	17.05▲
	Number of Gross Claim Paid	514	26	43	143	1058	219	1548	1044	143	-	120	55	7	454	186	2	311	5873	6104	3.78▼
Amount of Gross Claim Paid	916.75	267.37	178.00	262.73	4,192.88	332.51	4,646.78	3,054.31	235.17	-	209.15	118.83	24.09	776.36	52.40	2.13	382.39	15,651.85	13,464.90	16.24▲	
Lumbini	Number of Issued Policies	3080	11079	4219	7158	8063	27249	22364	9000	1929	77	928	1520	6934	3686	6375	2680	6958	123299	107667	14.52▲
	First Premium Income	2,549.97	2,559.29	2,710.61	1,482.31	3,881.69	1,041.97	5,604.18	10,001.58	1,428.92	35.40	849.58	1,503.26	1,093.31	2,740.07	184.85	119.25	349.12	38,135.35	27,491.24	38.72▲
	Renewal Premium Income	7,966.46	5,735.39	14,223.39	3,328.38	15,159.16	2,118.37	15,990.49	26,148.71	3,024.63	243.15	1,915.59	4,051.99	3,139.13	10,230.60	41.75	28.41	31.81	113,377.41	102,218.10	10.92▲
	Total Premium	10,516.43	8,294.68	16,934.00	4,810.69	19,040.85	3,160.34	21,594.67	36,150.28	4,453.55	278.55	2,765.17	5,555.26	4,232.45	12,970.66	226.60	147.65	380.93	151,512.76	129,709.34	16.81▲
	Number of Gross Claim Paid	2373	54	101	209	1772	687	2033	4586	183	-	113	144	30	963	28	1	10	13287	14630	9.18▼
Amount of Gross Claim Paid	2,846.51	203.10	260.16	344.03	3,947.45	852.33	4,748.16	8,727.68	230.43	-	149.64	280.14	83.35	1,593.62	53.75	1.15	4.32	24,325.81	24,639.98	1.28▼	
Karnali	Number of Issued Policies	2014	1699	1196	1636	319	1456	1641	2535	698	17	287	330	1966	1502	251	113002	854	131403	63177	107.99▲
	First Premium Income	969.93	305.21	513.39	368.96	169.09	226.90	1,022.43	2,523.14	276.30	7.14	132.44	150.88	280.39	588.94	36.83	840.73	38.09	8,450.79	5,900.54	43.22▲
	Renewal Premium Income	3,785.43	635.03	2,859.48	917.06	431.19	49.21	2,830.50	5,124.46	597.73	57.09	350.10	510.89	988.01	1,584.22	5.38	43.27	-	20,769.05	18,396.30	12.90▲
	Total Premium	4,755.35	940.23	3,372.87	1,286.02	600.28	276.11	3,852.93	7,647.60	874.03	64.23	482.54	661.78	1,268.40	2,173.17	42.21	884.01	38.09	29,219.84	24,296.85	20.26▲
	Number of Gross Claim Paid	791	8	9	61	5	32	323	566	76	-	26	40	14	292	2	424	-	2669	2341	14.01▲
Amount of Gross Claim Paid	1,012.40	25.36	70.09	120.41	11.71	43.00	590.53	1,079.50	30.25	-	23.83	46.20	9.44	377.92	1.00	467.92	-	3,909.58	3,684.40	6.11▲	
Sudurpashchim	Number of Issued Policies	3105	39669	1935	8078	2133	405	2073	4672	1376	24	981	1165	3879	2396	115	856	6709	79571	76696	3.75▲
	First Premium Income	1,511.97	1,063.50	878.30	856.38	758.04	54.78	1,556.59	4,193.01	753.49	8.32	500.73	945.08	743.57	1,140.10	12.55	72.68	179.52	15,228.62	12,110.89	25.74▲
	Renewal Premium Income	4,962.80	1,558.99	4,942.81	2,102.40	4,172.08	172.06	4,330.86	9,796.54	1,482.23	94.20	1,433.34	2,305.45	2,007.83	3,516.22	0.93	9.72	21.78	42,910.23	38,323.47	11.97▲
	Total Premium	6,474.78	2,622.49	5,821.11	2,958.78	4,930.12	226.84	5,887.46	13,989.54	2,235.72	102.52	1,934.07	3,250.53	2,751.40	4,656.32	13.48	82.40	201.30	58,138.86	50,434.35	15.28▲
	Number of Gross Claim Paid	1267	195	31	169	1039	63	1147	2078	297	-	50	85	18	451	2	4	8	6904	6895	0.13▲
Amount of Gross Claim Paid	1,554.69	302.18	60.89	272.48	2,080.65	74.92	1,928.97	3,922.97	148.58	-	51.58	129.73	22.24	659.72	1.25	13.74	11.40	11,235.99	10,190.18	10.26▲	
Total Sum of Number of Issued Policies	163579	246481	23145	114053	28169	271544	203061	575554	124802	43029	156964	162215	193426	133763	73523	240607	272340	3688055	2860403	28.93▲	
Total Sum of First Premium Income	13,649.62	13,558.48	11,792.31	12,073.20	16,810.54	7,584.35	31,907.51	61,417.64	11,715.91	6,199.14	10,088.52	10,576.37	9,823.55	14,873.37	1,876.94	2,114.96	2,563.55	238,625.96	177,861.56	34.16▲	
Total Sum of Renewal Premium Income	35,066.80	27,428.81	74,565.58	20,836.82	85,442.70	24,836.70	82,636.39	195,213.65	19,980.56	57,127.91	20,100.69	26,309.82	15,620.89	42,229.42	87.40						

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

FY 2082/83, 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.	MtLife 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 Refance 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 2082/83, Up to Q2)	Grand Total (FY 2081/82, Up to Q2)	Percentage Change
Anticipative Endowment Life Insurance Policy	Number of Issued Policies	283	411	5835	247	2402	31	6542	537	331	-	3115	254	250	598	-	-	-	20836	17591	18.45▲
	First Premium Income	182.00	446.41	4,255.75	277.26	2,505.02	116.96	9,829.82	754.76	351.72	-	108.00	627.71	269.82	1,002.23	-	-	-	20,722.46	20,210.63	2.53▲
	Renewal Premium Income	6,850.38	6,691.40	29,586.36	6,148.32	12,973.60	1,952.43	37,950.74	27,460.08	5,297.29	45.77	6,103.87	5,297.29	6,115.91	9,698.57	-	-	-	162,742.29	156,290.16	4.13▲
	Total Premium	7,032.38	7,137.81	33,842.11	6,425.58	15,478.61	2,069.39	47,780.56	28,214.84	5,649.01	45.77	6,211.87	6,490.29	6,385.73	10,700.80	-	-	-	183,464.75	176,500.79	3.95▲
	Number of Gross Claim Paid	591	24	115	328	1624	1636	1797	1785	188	24	246	50	20	502	-	-	-	8930	9686	7.81▼
Amount of Gross Claim Paid	807.48	315.88	454.60	429.39	2,912.54	2,191.66	7,432.72	3,682.58	333.97	89.64	369.32	131.15	122.08	1,161.51	-	-	-	20,434.51	19,153.98	6.69▲	
Child Endowment Life Insurance Policy	Number of Issued Policies	4633	1907	3474	2619	4606	824	6693	11879	2604	522	7573	1981	1941	6433	-	-	-	57689	48572	18.77▲
	First Premium Income	1,525.74	770.49	1,311.80	1,450.04	1,582.10	524.32	2,742.67	5,811.29	1,055.83	234.03	3,971.98	816.23	799.61	4,290.09	-	-	-	26,886.21	19,854.38	35.42▲
	Renewal Premium Income	10,674.17	3,536.99	12,528.03	4,490.57	9,103.03	4,235.74	16,256.41	32,201.29	4,001.18	1,491.33	12,247.87	5,645.87	3,783.31	11,252.85	-	-	-	131,448.65	108,186.58	21.50▲
	Total Premium	12,199.91	4,307.48	13,839.83	5,940.62	10,685.13	4,760.05	18,999.07	38,012.59	5,057.00	1,725.36	16,219.85	6,462.10	4,582.92	15,542.94	-	-	-	158,334.86	128,040.96	23.66▲
	Number of Gross Claim Paid	5254	29	38	235	13	1327	2553	5225	549	469	503	269	19	1873	-	-	-	18356	18718	1.93▼
Amount of Gross Claim Paid	6,177.11	112.72	82.83	306.68	26.75	2,959.72	4,810.24	10,681.45	249.83	1,587.65	498.50	443.23	20.38	2,669.52	-	-	-	30,626.59	28,327.36	8.08▲	
Endowment Cum Whole Life Insurance Policy	Number of Issued Policies	1279	861	682	265	13255	-	4	9211	145	12	233	73	379	377	-	-	-	27776	23080	16.01▲
	First Premium Income	713.81	609.18	388.23	147.26	5,590.76	-	1.63	5,019.99	101.89	5.07	102.92	38.75	216.20	256.85	-	-	-	13,192.54	11,793.76	11.86▲
	Renewal Premium Income	5,233.31	4,345.69	5,992.93	1,128.91	28,646.47	-	111.21	45,667.55	828.84	147.81	666.45	1,133.23	1,005.09	2,929.95	-	-	-	97,837.44	93,849.09	4.25▲
	Total Premium	5,947.13	4,954.87	6,381.16	1,276.16	34,237.24	-	112.84	50,687.54	930.73	152.88	769.38	1,171.98	1,221.29	3,186.80	-	-	-	111,029.99	105,642.85	5.10▲
	Number of Gross Claim Paid	1906	23	46	62	3169	-	9	6312	71	5	74	55	8	421	-	-	-	12161	13472	9.73▼
Amount of Gross Claim Paid	2,684.74	128.05	176.89	102.95	18,833.37	-	38.34	14,196.23	90.86	7.21	72.96	128.50	37.42	907.11	-	-	-	37,404.64	30,234.52	23.71▲	
Endowment Life Insurance Policy	Number of Issued Policies	7529	8501	8735	6987	6609	2188	4875	29071	5299	42483	-	5675	3854	9080	-	-	-	140886	136282	3.38▲
	First Premium Income	4,110.10	4,163.18	4,779.83	6,531.28	1,633.00	1,714.71	2,732.74	47,340.31	3,200.24	5,958.44	-	4,604.02	1,836.45	7,599.35	-	-	-	96,203.64	57,643.37	66.89▲
	Renewal Premium Income	12,277.33	12,639.80	26,441.81	9,064.02	29,161.62	2,453.06	14,664.03	89,065.44	9,354.29	55,438.35	-	13,637.01	4,706.21	17,849.74	-	-	-	296,752.71	239,712.40	23.80▲
	Total Premium	16,387.43	16,802.97	31,221.64	15,595.31	30,794.62	4,167.77	17,396.77	136,405.74	12,554.53	61,396.79	-	18,241.04	6,542.66	25,449.08	-	-	-	392,956.35	297,355.78	32.15▲
	Number of Gross Claim Paid	4247	68	176	442	4211	348	3187	10772	660	10876	64	465	64	2186	-	-	-	37766	43876	13.93▼
Amount of Gross Claim Paid	5,856.17	466.03	511.16	913.92	10,235.96	810.57	8,722.06	27,446.47	1,021.76	20,982.63	258.21	981.84	92.19	4,567.47	-	-	-	82,866.45	98,212.21	15.63▼	
Foreign Employment Term Life Insurance Policy	Number of Issued Policies	52555	13455	2991	24337	-	-	19153	34610	86893	-	8369	12579	101814	10187	391	6487	27415	401236	392978	2.10▲
	First Premium Income	2,313.70	575.81	137.56	1,011.18	-	-	812.66	1,500.17	3,727.94	-	345.14	503.76	4,304.76	437.11	16.67	279.26	1,191.18	17,156.89	16,639.62	3.11▲
	Renewal Premium Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium	2,313.70	575.81	137.56	1,011.18	-	-	812.66	1,500.17	3,727.94	-	345.14	503.76	4,304.76	437.11	16.67	279.26	1,191.18	17,156.89	16,639.62	3.11▲
	Number of Gross Claim Paid	-	43	-	79	-	-	54	-	13	-	33	49	239	65	-	1	-	-	580	620
Amount of Gross Claim Paid	-	442.47	-	910.08	-	-	590.99	-	140.00	-	311.01	573.47	2,356.05	646.60	-	13.00	-	-	5,983.67	6,593.09	9.24▼
Micro Insurance Policy	Number of Issued Policies	112	219817	-	-	315	90782	158806	489491	28519	-	35	139733	83897	99765	734932	234120	244925	2525249	1764047	43.15▲
	First Premium Income	3.29	2,180.49	-	-	2.51	568.80	4,005.44	859.52	411.92	-	2.47	1,262.95	331.60	1,033.04	1,860.27	1,835.70	1,372.36	15,730.35	12,754.70	23.33▲
	Renewal Premium Income	31.55	-	0.06	-	-	-	-	15.68	-	-	53.91	-	5.51	-	87.40	113.08	180.24	487.45	115.97	320.31▲
	Total Premium	34.84	2,180.49	0.06	-	2.51	568.80	4,005.44	875.19	411.92	-	56.38	1,262.95	337.11	1,033.04	1,947.67	1,948.79	1,552.61	16,217.80	12,870.68	26.01▲
	Number of Gross Claim Paid	6	1468	1	-	1	1007	1564	11	202	-	34	394	121	686	1450	537	356	7837	46096	83.00▼
Amount of Gross Claim Paid	0.91	1,925.03	-	-	1.60	1,002.98	3,284.54	4.91	314.55	-	12.15	872.08	96.25	1,183.05	1,152.77	574.70	438.77	10,864.30	8,293.24	31.00▲	
Single Premium Insurance Policy	Number of Issued Policies	1214	973	272	321	847	13	1083	1	701	-	1390	594	537	-	-	-	-	7946	5206	52.63▲
	First Premium Income	4,448.10	4,685.01	885.75	1,320.59	5,413.45	280.50	10,398.57	30.30	2,778.33	-	3,654.75	2,686.18	2,056.60	-	-	-	-	38,638.13	2,176.56	1675.19▲
	Renewal Premium Income	-	-	-	-	-	-	-	-	-	-	1,028.45	-	-	-	-	-	-	1,028.45	13,717.28	92.50▼
	Total Premium	4,448.10	4,685.01	885.75	1,320.59	5,413.45	280.50	10,398.57	30.30	2,778.33	-	4,683.20	2,686.18	2,056.60	-	-	-	-	39,666.58	15,893.84	149.57▲
	Number of Gross Claim Paid	114	-	7	51	191	-	109	935	54	-	29	73	1	-	-	-	-	1564	1901	17.73▼
Amount of Gross Claim Paid	508.41	-	23.72	164.33	316.27	-	373.47	2,409.65	246.78	-	46.55	190.78	0.78	-	-	-	-	4,280.75	3,093.77	38.37▲	
Term Insurance Policy	Number of Issued Policies	95974	275	1156	79277	62	173549	3696	754	164	12	136249	1326	754	7323	-	-	-	500571	10309	4755.67▲
	First Premium Income	352.89	12.50	33.38	1,335.58	6.43	2,452.80	23.23	101.30	13.28	1.59	1,903.25	41.78	8.52	254.71	-	-	-	6,541.24	30,115.00	78.28▼
	Renewal Premium Income	0.06	-	16.40	5.00	31.52	995.80	0.17	303.47	22.64	4.64	0.14	26.11	4.85	498.31	-	-	-	1,909.11	366.26	421.25▲
	Total Premium	352.94	12.50	49.78	1,340.58	37.95	3,448.60	23.40	404.77	35.92	6.24	1,903.38	67.89	13.38	753.02	-	-	-	8,450.35	30,481.25	72.28▼
	Number of Gross Claim Paid	363	1	2	267	15	4698	382	28	2	-	950	2	8	38	-	-	-	6756	1333	406.83▲
Amount of Gross Claim Paid	412.59	0.45	1.00	303.65	25.15	1,909.82	59.11	25.00	4.61	-	1,193.73	20.00	5.65	99.79	-	-	-	4,060.54	6,207.68	34.59▼	
Whole Life Insurance Policy	Number of Issued Policies	-	-	-	-	73	-	2209	-	146	-	-	-	-	-	-	-	-	2428	459635	99.47▼
	First Premium Income	-	-	-	-	77.26	-	1,360.77	-	74.76	-	-	-	-	-	-	-	-	1,512.79	5,207.84	70.95▼
	Renewal Premium Income	-	-	-	-	5,526.46	-	13,653.83	500.14	476.32	-	-	-	-	-	-	-	-	20,156.76	1,848.44	990.47▲
	Total Premium	-	-	-	-	5,603.72	-	15,014.60	500.14	551.09	-	-	-	-	-	-	-	-	21,669.55	7,056.28	207.10▲
	Number of Gross Claim Paid	-	-	-	-	71	-	2989	21	16	-										