नेपाल बीमा प्राधिकरण
NEPAL INSURANCE AUTHORITY

Quarterly Province wise, Company wise Non-life Insurance Policies, Premium and Claim Details

FY 2082/83, Up to 4th Quarter

Amount in Lakh

Provinces	Indicators	Himalayan Everest Insurance Ltd.	IGI Prudential Insurance Ltd.	National Insurance Company Ltd.	Neco Insurance Ltd.	Nepal Insurance Company Ltd.	NLG Insurance Company Ltd.	Prabhu Insurance Ltd.	Rastriya Beema Company Ltd.	Sagarmatha Lumbini Insurance Company Ltd.	Sanima GIC Insurance Ltd.	Shikhar Insurance Company Ltd.	Siddhartha Premier Insurance Ltd.	The Oriental Insurance Company Ltd.	United Ajod Insurance Ltd.	Nepal Micro Insurance Company Ltd.	Protective Micro Insurance Ltd	Star Micro Insurance Company Limited	Trust Micro Insurance Limited	Grand Total(FY 2082/83, as on Q4)	Grand Total (FY 2081/82, as on Q4)	Percentage Change
Koshi	Number of Issued Policy	52307	25816	1300	39689	26419	27806	11456	1649	38056	20264	29149	26758	9028	63187	14506	30342	18817	12878	449427	425398	5.65▲
	Gross Premium Income	3,466.37	2,778.66	1,185.46	4,145.56	2,236.79	3,421.58	1,155.07	124.42	5,332.64	2,550.81	5,846.97	3,653.28	3,130.01	2,974.96	329.54	775.31	483.47	378.11	43,969.03	39,764.31	10.57▲
	Number of Gross Claim Paid	969	993	124	1517	646	908	252	36	1798	698	1073	903	1910	799	117	163	50	69	13025	11907	9.39▲
	Amount of Gross Claim Paid	1,763.43	1,265.64	733.01	2,578.68	840.50	3,067.26	493.03	122.81	7,038.22	1,040.56	2,945.47	2,146.74	2,501.65	1,555.19	91.12	155.34	42.70	57.81	28,439.15	21,626.07	31.50▲
Madhesh	Number of Issued Policy	38698	16061	5417	33432	19569	20373	3826	1122	29229	13325	19022	33655	2168	94344	2414	14465	18794	6715	372629	358343	3.99▲
	Gross Premium Income	2,501.24	2,313.27	2,422.46	2,965.95	2,664.73	1,887.43	365.56	56.88	4,524.65	2,134.51	2,949.90	3,224.87	890.15	2,586.10	64.05	353.02	533.64	173.14	32,611.57	29,821.90	9.35▲
	Number of Gross Claim Paid	1048	650	320	728	549	773	68	22	1506	719	765	1033	211	548	31	36	111	22	9140	8179	11.75▲
	Amount of Gross Claim Paid	1,215.58	1,188.39	967.92	1,339.08	875.74	1,066.99	235.22	61.75	3,155.45	959.98	1,974.98	2,136.03	536.89	1,550.31	53.63	67.70	89.38	21.19	17,496.22	15,168.55	15.35▲
Bagmati	Number of Issued Policy	172308	124348	14745	100779	62890	128531	73954	18858	98266	58045	201989	108672	33090	113668	73308	52250	62134	40622	1538457	1400155	9.88▲
	Gross Premium Income	41,966.26	33,780.43	7,545.63	17,434.93	11,989.48	32,018.06	16,751.44	14,942.98	30,952.61	22,134.65	48,230.11	26,313.38	27,579.07	19,811.52	2,171.32	1,621.26	1,330.93	1,521.76	358,095.80	301,935.62	18.60▲
	Number of Gross Claim Paid	11396	9925	854	5524	6435	8194	9791	1220	8200	3910	15264	8906	4430	5262	1006	412	264	543	101536	98908	2.66▲
	Amount of Gross Claim Paid	18,928.86	15,979.71	4,448.32	9,807.26	8,650.31	23,984.31	3,469.63	2,271.29	32,313.45	11,989.87	33,582.68	25,596.25	13,691.54	11,917.38	586.56	379.28	216.90	509.47	218,323.08	179,010.87	21.95▲
Gandaki	Number of Issued Policy	31423	35673	518	21918	42163	14435	10001	490	34698	7846	20587	26045	872	36094	12543	7819	3582	19645	326352	311722	4.69▲
	Gross Premium Income	1,897.50	2,929.99	337.78	1,965.75	2,621.79	2,004.04	885.48	60.36	3,605.36	1,097.72	1,975.00	2,531.35	153.08	1,589.94	294.57	145.89	71.32	398.01	24,564.94	22,414.45	9.59▲
	Number of Gross Claim Paid	537	1754	47	569	1384	1175	193	10	1543	421	913	1169	32	594	207	14	8	47	10617	9795	8.39▲
	Amount of Gross Claim Paid	1,277.84	1,572.01	331.47	1,006.40	1,364.00	1,625.98	389.65	9.29	3,834.69	532.94	720.87	1,069.83	94.48	749.50	75.61	18.44	2.44	35.14	14,710.60	10,347.29	42.17▲
Lumbini	Number of Issued Policy	41951	28567	4661	80875	23332	20268	11436	6844	50225	16695	43449	57324	3788	78703	13270	26981	25611	10775	544755	519183	4.93▲
	Gross Premium Income	2,648.13	2,681.44	1,253.79	7,389.49	1,486.84	1,571.21	727.27	328.77	7,061.82	1,878.89	4,486.95	6,044.52	769.46	2,508.67	278.70	567.39	538.93	337.49	42,559.74	39,075.79	8.92▲
	Number of Gross Claim Paid	811	891	476	2575	484	1259	199	190	2969	762	3918	2697	509	803	69	101	145	116	18974	15867	19.58▲
	Amount of Gross Claim Paid	1,432.97	1,248.51	663.75	3,196.95	485.62	853.43	266.61	218.41	4,009.94	2,420.27	3,331.03	3,219.03	401.64	1,221.67	51.40	122.47	128.58	128.76	23,401.04	20,480.12	14.26▲
Karnali	Number of Issued Policy	3357	2061		5537	6867	3397	1503	1357	5976	2288	12366	5310		2743		2810	3198	3737	62507	64293	2.78▼
	Gross Premium Income	367.04	284.86	-	753.15	298.99	360.20	95.64	212.25	833.87	331.08	587.87	420.11	-	256.37	-	72.31	68.46	98.37	5,040.57	4,494.48	12.15▲
	Number of Gross Claim Paid	224	59		256	60	334	8	35	1117	58	4758	108		109		10	12	15	7163	2250	218.36▲
	Amount of Gross Claim Paid	403.87	155.20	-	428.05	54.40	680.41	65.33	13.51	612.64	97.11	3,557.00	512.07	-	154.38	-	5.06	15.86	25.75	6,780.64	2,628.63	157.95▲
Sudurpaschim	Number of Issued Policy	15464	5182	301	23752	15250	9101	2437	1367	13548	9740	9440	12915		30787	4172	9014	6935	3635	173040	165289	4.69▲
	Gross Premium Income	895.1783336	742.50	162.15	1,895.40	863.47	817.18	247.78	111.54	1,911.99	692.41	1,035.74	986.80	-	1,434.47	113.84	216.98	154.99	100.20	12,382.64	11,619.52	6.57▲
	Number of Gross Claim Paid	193	194	10	316	380	398	51	150	505	187	345	251		559	40	22	22	23	3646	3210	13.58▲
	Amount of Gross Claim Paid	401.5942206	505.86	13.61	545.83	420.90	693.95	91.78	36.12	2,299.16	430.66	667.57	633.80	-	1,121.51	27.66	46.77	66.40	36.10	8,039.27	5,954.41	35.01▲
Total Sum of Number of Issued Policy		355508	237708	26942	305982	196490	223911	114613	31687	269998	128203	336002	270679	48946	419526	120213	143681	139071	98007	3467167	3244383	6.87▲
Total Sum of Gross Premium Income		53,741.73	45,511.15	12,907.27	36,550.22	22,162.09	42,079.70	20,228.23	15,837.20	54,222.94	30,820.07	65,112.54	43,174.31	32,521.78	31,162.03	3,252.03	3,752.16	3,181.74	3,007.08	519,224.28	449,126.07	15.61▲
Total Sum of Number of Gross Claim Paid		15178	14466	1831	11485	9938	13041	10562	1663	17638	6755	27036	15067	7092	8674	1470	758	612	835	164101	150116	9.32▲
Total Sum of Amount of Gross Claim Paid		25,424.14	21,915.32	7,158.08	18,902.24	12,691.48	31,972.33	5,011.26	2,733.18	53,263.56	17,471.41	46,779.62	35,313.77	17,226.19	18,269.94	885.97	795.06	562.25	814.21	317,190.00	255,215.94	24.28▲

Quarterly Portfolio wise, Company wise Non-life Insurance Policies, Premium and Claim Details

FY 2082/83,Up to 4th Quarter

Amount in Lakh

Portfolio	Indicators	Himalayan Everest Insurance Ltd.	IGI Prudential Insurance Ltd.	National Insurance Company Ltd.	Neco Insurance Ltd.	Nepal Insurance Company Ltd.	NLG Insurance Company Ltd.	Prabhu Insurance Ltd.	Rastriya Beema Company Ltd.	Sagarmatha Lumbini Insurance Company Ltd.	Sanima GIC Insurance Ltd.	Shikhar Insurance Company Ltd.	Siddhartha Premier Insurance Ltd.	The Oriental Insurance Company Ltd.	United Ajod Insurance Ltd.	Nepal Micro Insurance Company Ltd.	Protective Micro Insurance Ltd	Star Micro Insurance Company Limited	Trust Micro Insurance Limited	Grand Total (FY 2082/83, as on Q4)	Grand Total (FY 2081/82, as on Q4)	Percentage Change
Agriculture Insurance Policy	Number Of Issued Policy	4692	23052	1548	8152	1854	32670	74	2925	12758	2535	46351	3989	13100	17655					171355	161063	6.39▲
	Gross Premium Income	452.10	2,866.95	106.44	1,897.57	346.70	2,742.39	10.55	270.73	1,141.52	455.80	3,780.28	517.07	1,506.51	1,803.19	-	-	-	-	17,897.81	17,389.01	2.93▲
	Number Of Gross Claim Paid	977	2920	271	1492	383	4200	18	350	2386	518	8880	532	3079	1990					27996	23683	18.21▲
	Amount Of Gross Claim Paid	537.95	1,580.25	130.11	1,239.02	158.33	2,059.51	33.66	135.88	1,005.40	333.33	5,913.00	284.93	2,057.35	1,277.07	-	-	-	-	16,745.79	14,214.70	17.81▲
Aviation Insurance Policy	Number Of Issued Policy	2	8				27	67	18	60	1	31	36		1					251	136	84.56▲
	Gross Premium Income	40.35	6,166.06	-	-	-	2,735.60	3,185.30	7,272.86	3,599.46	9.11	2,019.83	458.17	-	171.00	-	-	-	-	25,657.73	23,434.79	9.49▲
	Number Of Gross Claim Paid	0	0				2	0	36	9	0	0	1		0					48	38	26.32▲
	Amount Of Gross Claim Paid	-	-	-	-	-	249.75	-	70.57	16,000.02	-	-	139.20	-	-	-	-	-	-	16,459.55	3,439.70	378.52▲
Engineering and Construction Insurance Policy	Number Of Issued Policy	3842	4440	367	4998	1391	3005	1821	136	5080	2443	2628	3165	791	3388					37495	39156	4.24▼
	Gross Premium Income	15,138.93	7,360.41	3,207.08	5,689.21	1,918.95	11,087.05	1,175.56	2,675.66	6,630.08	12,903.93	11,655.05	5,521.80	10,621.02	5,171.50	-	-	-	-	100,756.23	79,825.45	26.22▲
	Number Of Gross Claim Paid	423	195	208	136	107	553	32	3	381	288	353	310	336	151					3476	3091	12.46▲
	Amount Of Gross Claim Paid	2,648.26	2,281.61	1,385.87	3,141.08	671.85	4,044.45	535.70	96.56	2,352.73	1,985.40	1,822.80	3,082.77	1,911.15	4,259.91	-	-	-	-	30,220.15	23,363.30	29.35▲
Marine Insurance Policy	Number Of Issued Policy	13060	12497	2709	31028	5957	8717	2434	884	26738	9245	18236	33745	4938	244177					414365	414756	0.09▼
	Gross Premium Income	1,999.89	2,196.41	1,426.87	1,461.94	861.08	1,263.58	200.66	831.62	3,287.50	1,444.00	4,087.41	3,229.01	5,956.76	2,978.11	-	-	-	-	31,224.84	25,630.11	21.83▲
	Number Of Gross Claim Paid	91	123	70	101	76	54	13	12	323	128	213	315	384	226					2129	2050	3.85▲
	Amount Of Gross Claim Paid	156.63	561.90	451.61	288.06	195.91	1,025.23	27.92	197.31	2,081.63	388.56	2,620.51	1,443.23	3,167.57	465.37	-	-	-	-	13,071.45	11,273.36	15.95▲
Micro Insurance Policy	Number Of Issued Policy	2	0	9	3817	0	0	0	0	0	0	6119	0	0	0	120213	143681	139071	98007	510919	391820	30.40▲
	Gross Premium Income	0.01	-	0.48	114.84	-	-	-	-	-	-	6.22	-	-	-	3,252.03	3,752.16	3,181.74	3,007.08	13,314.55	9,706.89	37.17▲
	Number Of Gross Claim Paid	0	0	0	10	0	0	0	0	0	2	3	0	0	0	1470	758	612	835	3690	1843	100.22▲
	Amount Of Gross Claim Paid	-	-	-	19.91	-	-	-	-	-	0.21	1.34	-	-	-	885.97	795.06	562.25	814.21	3,078.94	1,474.92	108.73▲
Miscellaneous	Number Of Issued Policy	20638	13559	10388	14507	4990	7444	5733	1410	18050	8675	41146	14978	5419	9637					176574	176305	0.15▲
	Gross Premium Income	8,904.48	3,510.45	684.51	3,669.34	2,146.24	3,070.83	4,715.46	1,972.65	4,275.08	2,346.45	9,013.08	4,333.72	1,762.22	2,798.70	-	-	-	-	53,203.22	49,409.36	7.68▲
	Number Of Gross Claim Paid	6306	5910	752	2229	5013	2818	8799	951	4232	2402	9853	6585	1537	2327					59714	59784	0.12▼
	Amount Of Gross Claim Paid	4,954.47	3,932.66	1,183.32	1,398.89	1,831.24	3,051.72	1,085.97	443.26	2,453.28	1,403.55	5,812.76	3,218.94	1,724.48	1,701.90	-	-	-	-	34,196.44	30,574.98	11.84▲
Motor Insurance Policy	Number Of Issued Policy	281916	144037	9543	176156	143195	142747	88711	25323	149202	75312	175551	150848	18964	112764					1694269	1574448	7.61▲
	Gross Premium Income	16,744.22	14,482.67	2,784.45	12,763.07	10,521.52	13,399.00	8,377.94	1,157.18	21,701.61	6,110.53	19,466.90	14,410.17	2,880.88	10,095.87	-	-	-	-	154,896.01	129,058.25	20.02▲
	Number Of Gross Claim Paid	7131	5085	454	7208	4139	5268	1627	295	9895	3161	7355	6852	1508	3795					63773	55096	15.75▲
	Amount Of Gross Claim Paid	10,909.09	9,996.08	1,680.33	9,964.62	6,019.36	10,914.78	2,593.63	1,144.98	18,623.90	5,346.16	15,579.69	11,111.26	2,210.78	8,580.78	-	-	-	-	114,675.45	84,046.27	36.44▲
Property Insurance Policy	Number Of Issued Policy	31356	40115	2378	67324	39103	29301	15773	991	58110	29992	45940	63918	5734	31904					461939	486699	5.09▼
	Gross Premium Income	10,461.76	8,928.20	4,697.45	10,954.25	6,367.60	7,781.25	2,562.76	1,656.51	13,587.69	7,550.24	15,083.78	14,704.37	9,794.38	8,143.67	-	-	-	-	122,273.90	114,672.20	6.63▲
	Number Of Gross Claim Paid	250	233	76	309	220	146	73	16	412	256	379	472	248	185					3275	4531	27.72▼
	Amount Of Gross Claim Paid	6,217.74	3,562.82	2,326.83	2,850.68	3,814.78	10,626.88	734.38	644.61	10,746.59	8,014.19	15,029.51	16,033.43	6,154.87	1,984.91	-	-	-	-	88,742.23	86,828.71	2.20▲
Total Sum of Number of Issued Policy		**355508**	**237708**	**26942**	**305982**	**196490**	**223911**	**114613**	**31687**	**269998**	**128203**	**336002**	**270679**	**48946**	**419526**	**120213**	**143681**	**139071**	**98007**	3467167	3244383	6.87▲
Total Sum of Gross Premium Income		**53,741.73**	**45,511.15**	**12,907.27**	**36,550.22**	**22,162.09**	**42,079.70**	**20,228.23**	**15,837.20**	**54,222.94**	**30,820.07**	**65,112.54**	**43,174.31**	**32,521.78**	**31,162.03**	**3,252.03**	**3,752.16**	**3,181.74**	**3,007.08**	519,224.28	449,126.07	15.61▲
Total Sum of Number of Gross Claim Paid		**15178**	**14466**	**1831**	**11485**	**9938**	**13041**	**10562**	**1663**	**17638**	**6755**	**27036**	**15067**	**7092**	**8674**	**1470**	**758**	**612**	**835**	164101	150116	9.32▲
Total Sum of Amount of Gross Claim Paid		**25,424.14**	**21,915.32**	**7,158.08**	**18,902.24**	**12,691.48**	**31,972.33**	**5,011.26**	**2,733.18**	**53,263.56**	**17,471.41**	**46,779.62**	**35,313.77**	**17,226.19**	**18,269.94**	**885.97**	**795.06**	**562.25**	**814.21**	317,190.00	255,215.94	24.28▲