



INSURANCE STATISTICAL YEAR BOOK

— 2081/82 —

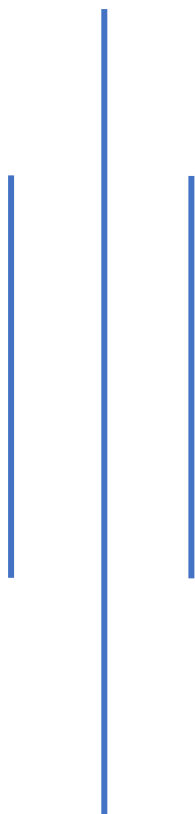


Nepal Insurance Authority

Lalitpur-10, Kupondole, Nepal

Ashar, 2083 (July 2026)

INSURANCE STATISTICAL YEAR BOOK, 2081/82



NEPAL INSURANCE AUTHORITY

LALITPUR-10, KUPONDOLE

Ashar, 2083 (July 2026)

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CHAIRMAN'S MESSAGE



I am pleased to present the Insurance Statistical Year Book published by the Nepal Insurance Authority. This publication provides a comprehensive overview of the insurance industry in Nepal and serves as an important source of reference for policymakers, researchers, insurers, and other stakeholders interested in understanding the Insurance Sector's development and performance of the insurance sector.

The yearbook compiles key statistical information reflecting the structure, performance, and growth trends of Nepal's insurance industry. It includes detailed data and indicators related to life insurance, non-life insurance, micro insurance, and reinsurance businesses. The publication covers a wide range of statistical information, including policy, premium, claims, investments, branch networks, human resources, and other operational and financial indicators of insurers operating in the country. By presenting this information in a systematic and organized manner, the yearbook aims to enhance transparency and provide a reliable statistical foundation for analysis and informed decision-making.

To provide a clearer perspective on recent developments and emerging trends in the insurance sector, this edition of the Insurance Statistical Year Book incorporates statistical data covering multiple fiscal years. The inclusion of time-series data allows readers to observe the patterns of growth, changes in market structure, and the overall progress achieved by the insurance industry over time. We expect this information to support evidence-based policy formulation, academic research, and strategic planning by stakeholders both within and outside the insurance sector.

The Nepal Insurance Authority, as the regulatory body for the insurance sector, remains committed to strengthening the availability, reliability, and accessibility of insurance-related data. The publication of this statistical yearbook is one of the Authority's efforts to promote transparency, enhance knowledge dissemination, and support the overall development of the insurance industry in Nepal.

I would like to express my sincere appreciation to all insurers for their cooperation in providing the necessary data and information required for this publication. I would also like to acknowledge the dedicated efforts of the team of the Nepal Insurance Authority who were involved in the collection, verification, compilation, and publication of this statistical yearbook.

I hope that this publication serves as a valuable reference for all stakeholders and contributes to a better understanding of the insurance sector and its evolving role in Nepal's financial system and economic development.

Chandrakala Paudel

Chairman

EXECUTIVE DIRECTOR'S MESSAGE



It gives me immense pleasure to present the Insurance Statistical Year Book published by the Nepal Insurance Authority. This publication provides a comprehensive compilation of statistical information pertaining to Nepal's insurance industry. It is intended to serve as a reliable reference for policymakers, researchers, insurance professionals, and other stakeholders seeking to understand the sector's performance and development.

The Year Book encompasses detailed statistical data on the life insurance, non-life insurance, micro insurance, and reinsurance businesses operating across Nepal. It presents a wide range of indicators such as premium income, claims settlement, investments, number of policies issued, branch networks, human resources, and other key operational and financial indicators. These data have been carefully compiled and systematically presented to provide a clear and comprehensive overview of the structure and performance of the insurance industry.

To provide a clearer perspective on recent developments and emerging trends, this edition of the Insurance Statistical Year Book incorporates time-series data covering several fiscal years. The inclusion of longitudinal data enables readers to observe growth patterns, assess market developments, and better understand the progress and transformation the insurance sector has undergone over time. It is expected that this publication will support evidence-based policy formulation, research, and informed decision-making among all concerned stakeholders.

Nepal Insurance Authority remains committed to strengthening the collection, management, and dissemination of insurance-related data to promote transparency and enhance knowledge sharing within the sector. The publication of this Year Book reflects the Authority's continued efforts to ensure the availability of accurate and reliable statistical information for the benefit of all stakeholders.

I would like to extend my sincere appreciation to all life, nonlife, micro, and reinsurers for their cooperation in providing the necessary data and information required for this publication. I would also like to express my special thanks to the Research and Statistics Section and its dedicated team for their significant contributions to collecting, verifying, analyzing, and compiling the data presented in this Year Book. Their commendable professionalism and teamwork have been the cornerstone of the successful preparation of this publication.

It is my expectation that this Insurance Statistical Year Book will serve as a valuable resource for stakeholders and contribute to a better understanding of Nepal's insurance industry.

Susil Dev Subedi

Executive Director

TABLE OF CONTENTS

<i>GLOSSARY</i>	<i>viii</i>
-----------------------	-------------

Summary

TABLE 1: SUMMARY OF NEPALESE INSURANCE SECTOR	1
TABLE 2: INTERNATIONAL COMPARISON OF INSURANCE PENETRATION	2
TABLE 3: INTERNATIONAL COMPARISON OF INSURANCE DENSITY	3

PART-I

Life and Micro Life Insurance Business

TABLE 4: LIFE AND MICRO-LIFE INSURANCE COMPANIES OPERATING IN NEPAL	5
TABLE 5: GROSS EARNED PREMIUM	6
TABLE 6: NEW BUSINESS PREMIUM	7
TABLE 7: FOREIGN EMPLOYMENT DIRECT PREMIUM	8
TABLE 8: SEGMENT-WISE DIRECT PREMIUM	9
TABLE 9: NUMBER OF NEW POLICIES ISSUED	10
TABLE 10: NUMBER OF IN-FORCE POLICYHOLDERS	11
TABLE 11: AMOUNT OF DEATH CLAIM PAID	12
TABLE 12: INSURERS-WISE CLAIM STATUS	13
TABLE 13: AMOUNTS OF SURRENDER VALUE	14
TABLE 14: DETAILS OF LAPSE POLICIES	15
TABLE 15: EQUITY SHARE CAPITAL	16
TABLE 16: NET PROFIT/(LOSS)	17
TABLE 17: SOLVENCY RATIO	18
TABLE 18: TOTAL INVESTMENTS	19
TABLE 19: STATEMENT OF FINANCIAL POSITION	20
TABLE 20: DISTRICT-WISE DISTRIBUTION OF BRANCH OFFICES	26

PART- II

Non-Life and Micro-Non Life Insurance Business

TABLE 21: NON-LIFE AND MICRO-NONLIFE INSURANCE COMPANIES OPERATING IN NEPAL	30
TABLE 22: GROSS DIRECT PREMIUM	31
TABLE 23: SEGMENT-WISE GROSS DIRECT PREMIUM	32
TABLE 24: NUMBER OF POLICIES ISSUED	36
TABLE 25: AMOUNT OF GROSS CLAIM PAID	37
TABLE 26: SOLVENCY RATIO	38
TABLE 27: STATEMENT OF FINANCIAL POSITION	39
TABLE 28: EQUITY SHARE CAPITAL	45
TABLE 29: NET PROFIT/(LOSS)	46
TABLE 30: INVESTMENT	47
TABLE 31: DISTRICT-WISE DISTRIBUTION OF BRANCH OFFICES	48

PART- III

Re-Insurance Details

TABLE 32: REINSURERS OPERATING IN NEPAL..... 52

TABLE 33: STATEMENT OF FINANCIAL POSITION 53

TABLE 34: RE-INSURANCE DETAILS OF LIFE INSURERS..... 54

TABLE 35: RE-INSURANCE DETAILS OF NON-LIFE INSURERS..... 55

TABLE 36: RE-INSURANCE DETAIL OF RE-INSURERS 56

PART- IV

INSURANCE DISTRIBUTION CHANNELS

TABLE 37: NUMBER OF AGENTS OF LIFE INSURERS 58

TABLE 38: NUMBER OF AGENTS OF NON-LIFE INSURERS 59

TABLE 39: NUMBER OF SURVEYORS ASSOCIATED WITH NON-LIFE INSURERS 60

GLOSSARY

S. N.	Terminologies	Definitions
1	Ceded Sum Assured/Insured	Ceded Sum Assured/Insured is the portion of an insurance policy's sum assured/insured that the insurer transfers to a reinsurer under a reinsurance arrangement.
2	Gross Claim Paid	Gross Claims Paid is the total amount of claims paid by an insurer during a given period before deducting reinsurance recoveries, salvage, or other recoverable amounts.
3	Death Claims	Death Claims refer to claims made under a life insurance policy for the payment of benefits arising from the death of the insured person.
4	Equity Share Capital	The paid-up equity capital of insurance companies is reported in their financial statements.
5	Foreign Employment Direct Premium	The premium income received by an insurer from policyholders for foreign employment term insurance policies during a reporting period.
6	Gross Ceded Reinsurance Premium	The total amount of reinsurance premium ceded by the insurer to reinsurers before adjustment of commissions, refunds, or other deductions during the reporting period.
7	Gross Direct Premium	Gross Direct Premium is the total premium income generated by a non-life insurer from direct insurance policies issued to policyholders during a given period, before deduction of reinsurance ceded, commissions, cancellations, or other adjustments. It includes new business, renewal, and co-insurance premiums.
8	Gross Premium	The total premium income received by an insurer from policyholders for insurance policies issued during a reporting period.
9	In-force Policies	The total number of life insurance policies that remain active and valid during a reporting period, excluding surrendered, lapsed, matured, or terminated policies, etc.
10	Insurance Density	It refers to the per capita insurance premium, calculated by dividing total insurance premiums by the total population, indicating the average expenditure on insurance by individuals in a country.
11	Insurance Penetration	The ratio of total insurance premiums written in a country during a reporting period to its Gross Domestic Product (GDP), expressed as a percentage.
12	Investment	It refers to the aggregate number of investments by the insurer as reported in the Statement of Financial Position (SOF). It includes Investment in Properties, Investment in Subsidiaries, Investment in Associates, and Investments.
13	Lapsed Policies	The information relating to life insurance policies that became inactive due to non-payment of premium within the grace period during a reporting period.
14	Net profit/loss	It indicates the overall financial performance and sustainability of an insurance company after accounting for all underwriting and non-underwriting activities.
15	New Business Premium	The first premium income an insurer receives from policyholders for newly issued insurance policies during a reporting period.
16	New Policies Issued	The total number of new insurance policies issued by an insurer during a reporting period.
17	Outstanding Claim	The liabilities of an insurance company arising from reported claims that remain unpaid, either wholly or partially, at the end of the reporting period.
18	Retrocession	The process by which a reinsurer transfers part of the risks it has assumed from an insurance company to other reinsurers to further spread and reduce its exposure to potential losses.

19	Retrocession Premium Paid	The total premium paid by reinsurers to other reinsurers under retrocession arrangements for transferring part of the assumed risks.
20	SOFP	A summarized statement of the financial position of insurers, highlighting assets, liabilities, equity, reserves, and other financial indicators as of the reporting date.
21	Solvency Ratio	The ratio of available solvency margin to required solvency margin is maintained by insurers in accordance with regulatory requirements prescribed by the Nepal Insurance Authority.
22	Surrender Value	The total amount paid by a life insurer to policyholders who voluntarily terminate their life insurance policies before maturity.

TABLE 1: SUMMARY OF NEPALESE INSURANCE SECTOR

Ownership	Nature of the Company				Total	Insurance Institute	Re-insurance Brokers
	Life	Nonlife	Reinsurance	Micro			
Government Owned	1	1	1		3	1	16
Private Sector	11	10	1	7	29		
Foreign	1	2	-		3		
Joint Venture	1	1	-		2		
Total	14	14	2	7	37		

Fiscal Year	Gross Earned Premium			Gross Earned Premium Growth (%)	Investment			Gross Premium to GDP (Penetration)	Employment			Branch office
	Total (NRs. in crore)	Life (%)	Nonlife (%)		Total (NRs. in crore)	Life (%)	Nonlife (%)		Surveyors	Agents	Employees	
2066/67	1526.27	57.43	42.57	38.05	3,586.75	83.47	16.53	1.3	138	66,799	2,581	340
2067/68	1765.69	59.99	40.01	15.69	4,393.98	82.99	17.01	1.13	183	75,521	3,010	575
2068/69	2201.36	64.37	35.63	24.67	6,314.55	86.31	13.69	1.25	202	66,859	3,056	636
2069/70	2369.19	65.52	34.48	7.62	7,456.04	86.30	13.70	1.22	253	78,257	3,172	643
2070/71	3071.33	66.05	33.95	29.64	9,135.16	86.61	13.39	1.38	273	75972	3403	696
2071/72	3780.12	67.67	32.33	23.08	11,209.93	86.64	13.36	1.56	262	75606	3753	758
2072/73	4695.31	68.07	31.93	24.21	13,507.49	87.45	12.55	1.80	325	95000	4036	906
2073/74	5768.45	67.13	32.87	22.86	16,126.32	86.09	13.91	1.87	350	105000	4620	1064
2074/75	7052.39	68.76	31.24	22.26	20,526.44	86.63	13.37	2.04	390	115000	7,546	1,808
2075/76	10267.64	75.06	24.94	45.59	26,185.66	85.99	14.01	2.66	401	175000	9490	2523
2076/77	12073.06	77.10	22.90	17.58	34,311.52	82.97	17.03	3.10	400	195000	10236	2742
2077/78	15338.96	78.97	21.03	27.05	40,676.99	84.42	15.58	3.52	400	250000	10752	2933
2078/79	17793.24	78.00	22.00	16.00	55,327.01	85.52	14.48	3.58	1240	296403	12031	3366
2079/80	18322.84	77.89	22.11	2.98	62,895.58	90.49	9.51	3.41	1217	277626	11496	2801
2080/81	19771.91	79.80	20.20	7.91	79,096.76	86.46	13.54	3.47	1249	329572	11951	2801
2081/82	22708.76	80.22	19.78	14.85	87,042.91	87.27	12.73	3.66	1311	404564	12336	2994

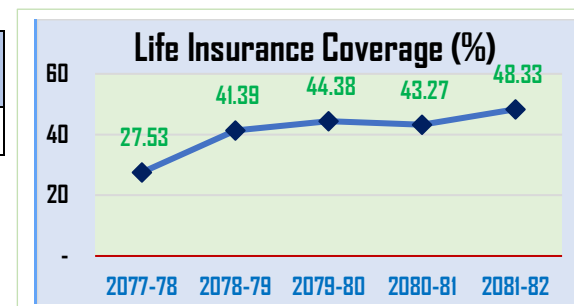


TABLE 2: INTERNATIONAL COMPARISON OF INSURANCE PENETRATION

(In Percentage)

S.N.	Country*	2020			2021			2022			2023			2024		
		Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total
1	Australia	1.10	3.60	4.70	1.00	3.50	4.40	0.9	3.3	4.2	0.9	3.3	4.2	0.6	3.6	4.2
2	Brazil	2.30	1.80	4.10	2.10	1.70	3.90	2.1	1.9	4	2.1	1.8	3.9	2.2	1.9	4.1
3	France	5.10	3.50	8.60	6.10	3.40	9.50	5.5	3.3	8.7	5.5	3.2	8.7	6.5	3.1	9.6
4	Germany	2.80	4.00	6.80	2.60	3.90	6.50	2.4	3.5	5.9	2.1	3.4	5.5	2.1	3.6	5.7
5	Russia	0.40	1.00	1.40	0.40	0.90	1.30	0.3	0.6	0.9	0.4	0.7	1.1	1.0	0.7	1.7
6	South Africa	11.20	2.50	13.70	10.00	2.20	12.20	9.1	2.2	11.3	9.2	2.3	11.5	9.6	2.4	12.1
7	Switzerland	4.30	4.10	8.40	3.10	4.00	7.10	3	4	6.9	2.9	4	6.9	2.7	4.0	6.7
8	United Kingdom	8.80	2.30	11.10	8.90	2.20	11.10	8.1	2.4	10.5	7.1	2.6	9.7	9.2	2.6	11.8
9	United States	3.00	9.00	12.00	2.60	9.10	11.70	2.6	9	11.6	2.6	9.3	11.9	2.7	9.4	12.1
Asian Countries																
10	Hong Kong	19.20	1.60	20.80	17.30	2.30	19.60	16.7	2.4	19	14.8	2.3	17.2	15.7	2.6	18.2
11	Singapore	7.60	1.90	9.50	7.50	1.80	9.30	7.4	1.8	9.2	7.4	1.8	9.2	6.5	1.7	8.2
12	Sri Lanka	0.50	0.60	1.20	0.60	0.60	1.30	NA	NA	NA	NA	NA	NA	NA	NA	NA
13	Taiwan	14.00	3.40	17.40	11.60	3.20	14.80	8.2	3.1	11.4	7.1	3.2	10.3	7.5	3.2	10.6
14	Thailand	3.40	1.90	5.30	3.40	1.90	5.40	3.4	1.9	5.3	3.4	1.9	5.3	2.7	2.3	5.1
15	Pakistan	0.50	0.30	0.80	0.50	0.20	0.70	0.6	0.3	0.8	0.5	0.3	0.7	0.4	0.2	0.7
16	PR China	2.40	2.10	4.50	2.10	1.90	3.90	2	1.9	3.9	2.1	1.8	3.9	2.4	1.9	4.2
17	South Korea#	6.40	5.20	11.60	5.80	5.20	10.90	5.4	5.8	11.1	5	6	11	4.2	5.3	9.4
18	Japan#	5.80	2.40	8.10	6.10	2.20	8.40	5.9	2.3	8.2	6.8	2.1	8.9	6.4	2	8.5
19	Malaysia#	4.00	1.50	5.40	3.90	1.40	5.30	3.7	1.3	5	3.7	1.4	5.2	3.8	1.5	5.3
20	India#	3.20	1.00	4.20	3.20	1.00	4.20	3	1	4	2.8	1	3.7	2.7	1	3.7
21	Nepal#	2.4	0.7	3.1	2.8	0.7	3.5	2.8	0.8	3.6	2.7	0.8	3.4	2.7	0.7	3.4
World		3.30	4.10	7.40	3.00	3.90	7.00	2.8	4	6.8	2.9	4.2	7	3	4.3	7.3

Source: IRDAI Handbook 2024-25, Swiss Re, Sigma various volumes.

Note: # data relates to financial year and other country's data relates to Calendar year.

TABLE 3: INTERNATIONAL COMPARISON OF INSURANCE DENSITY

(in US \$)

SN	Country*	2020			2021			2022			2023			2024		
		Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total
1	Australia	568	1880	2448	623	2195	2817	609	2149	2758	584	2174	2759	380.0	2381.0	2762.0
2	Brazil	151	120	271	160	130	290	184	168	352	207	183	390	226.0	193.0	420.0
3	France	1959	1359	3317	2654	1486	4140	2239	1339	3578	2431	1435	3867	3011.0	1420.0	4432.0
4	Germany	1281	1827	3108	1321	1992	3313	1182	1699	2881	1106	1804	2910	1158.0	1993.0	3151.0
5	Russia	41	105	146	49	111	160	47	87	134	57	98	155	145	97	241
6	South Africa	560	124	684	698	154	852	614	149	764	577	141	718	605	151	756
7	Switzerland	3667	3557	7224	2866	3744	6610	2730	3634	6364	2832	3998	6830	2833	4147	6980
8	United Kingdom	3574	949	4523	4234	1039	5273	3669	1111	4781	3466	1294	4759	4827	1359	6185
9	United States	1918	5754	7673	1837	6356	8193	2017	6868	8885	2136	7504	9640	2300	7995	10295
Asian Countries																
10	Hong Kong	8983	763	9746	8433	1123	9556	8007	1152	9159	7574	1195	8769	8624	1419	10043
11	Singapore	4528	1110	5638	5414	1327	6742	6074	1489	7563	6264	1536	7799	5923	1545	7468
12	Sri Lanka	21	24	45	24	25	49	NA	NA	NA	NA	NA	NA	NA	NA	NA
13	Taiwan	3861	938	4800	3772	1032	4804	2656	1006	3662	2285	1022	3307	2539	1075	3614
14	Thailand	244	139	383	246	141	387	235	134	369	244	140	384	201	170	371
15	Pakistan	6	3	10	7	4	11	8	4	12	7	4	11	7	4	11
16	PR China	241	214	455	253	229	482	255	234	489	274	234	508	313	245	558
17	South Korea#	2050	1691	3741	1971	1764	3735	1705	1836	3541	1635	1968	3603	1501	1894	3395
18	Japan#	2329	951	3280	2347	855	3202	1942	748	2690	2245	693	2938	2084	654	2738
19	Malaysia#	415	153	568	444	157	600	432	159	592	425	165	590	448	175	623
20	India#	59	19	78	69	22	91	70	22	92	70	25	95	72	25	97
21	Nepal#	27	8	35	34	9	43	38	11	49	36	10	46	39	10	48
World		360	449	809	382	492	874	354	499	853	361	528	889	388	555	943

Source: IRDAI Handbook 2024-25, Swiss Re, Sigma various volumes.

Note: # data relates to financial year and other country's data relates to Calendar year;

PART- I

Life and Micro Life Insurance Business

TABLE 4: LIFE AND MICRO-LIFE INSURANCE COMPANIES OPERATING IN NEPAL

S N	INSURERS		Address	Ownership	Date of Registration
	LIFE	Short name			
1	Rastriya Jeevan Beema Company Limited	RJBCL	Ramsahpath, Kathmandu	Government	2025-09-01
2	National Life Insurance Company Limited	NLICL	Lazimpat, Kathmandu	Private	2044-09-23
3	Nepal life Insurance Company limited	NLIC	Kamaladi, Kathmandu	Private	2058-01-05
4	Met Life (Alico)	METLIFE	Pulchowk, Lalitpur	Foreign	2058-04-18
5	Life Insurance Corporation Nepal	LICN	Putalisadak, Kathmandu	Joint Venture	2058-04-23
6	Asian Life Insurance Company Limited	ALICL	Maitidevi, Kathmandu	Private	2064-11-15
7	Surya Jyoti Life Insurance Company Limited	SJLIC	Gyaneshwor, Kathmandu	Private	2064-12-06
8	Himalayan Life Insurance Company Limited	HLI	Hattisar, Kathmandu	Private	2065-01-24
9	IME Life Insurance Company Limited	ILI	Lainchaur, Kathmandu	Private	2074-03-20
10	Sun Nepal Life Insurance Company Limited	SNLI	Putalisadak, Kathmandu	Private	2074-04-18
11	Reliable Nepal Life Insurance Company Limited	RNLI	Gyaneshwor, Kathmandu	Private	2074-04-18
12	Sanima Reliance Life Insurance Company Limited	SRLI	Nayabaneshwor, Kathmandu	Private	2074-05-07
13	Citizen Life Insurance Company Limited	CLI	Thapathali, Kathmandu	Private	2074-05-07
14	Prabhu Mahalaxmi Life Insurance Company Limited	PMLI	Kamaladi, Kathmandu	Private	2074-05-07
	MICRO LIFE				
1	Guardian Micro Life Insurance Limited	GMLI	Biratnagar, Morang	Private	2079-12-27
2	Crest Micro Life Insurance Limited	CREST	Birendranagar, Surkhet	Private	2079-12-27
3	Liberty Micro Life Insurance Limited	LMLI	Pokhara, Kaski	Private	2080-01-05

TABLE 5: GROSS EARNED PREMIUM

Amount in Lakhs

SN	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
	LIFE					
1	Rastriya Jeevan Beema Company Limited	75,813.18	84,763.74	83,098.72	87,148.91	98,566.16
2	National Life Insurance Company Limited	125,246.24	144,076.64	168,090.66	204,912.16	225,937.81
3	Nepal life Insurance Company limited	323,670.59	354,893.84	371,628.09	408,494.67	482,022.01
4	Met Life (Alico)	50,330.97	52,317.87	52,622.65	56,788.85	62,583.86
5	Life Insurance Corporation Nepal	171,612.18	182,357.46	174,700.67	181,074.97	199,383.05
6	Asian Life Insurance Company Limited	59,197.12	70,092.40	70,166.58	80,511.94	94,081.38
7	Surya Jyoti Life Insurance Company Limited	-	-	73,403.30	94,994.66	113,550.66
8	Himalayan Life Insurance Company Limited	-	-	63,107.85	166,073.16	178,032.60
9	IME Life Insurance Company Limited	28,218.66	35,806.09	41,869.82	47,411.32	57,224.16
10	Sun Nepal Life Insurance Company Limited	18,876.37	27,046.59	37,520.01	38,850.21	45,393.67
11	Reliable Nepal Life Insurance Company Limited	30,723.73	40,440.94	37,958.68	42,111.49	54,012.30
12	Sanima Reliance Life Insurance Company Limited	-	-	35,518.88	61,857.82	70,773.40
13	Citizen Life Insurance Company Limited	35,272.44	53,148.26	58,932.66	62,153.39	75,481.90
14	Prabhu Mahalaxmi Life Insurance Company Limited	-	-	20,519.28	43,723.35	53,733.33
	MICRO LIFE					
1	Guardian Micro Life Insurance Limited	-	-	1.41	422.23	4,581.84
2	Crest Micro Life Insurance Limited	-	-	0.64	976.45	3,129.37
3	Liberty Micro Life Insurance Limited	-	-	-	299.12	3,262.00
	BEFORE MERGE	-	-	-	-	-
1	Surya Life Insurance Company Limited	42,335.82	50,314.83	-	-	-
2	Jyoti Life Insurance Company Limited	31,415.17	38,312.93	14,710.77	-	-
3	Prime Life Insurance Company Limited	40,676.37	47,493.37	-	-	-
4	Gurans Life Insurance Company Limited	37,072.16	32,137.69	23,925.72	-	-
5	Union Life Insurance Company Limited	68,547.95	78,965.78	62,428.99	-	-
6	Sanima Life Insurance Company Limited	19,823.63	24,047.67	-	-	-
7	Reliance Life Insurance Company Limited	26,322.77	32,001.27	20,958.33	-	-
8	Prabhu Life Insurance Company Limited	14,866.54	24,292.75	-	-	-
9	Mahalaxmi Life Insurance Company Limited	11,287.24	16,262.25	16,046.27	-	-
	TOTAL	1,211,309.13	1,388,772.35	1,427,210.00	1,577,804.70	1,821,749.50

Note: 1. Crest Micro Life Insurance Limited's Premium for FY81/82 is unaudited

2. Rastriya Jeevan Beema Company Limited's premium is unaudited

TABLE 6: NEW BUSINESS PREMIUM

Amount in Lakhs

S N	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
	LIFE					
1	Rastriya Jeevan Beema Company Limited	7,107.14	9,639.36	9,530.79	7,579.16	11,118.50
2	National Life Insurance Company Limited	41,378.49	47,249.80	38,782.64	50,550.47	60,845.17
3	Nepal life Insurance Company limited	88,955.52	74,771.36	66,666.86	80,219.60	109,815.74
4	Met Life (Alico)	14,629.51	14,641.23	12,490.76	13,031.81	14,500.02
5	Life Insurance Corporation Nepal	35,582.85	31,191.70	23,881.26	26,047.11	30,381.94
6	Asian Life Insurance Company Limited	21,837.64	22,744.75	15,426.32	19,259.93	23,565.51
7	Surya Jyoti Life Insurance Company Limited	-	-	21,983.70	25,158.25	33,425.44
8	Himalayan Life Insurance Company Limited	-	-	10,725.23	25,923.28	29,657.80
9	IME Life Insurance Company Limited	16,314.12	15,898.12	14,416.82	16,207.39	20,395.63
10	Sun Nepal Life Insurance Company Limited	9,892.58	12,356.20	17,540.35	15,639.15	17,415.01
11	Reliable Nepal Life Insurance Company Limited	22,978.36	25,031.60	15,399.36	16,665.12	22,355.16
12	Sanima Reliance Life Insurance Company Limited	-	-	12,627.42	18,752.44	22,141.45
13	Citizen Life Insurance Company Limited	20,631.03	27,381.30	19,456.78	19,614.25	23,932.82
14	Prabhu Mahalaxmi Life Insurance Company Limited	-	-	6,358.60	10,959.48	17,488.80
	MICRO LIFE					
1	Guardian Micro Life Insurance Limited	-	-	1.41	422.23	4,513.64
2	Crest Micro Life Insurance Limited	-	-	0.64	976.45	3,040.32
3	Liberty Micro Life Insurance Limited	-	-	-	299.12	3,136.07
	BEFORE MERGE	-	-	-	-	-
1	Surya Life Insurance Company Limited	19,727.49	20,178.85	-	-	-
2	Jyoti Life Insurance Company Limited	18,812.80	18,800.12	4,928.69	-	-
3	Prime Life Insurance Company Limited	14,387.25	14,113.75	-	-	-
4	Gurans Life Insurance Company Limited	17,101.88	7,816.62	2,841.61	-	-
5	Union Life Insurance Company Limited	32,440.35	24,895.38	9,486.57	-	-
6	Sanima Life Insurance Company Limited	12,954.91	11,080.43	-	-	-
7	Reliance Life Insurance Company Limited	15,583.26	14,899.82	5,988.92	-	-
8	Prabhu Life Insurance Company Limited	9,230.99	14,829.02	-	-	-
9	Mahalaxmi Life Insurance Company Limited	7,802.62	8,906.48	5,043.45	-	-
	TOTAL	427,348.82	416,425.90	313,578.18	347,305.22	447,729.03

Note: 1. Crest Micro Life Insurance Limited's Premium for FY81/82 is unaudited.

2. Rastriya Jeevan Beema Company Limited's premium is unaudited

3. New Business Premium includes the first-year premium and single premium.

TABLE 7: FOREIGN EMPLOYMENT DIRECT PREMIUM

Amount in Lakhs

SN	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
	LIFE					
1	Rastriya Jeevan Beema Company Limited	-	-	-	-	-
2	National Life Insurance Company Limited	600.08	1,329.53	1,459.18	2,686.16	2,360.98
3	Nepal life Insurance Company limited	462.50	1,379.28	4,875.39	6,191.26	3,878.07
4	Met Life (Alico)	-	-	-	-	-
5	Life Insurance Corporation Nepal	-	-	-	-	-
6	Asian Life Insurance Company Limited	302.56	1,329.80	297.71	3,030.74	2,142.41
7	Surya Jyoti Life Insurance Company Limited	-	-	2,550.28	2,498.75	2,862.32
8	Himalayan Life Insurance Company Limited	-	-	-0.04	-	1,424.42
9	IME Life Insurance Company Limited	362.92	1,329.77	4,359.89	3,533.25	3,196.76
10	Sun Nepal Life Insurance Company Limited	833.32	3,760.74	11,007.69	8,405.28	5,743.98
11	Reliable Nepal Life Insurance Company Limited	395.11	1,428.84	1,914.19	1,781.60	2,250.31
12	Sanima Reliance Life Insurance Company Limited	-	-	2,168.15	2,054.34	2,451.99
13	Citizen Life Insurance Company Limited	501.52	1,709.68	2,017.44	1,005.72	2,090.34
14	Prabhu Mahalaxmi Life Insurance Company Limited	-	-	213.00	18.50	1,492.08
	MICRO LIFE					
1	Guardian Micro Life Insurance Limited	-	-	-	-	1,424.42
2	Crest Micro Life Insurance Limited	-	-	-	-	199.15
3	Liberty Micro Life Insurance Limited	-	-	-	-	1,424.42
	BEFORE MERGE					
1	Surya Life Insurance Company Limited	449.43	1,364.99	-	-	-
2	Jyoti Life Insurance Company Limited	410.87	2,324.44	1,318.21	-	-
3	Prime Life Insurance Company Limited	499.44	1,329.62	-	-	-
4	Gurans Life Insurance Company Limited	322.58	1,329.82	-0.04	-	-
5	Union Life Insurance Company Limited	437.14	1,329.68	-0.04	-	-
6	Sanima Life Insurance Company Limited	260.20	1,143.61	-	-	-
7	Reliance Life Insurance Company Limited	302.56	1,329.84	443.09	-	-
8	Prabhu Life Insurance Company Limited	302.56	1,329.84	-	-	-
9	Mahalaxmi Life Insurance Company Limited	302.56	1,329.84	-0.04	-	-
	TOTAL	6,745.36	25,079.34	32,624.08	31,205.59	32,941.64

Note: Crest Micro Life Insurance Limited's Premium FY81/82, unaudited

TABLE 8: SEGMENT-WISE DIRECT PREMIUM

Amount in Lakhs

SEGMENT	2077-78			2078-79			2079-80			2080-81			2081-82		
	FIRST	RENEWAL	TOTAL	FIRST	RENEWAL	TOTAL	FIRST	RENEWAL	TOTAL	FIRST	RENEWAL	TOTAL	FIRST	RENEWAL	TOTAL
Anticipated Endowment	119,249.99	172,494.21	291,744.21	93,849.35	238,334.68	332,184.03	43,980.26	295,344.05	339,324.30	43,007.84	328,258.68	371,266.53	45,787.55	306,012.24	351,799.78
Child Endowment Life Insurance Policy	-	-	-	4,172.19	15,945.29	20,117.48	3,538.72	20,646.76	24,185.48	3,694.51	22,108.06	25,802.58	3,620.30	25,515.73	29,136.04
Endowment Cum Whole Life Insurance Policy	44,454.50	136,579.63	181,034.13	50,119.89	158,305.24	208,425.13	32,949.45	183,089.51	216,038.96	30,590.84	189,725.21	220,316.05	21,222.41	167,925.15	189,147.56
Endowment Life Insurance Policy	168,673.38	400,068.16	568,741.54	166,411.83	480,016.94	646,428.76	136,860.92	571,219.73	708,080.65	150,073.04	647,485.46	797,558.50	198,560.37	828,628.70	1,027,189.06
Foreign Employment Term Life Insurance Policy	6,745.36	-	6,745.36	25,079.34	-	25,079.34	32,624.08	-	32,624.08	31,205.59	-	31,205.59	32,941.64	-	32,941.64
Micro Insurance Policy	-	-	-	6,966.42	42.80	7,009.22	6,695.77	89.86	6,785.63	6,138.51	60.31	6,198.82	8,260.69	3.57	8,264.26
Other Life Insurance Policy	7,668.00	52,390.45	60,058.44	8,463.90	56,986.03	65,449.94	4,090.17	24,896.83	28,987.00	4,031.37	26,393.65	30,425.02	4,523.00	29,458.49	33,981.49
Single Premium Insurance Policy	54,616.72	-	54,616.72	41,327.67	-	41,327.67	40,023.04	-	40,023.04	65,701.55	-	65,701.55	115,476.44	-	115,476.44
Term Insurance Policy	19,173.45	2,566.18	21,739.63	19,559.24	3,794.08	23,353.32	12,600.48	4,718.67	17,319.16	12,743.30	4,640.16	17,383.46	17,270.30	5,427.39	22,697.69
Whole Life Insurance Policy	6,767.42	19,912.33	26,679.74	476.08	18,845.09	19,321.17	215.30	13,626.41	13,841.71	118.66	11,827.94	11,946.60	66.33	11,049.21	11,115.54
TOTAL	427,348.82	784,010.96	1,211,359.78	416,425.90	972,270.16	1,388,696.06	313,578.18	1,113,631.82	1,427,210.00	347,305.22	1,230,499.48	1,577,804.70	447,729.03	1,374,020.47	1,821,749.50

Note: 1. Crest Micro Life Insurance Limited's Premium for FY81/82 is unaudited.

2. Rastriya Jeevan Beema Company Limited's premium is unaudited.

TABLE 9: NUMBER OF NEW POLICIES ISSUED

S N	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
	LIFE					
1	Rastriya Jeevan Beema Company Limited	46,722	36,510	32,715	31,689	41,815
2	National Life Insurance Company Limited	2,056,730	725,625	887,205	725,134	513,136
3	Nepal life Insurance Company limited	162,074	134,985	208,238	317,637	924,713
4	Met Life (Alico)	3,272,954	5,035,457	5,362,143	1,985,155	642,068
5	Life Insurance Corporation Nepal	617,264	102,456	76,740	65,533	65,811
6	Asian Life Insurance Company Limited	66,604	135,702	310,082	313,732	477,932
7	Surya Jyoti Life Insurance Company Limited	320,495	413,845	491,879	595,712	499,377
8	Himalayan Life Insurance Company Limited	93,406	77,042	60,678	52,722	53,673
9	IME Life Insurance Company Limited	62,136	69,442	172,742	220,700	218,001
10	Sun Nepal Life Insurance Company Limited	20,359	466,990	374,538	254,044	347,168
11	Reliable Nepal Life Insurance Company Limited	1,215,459	1,569,517	693,034	413,457	328,800
12	Sanima Reliance Life Insurance Company Limited	510,900	1,152,392	924,278	698,255	425,013
13	Citizen Life Insurance Company Limited	47,458	95,193	2,700,881	754,241	643,352
14	Prabhu Mahalaxmi Life Insurance Company Limited	148,263	127,652	75,446	50,839	129,272
	MICRO LIFE					
1	Guardian Micro Life Insurance Limited			127	30,773	1,160,664
2	Crest Micro Life Insurance Limited			92	58,774	382,891
3	Liberty Micro Life Insurance Limited				14,933	192,894
	TOTAL	8,640,824	10,142,808	12,370,818	6,583,330	7,046,580

Note: The data are based on monthly reporting, and the merged companies' data have been combined

TABLE 10: NUMBER OF IN-FORCE POLICYHOLDERS

SN	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
LIFE						
1	Rastriya Jeevan Beema Company Limited	739,396	584,328	556,273	564,406	561,903
2	National Life Insurance Company Limited	682,151	1,481,894	1,609,278	1,598,268	1,519,745
3	Nepal life Insurance Company limited	1,345,536	877,579	1,105,365	1,467,128	2,287,921
4	Met Life (Alico)	1,170,879	1,365,017	1,098,877	887,191	698,233
5	Life Insurance Corporation Nepal	721,181	709,780	693,972	690,007	691,871
6	Asian Life Insurance Company Limited	323,877	485,450	633,898	677,712	924,408
7	Surya Jyoti Life Insurance Company Limited			860,160	995,947	792,252
8	Himalayan Life Insurance Company Limited			380,806	397,352	420,741
9	IME Life Insurance Company Limited	144,205	123,509	318,294	529,883	735,281
10	Sun Nepal Life Insurance Company Limited	127,876	614,970	964,155	774,562	1,065,320
11	Reliable Nepal Life Insurance Company Limited	1,533,122	3,485,254	3,344,435	2,834,369	2,494,819
12	Sanima Reliance Life Insurance Company Limited			1,036,285	982,566	664,715
13	Citizen Life Insurance Company Limited	173,026	1,227,867	1,363,613	1,189,028	969,770
14	Prabhu Mahalaxmi Life Insurance Company Limited			171,691	186,216	275,510
MICRO LIFE						
1	Guardian Micro Life Insurance Limited			127	30,712	939,889
2	Crest Micro Life Insurance Limited			92	58,866	393,313
3	Liberty Micro Life Insurance Limited				17,279	195,308
BEFORE MERGE						
1	Surya Life Insurance Company Limited	590,643	457,554			
2	Jyoti Life Insurance Company Limited	68,559	151,921			
3	Prime Life Insurance Company Limited	240,340	172,119			
4	Gurans Life Insurance Company Limited	176,634	98,650			
5	Union Life Insurance Company Limited	225,243	109,898			
6	Sanima Life Insurance Company Limited	33,280	44,162			
7	Reliance Life Insurance Company Limited	36,565	895,261			
8	Prabhu Life Insurance Company Limited	113,872	180,237			
9	Mahalaxmi Life Insurance Company Limited	21,750	34,182			
TOTAL		8,468,135	13,099,632	14,137,321	13,881,492	15,630,999
Life Insurance Coverage (%)		27.53	41.39	44.38	43.27	48.33

Note: The data are based on monthly reporting, and the merged companies' data for FY 2079/80 have been combined

TABLE 11: AMOUNT OF DEATH CLAIM PAID

Amount in Lakhs

S N	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
	LIFE					
1	Rastriya Jeevan Beema Company Limited	N/A	N/A	2,892.97	2,401.35	2,689.71
2	National Life Insurance Company Limited	6,277.39	9,827.89	7,875.74	7,713.37	11,053.98
3	Nepal life Insurance Company limited	7,310.06	13,820.45	8,356.17	9,121.81	10,941.43
4	Met Life (Alico)	6,608.70	8,342.12	5,895.03	5,928.58	7,302.30
5	Life Insurance Corporation Nepal	6,500.50	5,357.84	3,541.63	3,408.08	3,629.95
6	Asian Life Insurance Company Limited	1,040.11	1,959.75	2,054.84	2,454.52	3,638.43
7	Surya Jyoti Life Insurance Company Limited	-	-	3,649.72	5,373.06	8,060.70
8	Himalayan Life Insurance Company Limited	-	-	2,581.61	4,624.81	4,205.13
9	IME Life Insurance Company Limited	1,487.02	1,880.52	1,631.59	2,529.92	3,721.67
10	Sun Nepal Life Insurance Company Limited	439.88	1,095.57	2,205.95	3,524.41	4,431.93
11	Reliable Nepal Life Insurance Company Limited	6,497.70	8,046.75	5,239.10	4,053.44	4,017.74
12	Sanima Reliance Life Insurance Company Limited	-	-	1,988.04	5,984.31	6,076.96
13	Citizen Life Insurance Company Limited	2,578.09	4,877.81	7,844.34	6,961.76	6,663.21
14	Prabhu Mahalaxmi Life Insurance Company Limited	-	-	1,038.05	1,566.39	1,362.00
	MICRO LIFE					
1	Guardian Micro Life Insurance Limited	-	-	-	26.50	1,025.64
2	Crest Micro Life Insurance Limited	-	-	-	78.34	1,097.23
3	Liberty Micro Life Insurance Limited	-	-	-	4.25	317.24
	BEFORE MERGE					
1	Surya Life Insurance Company Limited	3,294.52	3,962.72	-	-	-
2	Jyoti Life Insurance Company Limited	788.21	1,772.60	581.61	-	-
3	Prime Life Insurance Company Limited	3,106.90	3,521.79	-	-	-
4	Gurans Life Insurance Company Limited	901.19	1,479.16	962.82	-	-
5	Union Life Insurance Company Limited	3,417.60	3,491.26	2,020.35	-	-
6	Sanima Life Insurance Company Limited	329.74	869.82	-	-	-
7	Reliance Life Insurance Company Limited	538.70	2,584.11	2,630.27	-	-
8	Prabhu Life Insurance Company Limited	459.11	1,001.18	-	-	-
9	Mahalaxmi Life Insurance Company Limited	182.76	570.66	886.89	-	-
	TOTAL	51,758.19	74,461.98	60,983.76	63,353.55	77,545.56

Note: 1. Crest Micro Life Insurance Limited's data for FY81/82 is unaudited

2. Rastriya Jeevan Beema Company Limited's data is unaudited

TABLE 12: INSURERS-WISE CLAIM STATUS

Amount in Lakhs

INSURERS	2077-78		2078-79		2079-80		2080-81		2081-82	
	Gross Claim Paid	Gross Claim Outstanding	Gross Claim Paid	Gross Claim Outstanding	Gross Claim Paid	Gross Claim Outstanding	Gross Claim Paid	Gross Claim Outstanding	Gross Claim Paid	Gross Claim Outstanding
LIFE										
Rastriya Jeevan Beema Company Limited	34,021.86	1,687.89	39,341.41	28,367.39	42,704.51	9,189.80	48,294.05	8,513.76	62,851.13	6,414.21
National Life Insurance Company Limited	41,839.51	4,651.22	62,769.69	4,930.64	83,851.96	9,410.46	83,282.13	5,889.31	94,865.65	6,000.36
Nepal life Insurance Company limited	89,102.74	25,554.80	145,994.71	17,154.91	156,912.53	13,864.88	150,155.59	16,602.12	191,916.81	20,145.66
Met Life (Alico)	36,007.26	9,295.56	40,817.65	7,012.76	28,633.48	6,001.16	32,353.80	5,414.25	29,462.54	5,194.91
Life Insurance Corporation Nepal	74,743.51	2,572.31	91,234.65	3,823.35	89,855.00	3,823.35	108,918.32	4,067.31	125,902.37	9,927.80
Asian Life Insurance Company Limited	10,209.96	348.73	16,467.83	646.26	28,968.69	803.32	46,696.21	714.23	61,216.70	923.99
Surya Jyoti Life Insurance Company Limited	-	-	-	-	20,567.42	674.09	32,657.74	419.58	37,599.81	994.65
Himalayan Life Insurance Company Limited	-	-	-	-	20,234.93	784.17	61,330.26	1,290.84	73,978.65	1,429.84
IME Life Insurance Company Limited	5,214.11	22.40	10,932.50	32.82	11,539.80	308.75	12,476.38	3,239.83	12,866.84	3,213.02
Sun Nepal Life Insurance Company Limited	1,775.18	14.43	5,152.58	145.22	9,925.23	168.72	12,535.62	178.33	15,906.78	192.34
Reliable Nepal Life Insurance Company Limited	7,303.04	1.75	11,909.63	29.45	12,573.71	58.63	12,457.02	455.79	14,368.73	1,703.59
Sanima Reliance Life Insurance Company Limited	-	-	-	-	10,449.37	6,080.06	20,099.99	4,533.26	17,795.40	4,164.30
Citizen Life Insurance Company Limited	5,838.05	1,333.76	12,861.17	2,458.33	19,028.19	1,694.50	18,280.60	1,409.43	19,123.12	1,248.43
Prabhu Mahalaxmi Life Insurance Company Limited	-	-	-	-	9,119.40	262.66	10,791.34	158.46	11,617.23	215.58
MICRO LIFE	-	-	-	-	-	-	-	-	-	-
Guardian Micro Life Insurance Limited	-	-	-	-	-	-	26.82	-	1,027.70	-
Crest Micro Life Insurance Limited	-	-	-	-	-	-	88.34	-	1,097.23	32.22
Liberty Micro Life Insurance Limited	-	-	-	-	-	-	4.25	-	340.28	8.90
BEFORE MERGE	-	-	-	-	-	-	-	-	-	-
Surya Life Insurance Company Limited	9,580.78	49.18	12,661.00	55.59	-	-	-	-	-	-
Jyoti Life Insurance Company Limited	1,472.26	296.21	246.70	430.61	157.81	694.47	-	-	-	-
Prime Life Insurance Company Limited	12,486.30	90.47	14,816.73	126.52	-	-	-	-	-	-
Gurans Life Insurance Company Limited	7,050.23	20.16	18,091.88	21.52	12,472.89	22.29	-	-	-	-
Union Life Insurance Company Limited	20,796.86	28.18	29,883.98	166.07	32,037.26	335.62	-	-	-	-
Sanima Life Insurance Company Limited	1,191.42	0.47	4,913.40	848.06	-	-	-	-	-	-
Reliance Life Insurance Company Limited	3,622.11	25.43	9,481.80	2,583.38	8,696.97	2,964.12	-	-	-	-
Prabhu Life Insurance Company Limited	994.12	150.97	4,664.55	189.86	-	-	-	-	-	-
Mahalaxmi Life Insurance Company Limited	2,411.75	20.27	2,209.20	181.46	3,002.29	114.00	-	-	-	-
TOTAL	365,661.03	46,164.20	534,451.06	69,204.19	600,731.43	57,255.04	650,448.47	52,886.50	771,936.99	61,809.81

Note: 1. Crest Micro Life Insurance Limited's data for FY81/82 is unaudited

2. Rastriya Jeevan Beema Company Limited's data is unaudited

TABLE 13: AMOUNTS OF SURRENDER VALUE

Amount in Lakhs

	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
S N	LIFE					
1	Rastriya Jeevan Beema Company Limited	5,166.74	8,555.94	11,802.74	11,048.82	15,924.04
2	National Life Insurance Company Limited	6,040.99	11,510.08	20,014.73	14,287.45	11,204.72
3	Nepal life Insurance Company limited	38,553.42	50,154.49	47,889.04	45,361.91	81,017.15
4	Met Life (Alico)	3,596.11	3,609.56	5,669.12	6,161.62	6,526.07
5	Life Insurance Corporation Nepal	35,386.75	35,811.08	35,132.54	43,051.09	43,992.61
6	Asian Life Insurance Company Limited	5,680.77	5,889.77	10,698.22	5,593.58	4,800.32
7	Surya Jyoti Life Insurance Company Limited	-	-	7,080.58	11,342.43	11,209.05
8	Himalayan Life Insurance Company Limited	-	-	4,222.60	10,305.96	9,169.09
9	IME Life Insurance Company Limited	137.00	249.54	990.56	1,704.87	2,312.39
10	Sun Nepal Life Insurance Company Limited	57.43	164.29	490.77	671.40	1,527.96
11	Reliable Nepal Life Insurance Company Limited	144.43	300.12	893.41	1,029.78	1,982.40
12	Sanima Reliance Life Insurance Company Limited	-	-	998.83	2,486.14	2,577.57
13	Citizen Life Insurance Company Limited	88.70	314.76	1,184.83	1,733.36	3,012.54
14	Prabhu Mahalaxmi Life Insurance Company Limited	-	-	1,573.47	2,116.46	2,569.02
	MICRO LIFE	-	-	-	-	-
1	Guardian Micro Life Insurance Limited	-	-	-	-	-
2	Crest Micro Life Insurance Limited	-	-	-	-	-
3	Liberty Micro Life Insurance Limited	-	-	-	-	-
	BEFORE MERGE	-	-	-	-	-
1	Surya Life Insurance Company Limited	1,579.47	3,680.81	-	-	-
2	Jyoti Life Insurance Company Limited	407.64	653.35	530.19	-	-
3	Prime Life Insurance Company Limited	1,301.34	2,012.60	-	-	-
4	Gurans Life Insurance Company Limited	842.17	4,187.61	3,573.62	-	-
5	Union Life Insurance Company Limited	662.48	1,099.80	1,599.15	-	-
6	Sanima Life Insurance Company Limited	82.33	653.10	-	-	-
7	Reliance Life Insurance Company Limited	148.01	1,481.31	884.51	-	-
8	Prabhu Life Insurance Company Limited	64.47	1,532.43	-	-	-
9	Mahalaxmi Life Insurance Company Limited	1,914.20	573.02	544.28	-	-
	TOTAL	101,854.47	132,433.66	155,773.21	156,894.89	197,824.94

Note: 1. Crest Micro Life Insurance Limited's data for FY81/82 is unaudited

2. Rastriya Jeevan Beema Company Limited's data is unaudited

TABLE 14: DETAILS OF LAPSE POLICIES

Amount in Lakhs

	INSURERS	2078-79	2079-80	2080-81	2081-82
SN	LIFE				
1	Rastriya Jeevan Beema Company Limited	11,780.90	3,206.09	20,025.97	4,111.70
2	National Life Insurance Company Limited	39,916.10	23,396.52	951.14	684.56
3	Nepal life Insurance Company limited	76,331.20	110,891.21	125,767.85	124,772.88
4	Met Life (Alico)	84,105.70	4,277.96	367.05	275.46
5	Life Insurance Corporation Nepal	27,903.28	18,037.60	2,604.86	2,099.38
6	Asian Life Insurance Company Limited	5,056.18	34,279.30	38,277.36	39,437.38
7	Surya Jyoti Life Insurance Company Limited	22,056.54	38,393.95	1,718.40	1,278.88
8	Himalayan Life Insurance Company Limited	31,719.54	63,111.78	76,393.68	87,617.90
9	IME Life Insurance Company Limited	6,886.92	12,019.79	15,368.49	19,771.31
10	Sun Nepal Life Insurance Company Limited	5,087.57	1,102.56	14,831.36	17,999.32
11	Reliable Nepal Life Insurance Company Limited	2,190.25	4,504.38	799.83	618.96
12	Sanima Reliance Life Insurance Company Limited	12,038.86	16,028.64	24,219.74	29,965.66
13	Citizen Life Insurance Company Limited	14,520.31	-	736.22	639.61
14	Prabhu Mahalaxmi Life Insurance Company Limited	2,993.09	10,251.14	18,309.42	20,888.88
	MICRO LIFE				
1	Guardian Micro Life Insurance Limited	-	-	-	-
2	Crest Micro Life Insurance Limited	-	-	-	8.21
3	Liberty Micro Life Insurance Limited	-	-	-	7.57
	TOTAL	342,586.46	339,500.92	340,371.38	350,177.66

Note: Data based on unaudited monthly collected data.

TABLE 15: EQUITY SHARE CAPITAL

Amount in Lakhs

S N	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
	LIFE					
1	Rastriya Jeevan Beema Company Limited	18,102.00	18,102.00	18,102.00	18,102.00	18,102.00
2	National Life Insurance Company Limited	33,908.89	40,351.58	50,116.66	50,116.66	54,727.40
3	Nepal life Insurance Company limited	71,999.71	82,079.67	82,079.67	82,079.67	90,287.63
4	Met Life (Alico)	-	-	-	-	-
5	Life Insurance Corporation Nepal	22,110.00	26,532.00	26,532.00	26,532.00	55,000.00
6	Asian Life Insurance Company Limited	20,107.61	25,398.35	31,553.01	33,998.36	33,998.36
7	Surya Jyoti Life Insurance Company Limited	-	-	45,455.72	50,119.48	50,119.48
8	Himalayan Life Insurance Company Limited	-	-	80,203.84	91,432.37	91,432.37
9	IME Life Insurance Company Limited	14,000.00	40,000.00	40,000.00	50,000.00	50,000.00
10	Sun Nepal Life Insurance Company Limited	14,000.00	14,000.00	22,400.00	39,616.00	50,086.92
11	Reliable Nepal Life Insurance Company Limited	14,000.00	14,000.00	28,000.00	46,400.00	51,968.00
12	Sanima Reliance Life Insurance Company Limited	-	-	41,840.00	41,840.00	50,149.24
13	Citizen Life Insurance Company Limited	17,500.00	17,500.00	26,250.00	39,375.00	50,000.00
14	Prabhu Mahalaxmi Life Insurance Company Limited	-	-	42,960.00	47,256.00	51,036.48
	MICRO LIFE					
1	Guardian Micro Life Insurance Limited	-	-	5,250.00	5,250.00	7,500.00
2	Crest Micro Life Insurance Limited	-	-	5,250.00	5,250.00	7,500.00
3	Liberty Micro Life Insurance Limited	-	-	5,250.00	5,250.00	5,250.00
	BEFORE MERGE					
1	Surya Life Insurance Company Limited	22,628.95	25,502.82	-	-	-
2	Jyoti Life Insurance Company Limited	22,000.00	24,200.00	-	-	-
3	Prime Life Insurance Company Limited	27,796.16	31,409.66	-	-	-
4	Gurans Life Insurance Company Limited	19,755.85	20,842.50	-	-	-
5	Union Life Insurance Company Limited	21,500.00	23,428.55	-	-	-
6	Sanima Life Insurance Company Limited	14,000.00	20,840.00	-	-	-
7	Reliance Life Insurance Company Limited	21,000.00	21,000.00	-	-	-
8	Prabhu Life Insurance Company Limited	20,000.00	21,960.00	-	-	-
9	Mahalaxmi Life Insurance Company Limited	14,000.00	14,000.00	-	-	-
	TOTAL	408,409.16	481,147.13	551,242.89	632,617.54	717,157.88

Note: Crest Micro Life Insurance Limited's data for FY 81/82 is unaudited.

TABLE 16: NET PROFIT/(LOSS)

Amount in Lakhs

INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
LIFE					
Rastriya Jeevan Beema Company Limited	562.82	717.59	702.67	1,536.87	208.01
National Life Insurance Company Limited	6,928.89	7,364.59	9,803.41	9,428.92	8,181.65
Nepal life Insurance Company limited	19,640.68	1,560.62	20,112.24	21,288.24	22,943.58
Met Life (Alico)	2,969.03	5,815.09	7,654.61	8,279.16	8,482.20
Life Insurance Corporation Nepal	7,776.34	7,763.21	7,534.49	8,296.07	8,373.33
Asian Life Insurance Company Limited	3,378.40	4,034.29	3,767.69	4,448.95	4,939.61
Surya Jyoti Life Insurance Company Limited	2,841.91	3,144.89	2,752.86	8,517.85	7,277.28
Himalayan Life Insurance Company Limited	3,111.28	4,237.94	6,773.61	7,739.53	5,652.62
IME Life Insurance Company Limited	2,962.39	3,253.53	2,099.88	6,174.89	3,932.46
Sun Nepal Life Insurance Company Limited	962.36	2,198.31	7,825.55	4,575.62	6,324.16
Reliable Nepal Life Insurance Company Limited	2,472.10	3,424.98	3,342.15	3,872.17	6,522.92
Sanima Reliance Life Insurance Company Limited	63.17	1,177.47	2,713.41	5,045.85	5,569.77
Citizen Life Insurance Company Limited	3,005.06	3,760.72	1,025.96	4,200.55	1,891.36
Prabhu Mahalaxmi Life Insurance Company Limited	2,121.49	1,258.86	2,492.76	3,815.55	3,871.11
MICRO LIFE					
Guardian Micro Life Insurance Limited	-	-	17.96	22.30	407.59
Crest Micro Life Insurance Limited	-	-	44.95	126.55	227.09
Liberty Micro Life Insurance Limited	-	-	29.53	76.06	166.36
TOTAL	58,795.92	49,712.09	78,693.75	97,445.13	94,971.11

Note: 1. Crest Micro Life Insurance Limited's data for FY81/82 is unaudited.

2. Rastriya Jeevan Beema Company Limited's data is unaudited

TABLE 17: SOLVENCY RATIO

INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
LIFE					
Rastriya Jeevan Beema Company Limited	-	-	-	-	-
National Life Insurance Company Limited	1.08	6.42	4.73	1.34	1.66
Nepal life Insurance Company limited	2.62	3.47	3.22	1.45	1.54
Met Life (Alico)	3.76	3.88	4.16	2.70	2.08
Life Insurance Corporation Nepal	3.35	4.51	3.76	1.46	1.50
Asian Life Insurance Company Limited	4.26	4.47	2.21	1.36	1.33
Surya Jyoti Life Insurance Company Limited	2.59	2.64	3.00	2.47	1.65
Himalayan Life Insurance Company Limited	3.94	3.95	3.86	3.86	1.32
IME Life Insurance Company Limited	1.91	2.33	2.80	2.23	2.59
Sun Nepal Life Insurance Company Limited	2.09	2.52	1.44	2.64	2.44
Reliable Nepal Life Insurance Company Limited	1.86	2.16	1.84	3.60	2.55
Sanima Reliance Life Insurance Company Limited	1.74	2.56	2.42	1.46	1.57
Citizen Life Insurance Company Limited	3.00	3.49	1.35	3.42	1.73
Prabhu Mahalaxmi Life Insurance Company Limited	2.17	2.08	2.19	1.96	1.92
MICRO LIFE					
Guardian Micro Life Insurance Limited	-	-	1.95	1.97	2.06
Crest Micro Life Insurance Limited	-	-	1.99	1.97	1.97
Liberty Micro Life Insurance Limited	-	-	-	2.00	2.00

Note: Crest Micro Life Insurance Limited's data FY81/82, unaudited

TABLE 18: TOTAL INVESTMENTS

Amount in Lakhs

INSURERS	2079-80	2080-81	2081-82
LIFE			
Rastriya Jeevan Beema Company Limited	410,059.80	449,632.43	477,078.94
National Life Insurance Company Limited	609,326.59	720,347.13	798,346.23
Nepal life Insurance Company limited	1,393,179.06	1,647,243.99	1,934,169.08
Met Life (Alico)	262,730.01	286,550.03	315,228.67
Life Insurance Corporation Nepal	865,153.91	1,003,025.78	1,173,403.91
Asian Life Insurance Company Limited	357,618.91	414,840.72	474,419.91
Surya Jyoti Life Insurance Company Limited	289,327.19	349,599.87	416,624.02
Himalayan Life Insurance Company Limited	529,871.63	660,241.84	757,203.27
IME Life Insurance Company Limited	100,399.24	152,155.37	176,664.87
Sun Nepal Life Insurance Company Limited	75,854.70	116,020.83	152,927.05
Reliable Nepal Life Insurance Company Limited	105,468.74	164,276.55	195,402.00
Sanima Reliance Life Insurance Company Limited	143,753.01	184,280.45	212,555.53
Citizen Life Insurance Company Limited	121,271.50	190,798.01	240,441.89
Prabhu Mahalaxmi Life Insurance Company Limited	110,497.23	136,509.40	165,942.36
MICRO LIFE			
Guardian Micro Life Insurance Limited	5,050.00	5,207.00	8,947.51
Crest Micro Life Insurance Limited	4,675.00	5,430.00	8,388.00
Liberty Micro Life Insurance Limited	4,900.00	5,174.62	5,689.92
TOTAL	5,389,136.51	6,491,334.02	7,513,433.15

Note: 1. Total investment includes investment properties, Investment in Subsidiaries, Investment in associates, and Investment components of SOFP.

2. Crest Micro Life Insurance Limited's data FY 81/82, unaudited; Rastriya Jeevan Beema Company Limited's data is unaudited

TABLE 19: STATEMENT OF FINANCIAL POSITION

Amount in Lakhs

PARTICULARS	RJBCL			NLICL			NLIC		
	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82
Assets	-	-	-	-	-	-	-	-	-
Goodwill & Intangible Assets	33.61	22.61	24.20	12.81	6.89	36.03	122.71	116.55	97.19
Property and Equipment	320.54	181.25	329.16	6,174.53	8,120.74	10,268.87	2,301.91	4,695.08	8,123.81
Investment Properties	-	-	-	11,506.29	18,800.21	19,325.81	4,080.96	4,136.77	4,091.41
Deferred Tax Assets	-	-	-	-	-	-	-	-	-
Investment in Subsidiaries	-	-	-	-	-	18,122.25	1,530.00	1,530.00	20,295.00
Investment in Associates	-	-	-	10,400.49	11,301.01	-	-	-	13,990.43
Investments	410,059.80	449,632.43	477,078.94	587,419.82	690,245.91	760,898.18	1,387,568.09	1,641,577.22	1,895,792.24
Loans	77,108.36	77,119.13	81,377.41	101,583.57	125,386.65	142,042.82	311,178.09	339,142.80	349,967.75
Reinsurance Assets	-	-	-	232.61	180.85	243.49	-	-	-
Current Tax Assets	-	-	-	1,252.15	119.88	2,836.54	-	4,165.68	10,325.58
Insurance Receivables	-	-	-	-	-	-	654.59	1,624.02	0.67
Other Assets	53,319.69	56,162.59	51,100.62	470.02	1,159.79	650.43	2,036.42	1,933.19	2,336.55
Other Financial Assets	-	-	-	14,618.03	20,085.51	44,621.27	49,013.36	59,835.99	94,439.29
Cash and Cash Equivalent	5,974.89	27,016.06	43,237.29	15,240.65	28,711.18	54,134.65	46,275.58	76,206.04	116,061.55
Total Assets	546,816.88	610,134.07	653,147.63	748,910.97	904,118.61	1,053,180.32	1,804,761.72	2,134,963.34	2,515,521.47
Equity & Liabilities									
Equity									
Share Capital	1,810.20	1,810.20	1,810.20	50,116.66	50,116.66	54,727.40	82,079.67	82,079.67	90,287.63
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-
Share Premium	-	-	-	278.49	278.49	278.49	-	-	-
Special Reserves	-	-	-	-	-	-	-	-	-
Catastrophe Reserves	136.40	290.08	309.16	5,291.30	6,235.24	7,075.40	10,481.97	12,637.78	14,940.27
Retained Earnings	4,711.26	6,094.44	4,638.63	8,677.02	17,065.34	8,710.56	17,983.34	19,232.76	22,578.44
Other Equity	-	-	-	3,574.54	3,912.26	4,337.73	7,405.62	7,582.78	2,236.60
Total Equity	6,657.86	8,194.73	6,757.99	67,938.00	77,607.99	75,129.58	117,950.60	121,532.99	130,042.94
Liabilities									
Provisions	-	-	-	1,314.91	1,372.72	1,348.55	2,583.80	2,418.12	2,594.98
Gross Insurance Contract Liabilities	461,375.82	538,511.34	622,896.63	654,040.47	796,018.03	945,877.47	1,633,912.87	1,967,347.88	2,347,551.41
Deferred Tax Liabilities	-	-	-	11,657.09	12,695.56	13,850.43	1,591.53	2,312.98	1,659.44
Insurance Payable	-	-	-	1,961.45	4,207.29	3,584.43	2,843.65	4,905.24	1,535.00
Current Tax Liabilities	-	-	-	-	-	-	16,676.22	-	-
Borrowings	-	-	-	-	-	-	-	-	-
Other Liabilities	69,593.40	56,614.74	23,493.01	4,910.46	5,514.69	6,154.63	10,424.70	18,972.98	11,522.10
Other Financial Liabilities	9,189.80	6,813.26	-	7,088.58	6,702.33	7,235.23	18,778.35	17,473.15	20,615.61
Total Liabilities	540,159.02	601,939.35	646,389.64	680,972.96	826,510.62	978,050.74	1,686,811.13	2,013,430.35	2,385,478.53
Total Equity and Liabilities	546,816.88	610,134.07	653,147.63	748,910.97	904,118.61	1,053,180.32	1,804,761.72	2,134,963.34	2,515,521.47

PARTICULARS	MET-LIFE			LICN			ALICL		
	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82
Assets	-	-	-	-	-	-	-	-	-
Goodwill & Intangible Assets	86.28	83.88	157.79	1.38	0.97	0.49	51.42	121.33	108.99
Property and Equipment	1,280.90	2,172.16	1,760.62	4,614.02	4,242.29	3,924.21	5,797.87	5,762.83	6,559.16
Investment Properties	-	-	-	-	-	-	-	-	-
Deferred Tax Assets	513.05	640.94	690.65	1,205.45	-	-	-	-	-
Investment in Subsidiaries	-	-	-	-	-	-	765.00	765.00	765.00
Investment in Associates	-	-	-	-	-	-	12,010.66	28,022.16	28,322.16
Investments	262,730.01	286,550.03	315,228.67	865,153.91	1,003,025.78	1,173,403.91	344,843.25	385,950.27	445,332.76
Loans	15,602.60	17,488.31	18,223.23	218,821.63	222,136.84	214,098.70	47,885.78	49,765.27	51,817.27
Reinsurance Assets	159.19	86.29	149.42	-	-	-	372.93	199.82	251.45
Current Tax Assets	1,516.37	522.50	398.97	-	2,765.32	1,793.58	2,370.45	-	2,072.82
Insurance Receivables	674.55	-	-	223.51	289.43	188.83	234.27	-	-
Other Assets	1,414.45	1,644.94	1,685.35	113.51	82.37	10,169.51	489.00	511.49	102.46
Other Financial Assets	1,309.77	1,326.71	6,856.43	29,680.75	32,694.14	34,087.99	7,953.14	14,382.17	24,684.23
Cash and Cash Equivalent	3,854.79	4,462.86	10,151.06	24,495.94	18,576.25	20,600.48	4,670.61	2,616.51	3,934.10
Total Assets	289,141.96	314,978.60	355,302.19	1,144,310.09	1,283,813.39	1,458,267.70	427,444.37	488,096.85	563,950.39
Equity & Liabilities									
Equity									
Share Capital	-	-	-	26,532.00	26,532.00	55,000.00	31,553.01	33,998.36	33,998.36
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-
Share Premium	-	-	-	611.52	611.52	4,980.13	-	-	-
Special Reserves	-	-	-	-	-	-	-	-	-
Catastrophe Reserves	4,458.94	5,276.52	6,120.37	5,615.98	6,540.82	7,329.77	1,943.46	2,387.51	2,874.73
Retained Earnings	24,474.86	25,611.62	28,649.53	23,443.28	31,639.05	34,522.80	3,058.91	4,413.74	8,670.42
Other Equity	9,094.11	10,773.65	12,464.78	3,560.61	3,336.18	3,941.57	204.03	719.35	980.29
Total Equity	38,027.91	41,661.79	47,234.68	59,763.38	68,659.57	105,774.26	36,759.41	41,518.97	46,523.81
Liabilities									
Provisions	1,920.33	1,952.22	2,095.16	347.33	988.35	1,675.56	1,768.13	1,466.19	2,131.92
Gross Insurance Contract Liabilities	238,714.16	266,000.69	301,180.93	1,063,402.98	1,196,337.98	1,336,324.73	376,658.18	427,049.19	473,675.33
Deferred Tax Liabilities	-	-	-	-	184.50	565.65	253.00	1,068.20	2,089.91
Insurance Payable	711.72	202.62	429.08	294.63	856.14	542.54	1,437.50	2,160.30	8,565.18
Current Tax Liabilities	-	-	-	1,125.74	-	-	-	611.97	-
Borrowings	-	-	-	-	-	-	202.98	-	10,479.04
Other Liabilities	2,605.47	3,456.48	2,576.40	5,962.64	5,931.66	4,633.47	2,378.35	2,700.34	2,633.97
Other Financial Liabilities	7,162.37	1,704.80	1,785.93	13,413.39	10,855.19	8,751.49	7,986.82	11,521.69	17,851.23
Total Liabilities	251,114.05	273,316.81	308,067.51	1,084,546.71	1,215,153.82	1,352,493.44	390,684.96	446,577.88	517,426.58
Total Equity and Liabilities	289,141.96	314,978.60	355,302.19	1,144,310.09	1,283,813.39	1,458,267.70	427,444.37	488,096.85	563,950.39

PARTICULARS	SJLIC			HLI			ILI		
	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82
Assets	-	-	-	-	-	-	-	-	-
Goodwill & Intangible Assets	673.36	654.06	660.64	317.07	325.76	305.30	69.31	82.77	73.32
Property and Equipment	3,587.43	3,092.30	3,145.03	7,840.75	6,671.23	6,568.14	1,934.07	1,912.85	2,038.97
Investment Properties	-	-	-	-	-	7,581.60	-	-	-
Deferred Tax Assets	5,786.68	3,945.97	2,085.95	-	-	-	5,455.82	5,169.86	2,122.20
Investment in Subsidiaries	-	-	-	-	1,500.00	1,500.00	-	-	-
Investment in Associates	-	-	-	-	-	1,121.02	-	-	-
Investments	289,327.19	349,599.87	416,624.02	529,871.63	658,741.84	747,000.65	100,399.24	152,155.37	176,664.87
Loans	38,688.37	41,789.45	48,596.02	58,645.26	69,018.55	80,062.31	6,253.77	6,988.62	10,085.24
Reinsurance Assets	383.09	214.24	640.98	460.30	65.66	63.45	-	-	-
Current Tax Assets	9,864.70	10,276.97	10,251.30	13,927.93	11,774.29	7,505.92	2,467.73	3,481.75	4,783.89
Insurance Receivables	1,409.66	1,605.62	2,230.25	4.78	448.57	1,148.31	-	-	42.84
Other Assets	1,097.93	1,452.64	1,187.24	276.45	239.12	261.46	162.32	2,295.12	212.71
Other Financial Assets	2,571.63	2,420.50	10,649.70	14,654.73	16,349.24	45,075.47	24,658.60	1,789.70	10,065.67
Cash and Cash Equivalent	7,361.17	7,174.08	8,196.24	16,045.33	10,153.93	20,345.67	3,766.83	6,168.78	6,250.11
Total Assets	360,751.20	422,225.71	504,267.38	642,044.23	775,288.20	918,539.30	145,167.68	180,044.82	212,339.81
Equity & Liabilities									
Equity									
Share Capital	45,455.72	50,119.48	50,119.48	80,203.84	91,432.37	91,432.37	40,000.00	50,000.00	50,000.00
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-
Share Premium	372.02	-	-	83.46	-	-	15,358.09	5,238.17	5,238.17
Special Reserves	-	-	-	-	-	-	-	-	-
Catastrophe Reserves	3,269.90	3,771.43	4,200.23	3,729.26	4,112.35	4,404.61	1,259.52	1,932.50	2,628.04
Retained Earnings	13,297.86	11,505.65	9,236.55	13,418.61	9,475.61	7,636.28	6,170.86	11,522.12	7,197.22
Other Equity	10,264.18	4,688.58	3,184.78	(1,583.16)	(1,348.96)	(2,790.24)	5,426.64	5,283.51	2,326.45
Total Equity	72,659.68	70,085.15	66,741.04	95,852.00	103,671.37	100,683.03	68,215.12	73,976.30	67,389.87
Liabilities				-	-				
Provisions	1,130.13	141.49	1,122.37	1,328.74	1,155.49	4,593.48	275.66	423.34	432.28
Gross Insurance Contract Liabilities	272,993.17	337,120.65	416,051.00	513,947.61	637,452.14	770,786.68	70,574.18	99,140.86	137,684.31
Deferred Tax Liabilities	-	-	-	752.38	1,563.91	1,345.23	-	-	-
Insurance Payable	1,157.35	850.51	254.69	2,019.59	2,998.52	3,352.82	1,032.92	591.14	-
Current Tax Liabilities	-	-	-	-	-	-	-	-	-
Borrowings	640.00	-	3,500.00	-	-	-	-	-	-
Other Liabilities	6,815.71	7,693.44	9,214.28	6,744.85	18,551.97	27,805.83	2,185.63	2,435.20	2,120.03
Other Financial Liabilities	5,355.17	6,334.47	7,384.00	21,399.05	9,894.79	9,972.23	2,884.18	3,477.98	4,713.32
Total Liabilities	288,091.52	352,140.56	437,526.34	546,192.23	671,616.83	817,856.27	76,952.57	106,068.52	144,949.93
Total Equity and Liabilities	360,751.20	422,225.71	504,267.38	642,044.23	775,288.20	918,539.30	145,167.68	180,044.82	212,339.81

PARTICULARS	SNLI			RNLI			SRLI		
	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82
Assets	-	-	-	-	-	-	-	-	-
Goodwill & Intangible Assets	24.93	239.41	211.59	20.93	20.56	24.90	382.34	368.72	366.39
Property and Equipment	916.36	921.61	1,196.58	1,352.82	1,639.99	2,223.93	4,932.04	4,045.92	4,217.21
Investment Properties	-	-	-	-	-	-	-	-	-
Deferred Tax Assets	3,349.10	2,639.84	2,735.24	96.74	-	-	170.61	88.10	154.33
Investment in Subsidiaries	1,050.00	8,014.50	10,984.50	1,200.00	2,000.00	2,000.00	-	-	-
Investment in Associates	-	-	-	-	-	-	-	-	-
Investments	74,804.70	108,006.33	141,942.55	104,268.74	162,276.55	193,402.00	143,753.01	184,280.45	212,555.53
Loans	4,831.00	6,099.46	7,276.08	3,669.40	4,493.57	5,844.44	11,545.75	12,558.59	16,272.36
Reinsurance Assets	10.90	18.99	28.42	3.70	202.79	258.02	281.36	96.51	61.61
Current Tax Assets	1,897.97	2,473.77	3,621.11	2,559.68	3,390.17	3,821.81	3,524.11	4,721.51	6,055.62
Insurance Receivables	1,904.26	2,418.64	766.25	1,874.80	13.85	388.23	-	287.41	2,162.08
Other Assets	48.13	162.51	67.15	386.23	99.38	4,190.07	284.59	1,287.29	5,375.55
Other Financial Assets	1,092.05	1,913.85	2,854.76	1,111.23	1,767.91	3,128.89	1,176.11	2,021.49	3,800.37
Cash and Cash Equivalent	4,551.21	8,028.16	11,024.38	2,704.03	3,776.38	5,148.74	5,710.73	5,680.85	14,712.16
Total Assets	94,480.60	140,937.08	182,708.61	119,248.29	179,681.15	220,431.02	171,760.64	215,436.84	265,733.22
Equity & Liabilities									
Equity									
Share Capital	22,400.00	39,616.00	50,086.92	28,000.00	46,400.00	51,968.00	41,840.00	41,840.00	50,149.24
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-
Share Premium	-	12,563.11	12,456.05	-	17,516.37	13,916.37	-	-	-
Special Reserves	-	-	-	-	-	-	-	-	-
Catastrophe Reserves	932.15	1,457.94	2,046.76	1,206.10	1,613.67	2,297.92	952.12	1,201.21	1,478.97
Retained Earnings	8,033.59	4,904.26	10,545.79	10,330.10	7,064.98	8,879.89	7,753.67	12,422.58	5,327.70
Other Equity	3,637.04	2,803.12	3,049.79	626.34	711.80	404.64	580.41	726.49	782.95
Total Equity	35,002.77	61,344.44	78,185.30	40,162.54	73,306.83	77,466.83	51,126.20	56,190.28	57,738.86
Liabilities									
Provisions	79.50	56.52	80.28	482.01	560.12	627.57	288.84	381.93	382.91
Gross Insurance Contract Liabilities	56,566.22	76,232.19	100,009.93	74,028.81	99,949.03	135,913.53	107,686.14	146,036.30	196,286.71
Deferred Tax Liabilities	-	-	-	-	106.84	426.44	-	-	-
Insurance Payable	-	-	-	375.31	695.45	192.86	375.89	1.10	0.58
Current Tax Liabilities	-	-	-	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-	-	-
Other Liabilities	1,027.20	1,334.24	946.91	774.33	989.88	1,157.56	8,655.22	8,817.26	6,786.16
Other Financial Liabilities	1,804.91	1,969.68	3,486.19	3,425.30	4,072.99	4,646.23	3,628.35	4,009.97	4,538.00
Total Liabilities	59,477.82	79,592.64	104,523.31	79,085.75	106,374.32	142,964.19	120,634.44	159,246.55	207,994.36
Total Equity and Liabilities	94,480.60	140,937.08	182,708.61	119,248.29	179,681.15	220,431.02	171,760.64	215,436.84	265,733.22

PARTICULARS	CLI			PMLI		
	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82
Assets	-	-	-	-	-	-
Goodwill & Intangible Assets	25.05	28.23	37.67	56.80	68.00	139.13
Property and Equipment	2,357.41	2,313.74	2,145.26	2,137.43	3,076.21	2,774.71
Investment Properties	-	-	-	-	-	-
Deferred Tax Assets	6,356.51	6,779.60	2,950.03	2,228.61	2,202.01	3,747.01
Investment in Subsidiaries	-	-	-	-	-	-
Investment in Associates	-	-	-	-	-	-
Investments	121,271.50	190,798.01	240,441.89	110,497.23	136,509.40	165,942.36
Loans	6,345.72	8,105.18	10,489.87	9,448.31	10,714.65	12,572.23
Reinsurance Assets	0.93	26.30	4.32	-	-	14.08
Current Tax Assets	3,275.12	4,605.54	5,878.58	2,996.58	3,742.83	4,591.29
Insurance Receivables	466.76	327.38	357.73	124.78	7.01	53.36
Other Assets	356.86	100.89	7,075.54	154.45	84.98	117.18
Other Financial Assets	2,177.41	3,191.81	3,832.04	1,305.25	2,246.80	2,448.92
Cash and Cash Equivalent	4,648.97	4,123.03	4,163.20	4,044.39	7,064.75	17,040.31
Total Assets	147,282.23	220,399.72	277,376.13	132,993.85	165,716.64	209,440.58
Equity & Liabilities						
Equity						
Share Capital	26,250.00	39,375.00	50,000.00	42,960.00	47,256.00	51,036.48
Share Application Money Pending Allotment	-	-	-	-	-	-
Share Premium	130.37	15,121.88	4,496.88	193.52	193.52	193.52
Special Reserves	-	-	-	-	-	-
Catastrophe Reserves	1,372.50	1,754.47	2,303.73	723.26	914.97	1,109.45
Retained Earnings	5,795.39	7,221.26	11,505.25	6,189.08	5,452.74	5,245.06
Other Equity	6,571.78	7,148.23	3,689.60	1,096.82	1,062.39	3,461.05
Total Equity	40,120.04	70,620.85	71,995.45	51,162.68	54,879.63	61,045.56
Liabilities						
Provisions	226.89	285.06	357.66	965.04	873.73	659.99
Gross Insurance Contract Liabilities	102,041.61	144,226.84	198,630.01	74,124.19	102,882.86	140,241.75
Deferred Tax Liabilities	-	-	-	-	-	-
Insurance Payable	91.99	21.64	207.21	3,178.16	1,857.67	2,116.86
Current Tax Liabilities	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-
Other Liabilities	2,303.56	2,543.82	2,086.34	1,697.26	2,773.05	2,447.81
Other Financial Liabilities	2,498.14	2,701.51	4,099.47	1,866.52	2,449.71	2,928.61
Total Liabilities	107,162.19	149,778.87	205,380.68	81,831.16	110,837.01	148,395.02
Total Equity and Liabilities	147,282.23	220,399.72	277,376.13	132,993.85	165,716.64	209,440.58

PARTICULARS	GMLI			CREST			LMLI		
	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82
Assets	-	-	-	-	-	-	-	-	-
Goodwill & Intangible Assets	10.42	14.34	12.71	10.38	16.44	16.39	5.09	14.89	11.50
Property and Equipment	195.72	195.91	171.60	328.74	371.00	345.90	111.83	273.49	236.42
Investment Properties	-	-	-	-	-	-	-	-	-
Deferred Tax Assets	-	32.39	200.75	-	72.00	72.00	-	15.58	181.88
Investment in Subsidiaries	-	-	-	-	-	-	-	-	-
Investment in Associates	-	-	-	-	-	-	-	-	-
Investments	5,050.00	5,207.00	8,947.51	4,675.00	5,430.00	8,293.86	4,900.00	5,174.62	5,689.92
Loans	-	-	-	-	-	-	-	-	-
Reinsurance Assets	-	-	-	-	30.00	30.00	-	-	4.53
Current Tax Assets	3.35	28.96	84.22	-	25.86	58.81	-	24.15	54.51
Insurance Receivables	-	-	1,083.65	-	-	795.97	-	-	741.26
Other Assets	6.17	8.58	6.64	4.23	20.34	400.86	22.55	2.25	14.58
Other Financial Assets	1.15	19.70	74.22	-	-	11.80	40.47	101.23	303.02
Cash and Cash Equivalent	108.72	141.20	186.61	439.29	177.96	241.96	324.74	119.73	644.89
Total Assets	5,375.53	5,648.09	10,767.91	5,457.65	6,143.59	10,267.54	5,404.67	5,725.94	7,882.51
Equity & Liabilities									
Equity									
Share Capital	5,250.00	5,250.00	7,500.00	5,250.00	5,250.00	7,500.00	5,250.00	5,250.00	5,250.00
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-
Share Premium	-	-	-	-	-	-	-	-	-
Special Reserves	-	-	-	-	-	-	-	-	-
Catastrophe Reserves	1.93	1.93	25.85	4.94	9.95	32.66	2.55	8.20	8.21
Retained Earnings	15.84	5.74	158.86	39.52	88.55	231.25	26.72	80.99	57.58
Other Equity	0.19	32.49	200.75	0.49	72.99	74.54	0.26	16.40	181.87
Total Equity	5,267.96	5,290.15	7,885.46	5,294.95	5,421.49	7,838.46	5,279.53	5,355.59	5,497.66
Liabilities									
Provisions	5.34	8.53	44.46	1.84	16.11	21.76	-	11.01	52.95
Gross Insurance Contract Liabilities	1.41	234.06	2,635.87	0.64	476.00	2,106.97	-	160.16	2,061.98
Deferred Tax Liabilities	1.32	-	-	4.42	-	-	3.99	-	-
Insurance Payable	0.47	10.81	-	0.28	49.95	-	-	9.11	-
Current Tax Liabilities	-	-	-	3.16	-	-	8.25	-	-
Borrowings	-	-	-	-	-	-	-	-	-
Other Liabilities	59.08	52.69	123.60	129.85	130.09	187.08	97.41	130.27	175.84
Other Financial Liabilities	39.97	51.85	78.52	22.52	49.95	113.27	15.49	59.80	94.08
Total Liabilities	107.58	357.93	2,882.45	162.70	722.09	2,429.08	125.14	370.35	2,384.85
Total Equity and Liabilities	5,375.53	5,648.09	10,767.91	5,457.65	6,143.59	10,267.54	5,404.67	5,725.94	7,882.51

Note: Crest Micro Life Insurance Limited's FY81/82, unaudited, RJBCL all data unaudited

TABLE 20: DISTRICT-WISE DISTRIBUTION OF BRANCH OFFICES

DISTRICT\INSURER	ALICL	CLI	HLI	ILI	LICN	METLIFE	NLICL	NLIC	PMLI	RJBCL	RNLI	SRLI	SNLI	SJLIC	CREST	GMLI	LMLI	TOTAL
KOSHI																		
Bhojpur	1	1	1	1	0		1	1	1		1	1	1	1		1		12
Dhankuta	1	1	1	1	0		1	1	1	1	1	1	1	1		1		13
Ilam	3	1	2	2	1	1	2	2	1		1	2	2	1	1			22
Jhapa	6	3	8	7	3	2	2	6	3	1	3	5	4	6	1	2		62
Khotang	1	0	1	1	0		1	2	1		1	1	1	1				11
Morang	2	3	6	5	1	1	3	6	1	1	1	7	4	3		1	1	46
Okhaldhunga	1	1	1	1	0		1	1	1		1	1	1	1				11
Panchthar	1	1	2	1	0		1	2	1			0	1	1				11
Sankhuwasabha	1	1	1	1	0		1	1				1	2	1		1		11
Solukhumbu	1	1	1	0	0			1			1		1	1				7
Sunsari	3	7	5	6	3	2	4	3	3	1	3	5	4	5			1	55
Taplejung	1	1	1	1	0		1	1				1	1	1				9
Tehrathum	1	0	2	2	0		1	2				1	2	1				12
Udayapur	1	2	3	2	1	2	2	2	2		1	1	3	2			1	25
TOTAL	24	23	35	31	9	8	21	31	15	4	14	27	28	26	2	6	3	307
MADHESH																		
Bara	3	1	3	2	3		2	2	3		2	3	4	4	1	1		34
Dhanusha	2	2	4	1	2	1	1	5	1	1	1	3	4	4	1			33
Mahottari	1	2	3	1	2		2	3	1		2	2	2	2			1	24
Parsa	1	1	3	1	1	1	1	4	2	1	1	3	2	3			1	26
Rautahat	2	1	3	3	1		2	3	2		1	2	2	2		1		25
Saptari	2	2	3	1	1		1	1	2		1	1	3	3	1			22
Sarlahi	2	4	5	3	3		2	3	2		1	2	1	4				32
Siraha	3	3	3	3	2	1	1	3	2	1	3	3	5	3		2		38
TOTAL	16	16	27	15	15	3	12	24	15	3	12	19	23	25	3	4	2	234

DISTRICT\INSURER	ALICL	CLI	HLI	ILI	LICN	METLIFE	NLICL	NLIC	PMLI	RJBCL	RNLI	SRLI	SNLI	SJLIC	CREST	GMLI	LMLI	TOTAL
BAGAMATI																		
Bhaktapur	1	2	3	2	1	1	1	3	2	1	1	7	4	2				31
Chitwan	2	4	7	4	2	1	2	4	2	1	4	6	4	3		1	1	48
Dhading	2	1	1	1	1		2	2	1		1	2	1	2				17
Dolakha	1	1	1	1	0		1	1			1	1	2	1				11
Kathmandu	10	16	24	15	6	7	12	23	18	3	12	30	8	20		2	1	207
Kavrepalanchok	1	1	4	3	1	1	2	4	1	1	1	2	2	3	1			28
Lalitpur	3	5	6	4	1	2	3	5	3	1	1	6	3	7	1			51
Makwanpur	2	1	3	1	2	1	1	3	1	1	1	3	2	2	1			25
Nuwakot	1	1	1	1	1		1	1	1	1	1	1	1	1		1		14
Ramechhap	1	1	1	1	0		1	1	1		1	1	1	1				11
Rasuwa	1	0	1	1	0			1					0	1				5
Sindhuli	2	1	2	1	1		1	1	1		1	1	2	1	1			16
Sindhupalchok	2	1	3	0	1		0	2	1		2	3	1	1				17
TOTAL	29	35	57	35	17	13	27	51	32	9	27	63	31	45	4	4	2	481
GANDAKI																		
Baglung	1	2	3	2	1		2	3	3	1	1	2	2	3		1		27
Gorkha	1	1	1	2	1		1	1	1		1	1	1	1		1		14
Kaski	3	3	7	5	2	1	4	4	3	1	4	5	2	4			1	49
Lamjung	1	1	3	2	1		1	1	1		1	1	1	3			1	18
Manang	0	0	0		0			1					0	0				1
Mustang	0	0	1		0			1					0	0				2
Myagdi	1	1	1	1	1		1	1	1		1	1	1	1				12
Nawalpur	3	1	2	2	1		2	2	1		3	2	2	2	1			24
Parbat	1	1	1	1	1		1	2	1		1	1	0	1			1	13
Syangja	1	1	2	1	1		2	3	1		2	1	1	2		1		19
Tanahun	1	3	3	5	1		3	2	1		3	1	2	3	1			29
TOTAL	13	14	24	21	10	1	17	21	13	2	17	15	12	20	2	3	3	208
LUMBINI																		
Arghakhanchi	1	1	1	1	1		1	1	1			1	1	1				11
Banke	3	3	3	3	2	1	3	2	2	1	2	4	3	2	1	3	1	39
Bardiya	4	4	4	4	1		2	4	3		2	3	3	3				37
Dang	3	3	3	4	3	1	3	4	3	1	2	4	4	4	1	1	1	45
Eastern Rukum	2	0	1		0		1	1					1	1				7
Gulmi	1	1	1	1	1		1	2	1		1		1	2				13
Kapilvastu	2	3	3	3	2		2	5	2		1	3	2	3	2			33
Palpa	2	2	2	2	1	1	2	2	1		1	3	2	2				23
Parasi	2	2	2	3	2	1	2	1	2			2	1	3				23
Pyuthan	1	1	1	1	1		1	1	1			1	1	1		1		12
Rolpa	1	1	2	1	0		1	1				1	1	1		1		11
Rupandehi	2	6	7	6	2	2	3	5	3	1	6	5	3	7		1	1	60
TOTAL	24	27	30	29	16	6	22	29	19	3	15	27	23	30	4	7	3	314

DISTRICT\INSURER	ALICL	CLI	HLI	ILI	LICN	METLIFE	NLICL	NLIC	PMLI	RJBCL	RNLI	SRLI	SNLI	SJLIC	CREST	GMLI	LMLI	TOTAL
KARNALI																		
Dailekh	1	1	2	1	0		1	1	1			1	1	1	1			12
Dolpa	0	0	1	1	0		0	1					1	0				4
Humla	0	1	1	0	0		1	1					2	1				7
Jajarkot	1	2	1	1	0		1	1					1	1	1			10
Jumla	2	1	1	1	1		1	1	1			1	1	1		1		13
Kalikot	1	0	1	1	0		0	1					1	1				6
Mugu	1	1	1	1	0		0	1					1	0				6
Salyan	1	1	2	1	1		2	1	1			1	1	1	1			14
Surkhet	2	1	5	2	1	1	1	4	2	1	1	2	2	3	2			30
Western Rukum	0	0	2	1	0		1	1	2				1	1				9
TOTAL	9	8	17	10	3	1	8	13	7	1	1	5	12	10	5	1	0	111
SUDURPASCHIM																		
Achham	2	1	2	2	0		1	1	2				2	1				14
Baitadi	1	0	1	1	1		1	1	1		1		1	1				10
Bajhang	1	1	1	1	0		1	1	1				1	1				9
Bajura	1	0	1	2	0		1	1	1				1	1				9
Dadeldhura	2	1	1	0	1		1	2	1		1	1	2	2	1			16
Darchula	1	0	1	0	1		1	1	1				1	1				8
Doti	1	1	1	1	0		1	2				1	0	1				9
Kailali	6	6	8	5	3	2	4	5	5	1	4	8	7	6	2		1	73
Kanchanpur	3	3	4	3	1	1	1	4	3	1	2	4	2	3		1		36
Total	18	13	20	15	7	3	12	18	15	2	8	14	17	17	3	1	1	184
GRAND TOTAL	133	136	210	156	77	35	119	187	116	24	94	170	146	173	23	26	14	1839

PART- II

Non-life and Micro Non-life Insurance Business

**TABLE 21: NON-LIFE AND MICRO-NONLIFE INSURANCE COMPANIES
OPERATING IN NEPAL**

S.N.	INSURERS		Address	Ownership	Date of Registration
NON-LIFE		Short Name			
1	Nepal Insurance Company Limited	NICL	Kamaladi, Kathmandu	Private	2004.06.08
2	The Oriental Insurance Company Limited	OICL	Dillibajar, Kathmandu	Foreign	2024.05.30
3	National Insurance Company Limited	NIC	Tripureshwor, Kathmandu	Foreign	2030.09.17
4	Himalayan Everest Insurance Company Limited	HEI	Thapagaun, Kathmandu	Private	2050.04.06
5	United Ajod Insurance Company Limited	UAIL	Sundhara, Kathmandu	Private	2050.07.06
6	Siddhartha Premier Insurance Company Limited	SPIL	Babarmahal, Kathmandu	Private	2051.01.08
7	Neco Insurance Limited	NIL	Gyaneshwor, Kathmandu	Private	2053.02.17
8	Sagarmatha Lumbini Insurance Company Limited	SALICO	Bhagwatibahal, Kathmandu	Joint Venture	2053.03.12
9	Prabhu Insurance Limited	PRIN	Tinkune, Kathmandu	Private	2053.04.04
10	IGI Prudential Insurance Limited	IGI	Naxal, Kathmandu	Private	2057.10.10
11	Shikhar Insurance Company Limited	SICL	Thapathali, Kathmandu	Private	2061.07.26
12	NLG Insurance Company Limited	NLG	Lazimpat, Kathmandu	Private	2062.06.23
13	Rastriya Beema Company Limited	RBCL	Ramsahpath, Kathmandu	Government	2071.03.27
14	Sanima GIC Insurance Limited	SGIC	Tangal, Kathmandu	Private	2074.10.24
MICRO NON-LIFE					
1	Nepal Micro Insurance Company Limited	NMIC	Bharatpur, Chitwan	Private	2079.12.27
2	Protective Micro Insurance Company Limited	PMIC	Dhangadhi, Kailali	Private	2079.12.28
3	Star Micro Insurance Company Limited	SMIC	Janakpur, Dhanusha	Private	2080.05.01
4	Trust Micro Insurance Limited	TMIC	Butwal, Rupandehi	Private	2080.07.15

TABLE 22: GROSS DIRECT PREMIUM

Amount in Lakhs

SN	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
NON-LIFE						
1	Nepal Insurance Company Limited	12,220.88	14,358.84	14,843.88	15,527.85	18,789.87
2	The Oriental Insurance Company Limited	9,425.45	11,763.67	12,294.51	18,502.62	27,048.05
3	National Insurance Company Limited	7,652.09	8,334.00	9,466.91	10,671.63	10,616.09
4	Himalayan Everest Insurance Company Limited	-	-	31,742.24	35,869.66	40,789.21
5	United Ajod Insurance Company Limited	-	-	13,771.01	26,224.26	27,835.13
6	Siddhartha Premier Insurance Company Limited	-	-	26,256.82	40,562.65	42,677.64
7	Neco Insurance Limited	24,080.55	28,470.25	29,167.97	31,403.98	32,818.86
8	Sagarmatha Lumbini Insurance Company Limited	-	-	32,225.39	47,348.63	48,755.05
9	Prabhu Insurance Limited	13,028.97	12,247.37	14,256.66	15,727.88	15,965.64
10	IGI Prudential Insurance Limited	-	-	20,728.53	34,853.70	37,799.88
11	Shikhar Insurance Company Limited	37,012.31	46,665.23	51,046.32	52,688.85	56,232.83
12	NLG Insurance Company Limited	19,526.10	21,396.74	21,881.20	23,363.51	29,788.86
13	Rastriya Beema Company Limited	16,360.99	26,471.42	25,184.04	15,940.67	13,792.01
14	Sanima GIC Insurance Limited	-	-	19,483.04	25,015.90	27,019.94
MICRO NON-LIFE						
1	Nepal Micro Insurance Company Limited	-	-	0.01	1,031.66	2,625.79
2	Protective Micro Insurance Company Limited	-	-	0.10	900.42	2,493.82
3	Star Micro Insurance Company Limited	-	-	-	687.95	2,274.25
4	Trust Micro Insurance Limited	-	-	-	327.53	2,142.65
NON-LIFE (BEFORE MERGE)						
1	Himalayan General Insurance Company Limited	12,613.82	19,564.98	-	-	-
2	Everest Insurance Company Limited	8,705.32	10,870.82	-	-	-
3	United Insurance Company (Nepal) Limited	10,017.05	14,615.27	-	-	-
4	Ajod Insurance Limited	12,257.72	15,848.25	16,235.48	-	-
5	Siddhartha Insurance Company Limited	22,352.52	24,824.91	16,145.63	-	-
6	Premier Insurance Company Limited	17,269.78	20,093.16	-	-	-
7	Sagarmatha Insurance Company Limited	24,955.54	29,358.82	-	-	-
8	Lumbini General Insurance Company Limited	12,447.31	14,876.98	11,661.66	-	-
9	IME General Insurance Limited	13,432.97	16,528.55	-	-	-
10	Prudential Insurance Company Limited	11,513.44	12,472.83	11,055.12	-	-
11	Sanima General Insurance Limited	6,203.66	9,826.70	-	-	-
12	General Insurance Company Nepal Limited	7,189.07	8,861.05	2,649.25	-	-
GRAND TOTAL		298,265.52	367,449.83	380,095.75	396,649.36	439,465.57

Note: 1. National Insurance, The Oriental, United Ajod, Nepal Micro, Star Micro, and Trust Micro Insurance Company's Premium for FY 2081/82 is unaudited.

2. Rastriya Beema Company Limited's data is unaudited

TABLE 23: SEGMENT-WISE GROSS DIRECT PREMIUM

Amount in Lakhs

INSURERS	Motor					Property				
	2077-78	2078-79	2079-80	2080-81	2081-82	2077-78	2078-79	2079-80	2080-81	2081-82
NON-LIFE										
Nepal Insurance Company Limited	4,638.32	4,945.32	5,112.45	5,705.62	7,604.43	3,616.03	4,176.57	4,502.60	5,461.28	6,076.50
The Oriental Insurance Company Limited	1,287.77	1,340.99	1,286.06	1,314.36	2,375.65	3,079.98	4,125.09	5,423.24	7,187.32	9,737.93
National Insurance Company Limited	893.76	962.14	1,131.30	1,110.16	1,069.00	3,083.65	3,168.21	3,663.78	4,349.64	4,739.56
Himalayan Everest Insurance Company Limited	-	-	7,587.61	8,306.21	11,254.58	-	-	5,387.06	6,799.30	9,310.29
United Ajod Insurance Company Limited	-	-	5,626.90	9,450.15	8,763.39	-	-	2,899.08	6,619.78	7,359.09
Siddhartha Premier Insurance Company Limited	-	-	8,223.13	13,060.99	13,577.49	-	-	7,540.06	14,062.27	15,425.43
Neco Insurance Limited	10,292.79	10,839.67	10,425.58	11,828.30	12,272.24	6,693.31	7,543.98	8,186.97	9,953.47	10,657.86
Sagarmatha Lumbini Insurance Company Limited	-	-	13,296.08	16,589.79	17,279.12	-	-	7,965.35	11,783.22	12,603.55
Prabhu Insurance Limited	4,152.55	4,583.13	4,284.06	4,659.91	4,733.18	1,493.95	1,749.19	2,013.38	2,392.43	2,579.33
IGI Prudential Insurance Limited	-	-	6,429.80	10,344.84	10,098.44	-	-	3,937.21	7,221.33	8,034.79
Shikhar Insurance Company Limited	13,038.30	13,244.60	12,265.16	13,041.89	14,791.45	10,699.50	11,059.24	11,648.04	13,706.29	14,856.01
NLG Insurance Company Limited	7,787.28	8,289.58	8,303.39	8,663.18	9,839.47	3,645.65	3,968.99	4,217.83	5,582.61	6,219.11
Rastriya Beema Company Limited	1,159.58	1,876.15	1,552.97	1,355.67	1,154.77	1,107.81	1,792.39	2,805.16	2,460.47	1,679.97
Sanima GIC Insurance Limited	-	-	5,783.81	5,953.44	5,785.99	-	-	4,917.62	6,791.84	7,463.61
MICRO NON-LIFE										
Nepal Micro Insurance Company Limited	-	-	-	971.73	2,489.67	-	-	0.01	37.39	89.48
Protective Micro Insurance Company Limited	-	-	-	761.74	2,200.13	-	-	0.10	103.42	220.32
Star Micro Insurance Company Limited	-	-	-	600.69	1,856.65	-	-	-	77.26	358.16
Trust Micro Insurance Limited	-	-	-	303.51	1,932.39	-	-	-	21.55	176.79
NON-LIFE (BEFORE MERGE)										
Himalayan General Insurance Company Limited	2,406.54	2,790.86	-	-	-	1,504.37	2,363.31	-	-	-
Everest Insurance Company Limited	2,833.66	3,377.09	-	-	-	1,827.68	2,102.50	-	-	-
United Insurance Company (Nepal) Limited	5,483.58	7,973.93	-	-	-	1,791.93	2,305.99	-	-	-
Ajod Insurance Limited	4,441.31	5,292.21	4,843.46	-	-	2,518.48	3,195.65	3,106.11	-	-
Siddhartha Insurance Company Limited	9,134.37	10,489.31	6,358.04	-	-	7,015.58	7,897.73	5,099.49	-	-
Premier Insurance Company Limited	6,337.37	6,752.42	-	-	-	3,410.89	4,191.06	-	-	-
Sagarmatha Insurance Company Limited	12,007.58	14,168.33	-	-	-	5,999.91	6,718.08	-	-	-
Lumbini General Insurance Company Limited	5,957.16	6,688.54	4,841.06	-	-	2,400.95	2,776.67	2,238.68	-	-
IME General Insurance Limited	4,439.19	5,105.30	-	-	-	2,281.51	3,080.28	-	-	-
Prudential Insurance Company Limited	5,344.11	4,747.37	3,621.96	-	-	1,914.57	2,990.26	2,094.14	-	-
Sanima General Insurance Limited	2,475.16	3,429.33	-	-	-	1,576.57	2,519.31	-	-	-
General Insurance Company Nepal Limited	3,281.05	3,216.33	925.77	-	-	1,524.69	1,858.29	471.65	-	-
GRAND TOTAL	107,391.43	120,112.59	111,898.58	114,022.20	129,078.03	67,187.00	79,582.76	88,117.56	104,610.88	117,587.79

INSURERS	Marine					Aviation				
	2077-78	2078-79	2079-80	2080-81	2081-82	2077-78	2078-79	2079-80	2080-81	2081-82
NON-LIFE										
Nepal Insurance Company Limited	595.87	567.27	558.82	426.65	649.68	-	32.42	85.99	-	-
The Oriental Insurance Company Limited	2,603.20	2,931.41	1,802.03	1,922.69	4,500.86	-	-	-	-	-
National Insurance Company Limited	1,182.98	1,257.98	1,303.54	1,519.02	1,355.49	-	-	-	-	-
Himalayan Everest Insurance Company Limited	-	-	666.70	820.56	1,291.60	-	-	3,546.05	3,293.04	498.13
United Ajod Insurance Company Limited	-	-	755.05	1,251.46	1,896.79	-	-	41.54	29.68	203.96
Siddhartha Premier Insurance Company Limited	-	-	1,410.16	2,099.79	2,697.64	-	-	1,091.47	386.03	49.00
Neco Insurance Limited	730.89	845.18	659.36	935.77	1,146.28	-	-	-	-	-
Sagarmatha Lumbini Insurance Company Limited	-	-	1,792.66	2,088.62	2,748.50	-	-	1,745.78	6,033.72	4,905.10
Prabhu Insurance Limited	296.52	281.51	244.61	247.08	200.97	4,055.44	2,809.08	298.14	3,822.92	3,885.95
IGI Prudential Insurance Limited	-	-	918.86	1,637.03	1,878.35	-	-	1,793.23	2,266.33	4,662.89
Shikhar Insurance Company Limited	1,921.56	3,617.16	2,942.60	1,808.22	3,300.41	2,674.07	1,368.55	1,126.07	1,163.27	742.64
NLG Insurance Company Limited	439.17	633.60	517.58	764.91	1,096.00	3,060.81	245.32	550.71	-	995.03
Rastriya Beema Company Limited	2,106.86	3,408.81	2,957.49	2,716.63	1,690.93	6,985.38	11,302.06	8,392.42	7,329.68	6,201.63
Sanima GIC Insurance Limited	-	-	889.34	1,051.92	1,181.30	-	-	970.20	1,751.99	881.34
MICRO NON-LIFE										
Nepal Micro Insurance Company Limited	-	-	-	-	3.11	-	-	-	-	-
Protective Micro Insurance Company Limited	-	-	-	-	-	-	-	-	-	-
Star Micro Insurance Company Limited	-	-	-	0.23	-	-	-	-	-	-
Trust Micro Insurance Limited	-	-	-	-	-	-	-	-	-	-
NON-LIFE (BEFORE MERGE)										
Himalayan General Insurance Company Limited	205.28	242.46	-	-	-	2,937.49	4,733.25	-	-	-
Everest Insurance Company Limited	554.16	646.41	-	-	-	-	33.52	-	-	-
United Insurance Company (Nepal) Limited	358.27	1,209.98	-	-	-	-	-	-	-	-
Ajod Insurance Limited	477.44	758.51	627.14	-	-	89.36	153.68	62.73	-	-
Siddhartha Insurance Company Limited	1,592.37	1,880.69	1,035.31	-	-	43.20	46.68	-	-	-
Premier Insurance Company Limited	759.41	946.05	-	-	-	1,392.11	2,091.98	-	-	-
Sagarmatha Insurance Company Limited	1,666.81	1,992.34	-	-	-	704.25	1,454.29	-	-	-
Lumbini General Insurance Company Limited	386.19	433.47	268.35	-	-	-	437.36	1,348.70	-	-
IME General Insurance Limited	740.98	927.29	-	-	-	1,389.45	1,794.70	-	-	-
Prudential Insurance Company Limited	386.10	535.49	375.96	-	-	-	-	-	-	-
Sanima General Insurance Limited	393.16	630.98	-	-	-	-	-	-	-	-
General Insurance Company Nepal Limited	561.53	621.30	157.07	-	-	-	-	-	-	-
GRAND TOTAL	17,958.73	24,367.88	19,882.60	19,290.58	25,637.92	23,331.56	26,502.89	21,053.02	26,076.65	23,025.67

INSURERS	Engineering and Construction					Agriculture and Cattle				
	2077-78	2078-79	2079-80	2080-81	2081-82	2077-78	2078-79	2079-80	2080-81	2081-82
NON-LIFE										
Nepal Insurance Company Limited	1,409.89	1,748.33	2,092.42	2,100.36	1,875.14	766.06	901.97	651.20	439.12	391.04
The Oriental Insurance Company Limited	1,119.44	1,788.06	1,719.75	5,839.64	7,617.50	464.18	641.57	983.90	1,129.46	1,616.29
National Insurance Company Limited	1,585.05	1,790.77	2,421.31	3,010.03	2,540.31	137.12	129.07	179.18	105.98	133.75
Himalayan Everest Insurance Company Limited	-	-	5,299.37	7,325.62	8,704.22	-	-	903.61	384.94	348.15
United Ajod Insurance Company Limited	-	-	2,603.49	4,977.43	5,216.52	-	-	786.62	1,854.85	2,165.49
Siddhartha Premier Insurance Company Limited	-	-	4,974.92	6,091.62	5,718.73	-	-	524.56	578.01	547.01
Neco Insurance Limited	3,094.29	4,896.00	5,160.53	4,607.04	4,507.85	1,025.51	2,005.69	2,245.97	1,590.15	1,258.59
Sagarmatha Lumbini Insurance Company Limited	-	-	3,704.63	6,353.26	6,166.94	-	-	1,105.86	1,127.14	1,140.23
Prabhu Insurance Limited	522.07	898.31	3,712.04	2,110.25	2,097.72	224.74	335.00	1,016.63	901.07	434.43
IGI Prudential Insurance Limited	-	-	4,001.37	5,256.12	5,836.62	-	-	1,742.92	2,483.25	2,079.13
Shikhar Insurance Company Limited	2,201.57	9,027.24	11,870.80	10,647.02	13,004.72	2,281.69	3,716.11	5,821.01	7,231.09	3,643.70
NLG Insurance Company Limited	2,497.21	3,662.82	3,477.34	4,109.29	6,498.41	561.69	2,688.92	2,663.89	2,140.30	2,753.45
Rastriya Beema Company Limited	485.17	784.99	6,542.88	651.45	784.36	176.22	285.12	197.13	315.41	289.27
Sanima GIC Insurance Limited	-	-	4,682.44	6,369.41	8,984.42	-	-	558.86	575.34	588.36
MICRO NON-LIFE										
Nepal Micro Insurance Company Limited	-	-	-	-	3.30	-	-	-	-	-
Protective Micro Insurance Company Limited	-	-	-	14.74	16.32	-	-	-	-	-
Star Micro Insurance Company Limited	-	-	-	1.62	3.67	-	-	-	-	-
Trust Micro Insurance Limited	-	-	-	-	-	-	-	-	-	-
NON-LIFE (BEFORE MERGE)										
Himalayan General Insurance Company Limited	616.29	1,769.06	-	-	-	964.32	1,316.63	-	-	-
Everest Insurance Company Limited	1,889.11	2,253.95	-	-	-	334.60	388.23	-	-	-
United Insurance Company (Nepal) Limited	844.19	1,697.66	-	-	-	838.99	585.08	-	-	-
Ajod Insurance Limited	1,943.85	3,777.99	4,615.49	-	-	1,712.42	1,316.36	1,017.68	-	-
Siddhartha Insurance Company Limited	1,634.40	1,659.67	1,400.63	-	-	827.36	923.49	561.63	-	-
Premier Insurance Company Limited	3,463.13	3,981.35	-	-	-	200.64	260.33	-	-	-
Sagarmatha Insurance Company Limited	1,940.48	2,338.13	-	-	-	832.68	1,123.69	-	-	-
Lumbini General Insurance Company Limited	1,201.63	2,203.22	1,444.77	-	-	1,326.23	1,049.25	518.55	-	-
IME General Insurance Limited	1,600.46	2,424.59	-	-	-	1,397.73	1,493.08	-	-	-
Prudential Insurance Company Limited	373.79	541.30	1,097.27	-	-	2,848.14	2,472.82	1,816.84	-	-
Sanima General Insurance Limited	861.88	1,847.32	-	-	-	330.56	371.48	-	-	-
General Insurance Company Nepal Limited	755.84	2,162.25	373.47	-	-	223.67	315.11	147.46	-	-
GRAND TOTAL	30,039.74	51,252.99	71,194.92	69,464.89	79,576.75	17,474.56	22,319.01	23,443.50	20,856.10	17,388.90

INSURANCE STATISTICAL YEAR BOOK, 2081/82

INSURERS	Micro					Miscellaneous				
	2077-78	2078-79	2079-80	2080-81	2081-82	2077-78	2078-79	2079-80	2080-81	2081-82
NON-LIFE										
Nepal Insurance Company Limited	120.41	0.04	0.03	-	-	1,074.30	1,986.92	1,840.37	1,394.82	2,193.08
The Oriental Insurance Company Limited	62.09	4.28	5.73	0.39	0.02	808.80	932.26	1,073.80	1,108.76	1,199.81
National Insurance Company Limited	50.27	0.01	0.01	0.01	0.01	719.27	1,025.83	767.79	576.80	777.97
Himalayan Everest Insurance Company Limited	-	-	0.02	0.01	0.01	-	-	8,351.81	8,939.98	9,382.23
United Ajod Insurance Company Limited	-	-	28.46	1.42	-	-	-	1,029.88	2,039.48	2,229.89
Siddhartha Premier Insurance Company Limited	-	-	107.48	5.03	6.56	-	-	2,385.06	4,278.92	4,655.78
Neco Insurance Limited	317.17	130.00	160.53	136.23	154.82	1,926.59	2,209.73	2,329.02	2,353.01	2,821.22
Sagarmatha Lumbini Insurance Company Limited	-	-	109.12	6.57	-	-	-	2,505.91	3,366.31	3,911.61
Prabhu Insurance Limited	145.73	22.62	23.59	17.16	0.06	2,137.97	1,568.52	2,664.22	1,577.07	2,034.00
IGI Prudential Insurance Limited	-	-	-	-	-	-	-	1,905.14	5,644.79	5,209.66
Shikhar Insurance Company Limited	606.75	44.12	54.37	18.45	6.65	3,588.87	4,588.22	5,318.28	5,072.62	5,887.26
NLG Insurance Company Limited	1,411.96	40.66	35.12	0.70	0.02	122.33	1,866.85	2,115.33	2,102.52	2,387.34
Rastriya Beema Company Limited	-	-	-	-	-	4,339.97	7,021.90	2,735.99	1,111.36	1,991.07
Sanima GIC Insurance Limited	-	-	68.12	3.38	-	-	-	1,612.64	2,518.59	2,134.92
MICRO NON-LIFE										
Nepal Micro Insurance Company Limited	-	-	-	-	-	-	-	-	22.54	40.23
Protective Micro Insurance Company Limited	-	-	-	-	-	-	-	-	20.52	57.05
Star Micro Insurance Company Limited	-	-	-	-	55.76	-	-	-	8.15	-
Trust Micro Insurance Limited	-	-	-	-	33.48	-	-	-	2.47	-
NON-LIFE (BEFORE MERGE)										
Himalayan General Insurance Company Limited	233.98	0.05	-	-	-	3,745.56	6,349.36	-	-	-
Everest Insurance Company Limited	101.28	0.02	-	-	-	1,164.83	2,069.09	-	-	-
United Insurance Company (Nepal) Limited	100.91	18.99	-	-	-	599.18	823.66	-	-	-
Ajod Insurance Limited	300.58	0.03	-	-	-	774.27	1,353.83	1,962.88	-	-
Siddhartha Insurance Company Limited	368.18	1.35	-	-	-	1,737.05	1,925.99	1,690.52	-	-
Premier Insurance Company Limited	264.47	87.78	-	-	-	1,441.77	1,782.19	-	-	-
Sagarmatha Insurance Company Limited	560.18	0.03	-	-	-	1,243.65	1,563.93	-	-	-
Lumbini General Insurance Company Limited	128.34	5.25	50.32	-	-	1,046.82	1,283.22	951.25	-	-
IME General Insurance Limited	264.03	0.04	-	-	-	1,319.61	1,703.27	-	-	-
Prudential Insurance Company Limited	63.01	44.87	42.50	-	-	583.71	1,140.73	2,006.45	-	-
Sanima General Insurance Limited	73.04	40.78	-	-	-	493.29	987.51	-	-	-
General Insurance Company Nepal Limited	491.08	36.37	13.12	-	-	351.22	651.40	560.71	-	-
GRAND TOTAL	5,663.44	477.29	698.53	189.35	257.40	29,219.05	42,834.41	43,807.05	42,138.70	46,913.12

Note: 1. National Insurance, The Oriental, United Ajod, Nepal Micro, Star Micro, and Trust Micro Insurance Company's Premium for FY 2081/82 is unaudited.
2. Rastriya Beema Company Limited's data is unaudited

TABLE 24: NUMBER OF POLICIES ISSUED

S N	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
	NON-LIFE					
1	Nepal Insurance Company Limited	147,219	159,466	181,329	202,351	194,939
2	The Oriental Insurance Company Limited	31,586	33,968	40,265	41,397	44,725
3	National Insurance Company Limited	17,558	23,887	33,910	32,866	28,271
4	Himalayan Everest Insurance Company Limited	193,226	214,117	262,698	250,123	280,423
5	United Ajod Insurance Company Limited	259,914	280,863	246,572	200,125	299,289
6	Siddhartha Premier Insurance Company Limited	398,514	384,847	338,958	299,047	298,975
7	Neco Insurance Limited	302,729	267,366	272,338	297,186	291,897
8	Sagarmatha Lumbini Insurance Company Limited	382,309	389,309	329,996	286,367	279,398
9	Prabhu Insurance Limited	96,267	120,455	118,630	123,851	123,873
10	IGI Prudential Insurance Limited	274,542	247,716	246,652	232,523	222,162
11	Shikhar Insurance Company Limited	271,116	262,598	298,066	317,157	309,863
12	NLG Insurance Company Limited	226,257	193,078	201,816	190,271	199,026
13	Rastriya Beema Company Limited	46,511	50,983	54,933	230,938	159,669
14	Sanima GIC Insurance Limited	143,102	159,365	174,152	145,730	132,429
	MICRO NON-LIFE					
1	Nepal Micro Insurance Company Limited				49,473	101,744
2	Protective Micro Insurance Company Limited			2	30,410	99,135
3	Star Micro Insurance Company Limited				30,771	102,496
4	Trust Micro Insurance Limited				13,875	76,063
	GRAND TOTAL	2,790,850	2,788,018	2,800,317	2,974,461	3,244,377

Note: The data are based on monthly reporting, and the merged companies' data for FY 2079/80 and the prior data have been combined

TABLE 25: AMOUNT OF GROSS CLAIM PAID

Amount in Lakhs

SN	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
NON-LIFE						
1	Nepal Insurance Company Limited	5,020.96	5,106.77	7,496.87	5,339.05	9,817.39
2	The Oriental Insurance Company Limited	6,880.70	8,485.98	9,628.81	8,024.70	17,524.75
3	National Insurance Company Limited	6,465.84	8,109.18	11,673.53	5,360.24	6,298.64
4	Himalayan Everest Insurance Company Limited	-	-	25,207.08	14,744.12	19,589.21
5	United Ajod Insurance Company Limited	-	-	8,394.53	15,499.77	19,058.51
6	Siddhartha Premier Insurance Company Limited	-	-	30,084.16	21,381.49	27,640.27
7	Neco Insurance Limited	10,784.75	13,537.07	16,583.58	10,351.46	16,714.72
8	Sagarmatha Lumbini Insurance Company Limited	-	-	23,867.51	28,332.93	36,251.55
9	Prabhu Insurance Limited	5,003.99	6,240.78	6,317.91	4,213.75	5,571.35
10	IGI Prudential Insurance Limited	-	-	10,339.87	17,719.42	24,632.57
11	Shikhar Insurance Company Limited	22,039.88	23,815.82	26,749.45	22,487.76	30,279.06
12	NLG Insurance Company Limited	13,185.70	19,376.18	21,902.55	16,425.66	24,259.44
13	Rastriya Beema Company Limited	1,518.52	3,529.79	1,762.70	1,629.25	3,263.51
14	Sanima GIC Insurance Limited	-	-	9,903.72	9,059.50	11,636.23
MICRO NON-LIFE						
1	Nepal Micro Insurance Company Limited	-	-	-	66.68	538.40
2	Protective Micro Insurance Company Limited	-	-	-	68.76	66.68
3	Star Micro Insurance Company Limited	-	-	-	8.00	235.19
4	Trust Micro Insurance Limited	-	-	-	2.22	316.02
NON-LIFE (BEFORE MERGE)						
1	Himalayan General Insurance Company Limited	17,543.24	7,648.11	-	-	-
2	Everest Insurance Company Limited	8,943.68	10,237.08	-	-	-
3	United Insurance Company (Nepal) Limited	5,246.18	6,911.44	-	-	-
4	Ajod Insurance Limited	5,289.89	7,791.13	8,704.38	-	-
5	Siddhartha Insurance Company Limited	12,719.91	13,996.26	7,655.75	-	-
6	Premier Insurance Company Limited	13,717.06	10,442.41	-	-	-
7	Sagarmatha Insurance Company Limited	13,349.51	18,560.67	-	-	-
8	Lumbini General Insurance Company Limited	9,563.21	11,478.43	7,507.68	-	-
9	IME General Insurance Limited	7,707.61	9,585.84	-	-	-
10	Prudential Insurance Company Limited	6,603.29	7,153.54	6,647.78	-	-
11	Sanima General Insurance Limited	1,863.58	2,640.82	-	-	-
12	General Insurance Company Nepal Limited	1,918.53	2,996.54	1,346.00	-	-
TOTAL		175,366.04	197,643.85	241,773.86	180,714.74	253,693.49

Note: 1. National Insurance, The Oriental, United Ajod, Nepal Micro, Star Micro, and Trust Micro Insurance Company's Claim for FY 2081/82 is unaudited.

2. Rastriya Beema Company Limited's data is unaudited

TABLE 26: SOLVENCY RATIO

SN	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
	NON-LIFE					
1	Nepal Insurance Company Limited	3.4	4.0	2.1	4.3	4.3
2	The Oriental Insurance Company Limited	2.3	2.9	1.6	2.7	2.7
3	National Insurance Company Ltd.	1.0	2.9	2.8	1.7	2.8
4	Himalayan Everest Insurance Company Limited	3.8	4.1	3.2	3.3	4.4
5	United Ajod Insurance Company Limited	2.9	3.2	2.2	2.7	2.7
6	Siddhartha Premier Insurance Company Limited	7.0	3.0	7.0	3.2	3.9
7	Neco Insurance Limited	4.5	5.5	3.3	3.9	5.1
8	Sagarmatha Lumbini Insurance Company Limited	4.8	5.0	4.1	2.8	3.3
9	Prabhu Insurance Limited	1.7	1.9	4.7	4.7	5.5
10	IGI Prudential Insurance Limited	3.2	4.3	2.8	3.4	5.1
11	Shikhar Insurance Company Limited	4.3	3.4	3.3	3.7	4.7
12	NLG Insurance Company Limited	4.5	3.7	1.7	3.4	4.2
13	Rastriya Beema Company Limited	-	-	-	-	-
14	Sanima GIC Insurance Limited	2.3	2.5	2.2	2.6	5.9
	MICRO NON-LIFE					
1	Nepal Micro Insurance Company Limited	-	-	2.0	2.0	2.0
2	Protective Micro Insurance Company Limited	-	-	-	1.8	1.6
3	Star Micro Insurance Company Limited	-	-	-	1.9	2.0
4	Trust Micro Insurance Limited	-	-	-	2.0	2.0

Note: The data for National Insurance, The Oriental, United Ajod, Nepal Micro, Star Micro, and Trust Micro Insurance Company for FY 2081/82 is unaudited.

TABLE 27: STATEMENT OF FINANCIAL POSITION

Amount in Lakhs

PARTICULARS	NICL			OICL			NIC		
	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82
Assets:									
Goodwill & Intangible Assets	21.76	27.00	39.30	6.12	8.87	9.74	0.67	0.18	0.18
Property and Equipment	1,365.64	1,400.94	2,474.04	186.59	956.33	892.46	335.63	314.18	220.24
Investment Properties	-	-	-	-	-	-	-	-	-
Deferred Tax Assets	1,043.15	1,061.32	1,025.55	163.43	175.88	267.03	1,375.39	19.29	664.96
Investment in Subsidiaries	-	-	-	-	-	-	-	-	-
Investment in Associates	-	-	-	-	-	-	-	-	-
Investments	35,249.26	43,252.52	44,445.02	25,188.48	35,858.12	35,540.72	18,649.45	27,167.36	26,313.85
Loans	188.00	154.00	125.50	73.60	131.43	130.96	40.98	67.68	27.31
Reinsurance Assets	11,522.34	10,950.23	9,595.60	4,928.05	9,421.54	12,249.64	3,289.03	8,225.18	13,762.96
Current Tax Assets	216.08	419.93	676.70	29.68	673.50	-	3,379.79	3,742.85	3,934.22
Insurance Receivables	1,493.85	612.70	698.01	3,868.92	1,831.78	2,494.75	3,799.72	2,546.39	498.07
Other Assets	311.19	1,041.82	2,160.56	234.72	493.43	401.04	96.59	115.29	144.57
Other Financial Assets	1,616.79	1,518.13	1,261.81	2,409.02	1,370.92	9,342.04	447.41	492.70	496.56
Cash And Cash Equivalent	2,193.79	1,877.70	576.33	3,133.25	1,638.58	1,604.38	979.67	1,550.61	3,886.06
Total Assets	55,221.85	62,316.30	63,078.43	40,221.86	52,560.36	62,932.76	32,394.33	44,241.72	49,948.97
Equity:									
Share Capital	14,947.65	16,442.42	18,908.78	2,511.98	-	-	10,819.82	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-
Share Premium	-	-	-	-	-	-	-	-	-
Special Reserves	10,244.53	13,350.08	15,161.59	13,851.36	16,611.30	16,961.82	11,712.79	14,558.23	14,589.87
Catastrophe Reserves	641.73	954.71	1,121.57	362.17	633.44	668.50	34.18	318.72	321.89
Retained Earnings	1,600.74	2,644.65	1,629.61	(734.56)	557.62	725.87	(9,603.54)	(8,237.73)	(14,232.40)
Other Equity	1,570.85	1,190.12	789.51	4,953.75	7,758.78	8,083.23	2,364.57	4,167.48	3,086.22
Total Equity	29,005.50	34,581.97	37,611.06	20,944.70	25,561.14	26,439.42	15,327.82	10,806.70	3,765.56
Liabilities:									
Provisions	1,581.95	1,342.53	834.98	1,208.65	1,957.47	2,211.32	204.39	227.18	222.13
Gross Insurance Contract Liabilities	19,017.57	18,380.63	19,617.86	15,716.51	19,067.35	29,981.76	13,118.37	15,889.60	27,006.25
Deferred Tax Liabilities	195.59	-	-	-	-	-	-	-	-
Insurance Payables	1,907.19	3,721.44	1,652.19	539.95	1,242.49	714.79	51.62	160.51	289.63
Current Tax Liabilities	-	-	-	-	-	1,042.00	-	-	-
Borrowings	-	-	-	-	-	-	-	-	-
Other Liabilities	1,411.09	2,466.19	1,908.64	870.72	2,052.76	1,759.90	1,130.29	1,534.99	1,837.73
Other Financial Liabilities	2,102.97	1,823.53	1,453.70	941.33	2,679.15	783.58	2,561.83	15,622.73	16,827.67
Total Liabilities	26,216.35	27,734.32	25,467.38	19,277.16	26,999.22	36,493.34	17,066.51	33,435.02	46,183.41
Total Equity and Liabilities	55,221.85	62,316.30	63,078.43	40,221.86	52,560.36	62,932.76	32,394.33	44,241.72	49,948.97

PARTICULARS	HEI			UAIL			SPIL		
	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82
Assets:									
Goodwill & Intangible Assets	209.92	188.68	171.46	1,773.76	1,764.92	1,759.91	117.45	127.05	135.64
Property and Equipment	3,166.96	10,513.66	11,758.37	1,463.61	1,657.45	1,577.23	8,305.28	7,465.04	8,124.71
Investment Properties	-	-	-	-	-	-	2,031.39	3,093.94	3,521.62
Deferred Tax Assets	903.63	125.32	-	-	-	-	-	-	-
Investment in Subsidiaries	-	-	-	-	-	-	-	-	-
Investment in Associates	-	2,101.62	-	-	-	-	-	-	-
Investments	46,547.08	48,182.74	52,422.31	43,547.63	44,431.55	42,657.27	94,057.36	93,061.87	90,022.40
Loans	-	-	-	72.10	38.54	7.70	197.59	264.43	294.61
Reinsurance Assets	31,684.15	28,478.49	26,979.92	21,479.94	14,637.21	10,162.13	34,554.83	28,383.65	36,818.24
Current Tax Assets	-	753.42	1,885.04	1,450.59	712.76	900.70	645.82	1,296.78	1,664.06
Insurance Receivables	11,545.17	4,571.56	5,232.15	2,508.39	6,282.45	9,107.47	16,060.26	3,607.75	4,012.85
Other Assets	489.60	850.42	761.07	2,898.31	2,142.81	1,843.06	865.36	1,054.10	3,191.76
Other Financial Assets	1,515.61	863.97	1,141.13	1,981.24	1,766.73	2,145.01	6,224.35	6,616.55	6,534.90
Cash And Cash Equivalent	2,074.56	1,757.74	1,457.45	1,530.23	3,096.59	3,258.72	1,206.63	1,394.86	273.21
Total Assets	98,136.68	98,387.62	101,808.90	78,705.80	76,531.01	73,419.19	164,266.31	146,366.01	154,594.02
Equity:									
Share Capital	23,015.35	25,001.57	25,001.57	19,045.68	21,000.00	23,100.00	28,065.50	28,065.50	28,065.50
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-
Share Premium	-	-	-	-	-	-	4.76	4.76	4.76
Special Reserves	14,105.04	16,675.71	19,131.90	7,971.25	9,129.25	10,211.42	25,000.00	25,000.00	25,000.00
Catastrophe Reserves	570.61	699.15	821.96	336.46	397.40	451.51	1,376.35	1,882.42	2,278.55
Retained Earnings	2,264.83	3,047.87	3,015.57	1,579.08	941.79	1,006.41	4,577.34	11,004.37	9,987.06
Other Equity	2,947.97	3,838.82	4,142.74	6,845.19	7,078.58	6,061.24	16,642.09	11,681.38	11,668.90
Total Equity	42,903.80	49,263.12	52,113.74	35,777.67	38,547.03	40,830.59	75,666.03	77,638.42	77,004.77
Liabilities:									
Provisions	34.18	16.82	81.62	1,210.88	916.35	604.15	3,784.04	2,539.79	3,511.12
Gross Insurance Contract Liabilities	41,648.77	39,988.42	38,551.61	32,157.61	26,321.77	20,202.02	53,248.54	49,579.91	56,373.44
Deferred Tax Liabilities	-	-	547.06	146.51	10.50	10.50	5,867.77	2,620.71	3,216.81
Insurance Payables	8,585.62	3,586.80	5,800.05	4,525.38	6,163.66	6,801.05	18,083.18	6,245.24	6,408.96
Current Tax Liabilities	179.28	-	-	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-	-	-
Other Liabilities	2,497.74	3,406.93	2,735.67	1,239.08	1,200.72	1,708.12	4,647.77	5,101.79	5,095.97
Other Financial Liabilities	2,287.31	2,125.53	1,979.16	3,648.67	3,370.98	3,262.76	2,968.98	2,640.14	2,982.96
Total Liabilities	55,232.89	49,124.51	49,695.16	42,928.13	37,983.99	32,588.61	88,600.28	68,727.59	77,589.25
Total Equity and Liabilities	98,136.68	98,387.62	101,808.90	78,705.80	76,531.01	73,419.19	164,266.31	146,366.01	154,594.02

PARTICULARS	NIL			SALICO			PRIN		
	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82
Assets:									
Goodwill & Intangible Assets	33.05	34.97	37.71	1,577.67	1,579.08	1,581.94	2.80	1.99	0.59
Property and Equipment	5,943.20	6,576.38	6,564.91	2,641.35	2,539.04	2,315.71	1,157.19	1,112.69	1,176.25
Investment Properties	679.63	645.65	612.11	1,132.38	1,125.77	1,119.48	225.50	220.60	214.39
Deferred Tax Assets	-	529.18	-	32.37	614.08	512.38	322.01	-	-
Investment in Subsidiaries	-	-	-	-	-	-	-	-	-
Investment in Associates	-	-	-	-	-	-	-	-	-
Investments	50,972.81	63,289.34	69,115.29	62,252.67	64,033.01	67,228.83	12,664.98	12,663.82	14,623.87
Loans	-	-	-	111.22	106.58	111.50	-	-	-
Reinsurance Assets	16,177.26	17,062.38	18,734.36	55,010.72	45,984.15	47,331.45	11,316.57	15,124.16	20,319.16
Current Tax Assets	253.12	345.06	832.61	1,697.62	3,221.32	3,142.79	-	166.13	-
Insurance Receivables	1,966.63	567.98	1,979.41	10,450.01	10,171.75	5,213.27	9,055.29	9,440.64	10,267.61
Other Assets	866.94	980.13	2,513.24	7,354.14	14,031.17	13,388.77	5,760.69	5,043.55	5,017.63
Other Financial Assets	2,627.37	1,881.84	1,318.92	2,643.05	868.43	895.82	1,427.32	1,724.62	3,178.19
Cash And Cash Equivalent	3,644.49	4,652.48	8,632.40	2,435.48	6,983.69	4,366.30	7,034.20	13,986.26	12,496.71
Total Assets	83,164.50	96,565.38	110,340.96	147,338.68	151,258.07	147,208.25	48,966.55	59,484.45	67,294.40
Equity:									
Share Capital	20,123.61	20,123.61	25,154.51	26,226.38	26,226.38	26,226.38	13,761.22	14,414.88	14,414.88
Share Application Money Pending Allotment	-	1,668.58	-	-	-	-	-	-	-
Share Premium	-	-	1,117.81	-	-	-	-	-	-
Special Reserves	17,549.69	20,248.20	23,136.57	25,504.77	25,504.77	25,504.77	10,504.04	11,325.93	12,243.83
Catastrophe Reserves	1,113.03	1,382.88	1,671.72	1,677.47	1,889.82	2,134.41	838.77	920.96	1,012.75
Retained Earnings	2,761.35	5,136.03	7,677.45	1,353.14	4,038.73	4,633.07	697.97	3,512.81	4,293.55
Other Equity	2,550.45	2,925.40	4,342.67	4,561.20	4,422.92	5,218.57	772.61	1,238.81	1,948.42
Total Equity	44,098.13	51,484.70	63,100.73	59,322.98	62,082.63	63,717.21	26,574.61	31,413.40	33,913.43
Liabilities:									
Provisions	686.22	291.22	330.90	814.60	894.84	864.53	1,520.76	1,187.63	1,179.37
Gross Insurance Contract Liabilities	31,156.80	34,151.74	35,391.78	73,992.02	66,122.96	66,884.57	15,996.84	20,240.76	26,255.77
Deferred Tax Liabilities	36.71	-	85.20	-	-	-	-	48.14	26.37
Insurance Payables	1,961.25	4,406.54	5,298.50	7,435.48	14,826.01	8,501.90	2,054.76	4,098.41	3,973.66
Current Tax Liabilities	-	-	-	-	-	-	626.79	-	282.94
Borrowings	-	-	-	-	-	-	-	-	-
Other Liabilities	3,365.02	4,359.86	3,704.58	3,603.11	5,093.60	5,017.00	2,004.58	2,336.45	1,255.52
Other Financial Liabilities	1,860.38	1,871.33	2,429.26	2,170.50	2,238.04	2,223.04	188.21	159.66	407.35
Total Liabilities	39,066.37	45,080.69	47,240.23	88,015.71	89,175.45	83,491.04	22,391.94	28,071.05	33,380.97
Total Equity and Liabilities	83,164.50	96,565.38	110,340.96	147,338.68	151,258.07	147,208.25	48,966.55	59,484.45	67,294.40

PARTICULARS	IGI			SICL			NLG		
	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82
Assets:									
Goodwill & Intangible Assets	40.34	8.03	19.16	89.35	97.32	118.66	10.78	8.62	10.76
Property and Equipment	6,009.41	9,255.11	9,497.14	6,989.93	7,254.74	7,636.63	979.20	690.23	1,128.46
Investment Properties	-	-	-	826.53	784.28	763.78	-	-	-
Deferred Tax Assets	307.95	481.42	369.55	924.14	724.43	570.08	664.83	823.33	597.69
Investment in Subsidiaries	-	-	-	-	-	-	-	-	-
Investment in Associates	-	-	-	728.92	1,636.11	2,411.78	-	-	-
Investments	49,238.10	53,781.60	50,410.15	41,853.25	45,622.99	46,625.43	24,734.97	29,790.20	39,778.97
Loans	-	-	-	-	-	-	212.20	160.28	293.98
Reinsurance Assets	35,523.33	33,050.02	29,649.77	39,143.28	40,826.92	45,816.13	15,315.00	21,361.91	25,680.51
Current Tax Assets	1,342.98	1,308.83	994.59	59.18	1,291.22	778.65	1,663.88	1,397.99	1,180.71
Insurance Receivables	2,617.06	2,702.00	4,592.43	9,243.94	5,407.83	10,983.65	7,172.49	5,148.87	9,501.99
Other Assets	8,250.64	9,896.18	9,553.25	3,434.19	3,640.55	4,894.99	4,306.72	3,384.19	3,391.68
Other Financial Assets	248.06	250.35	667.17	5,964.39	7,202.06	7,789.06	1,267.51	1,346.98	1,495.48
Cash And Cash Equivalent	3,088.58	2,650.84	2,738.50	1,178.53	1,458.52	1,258.37	2,048.15	2,339.09	4,499.63
Total Assets	106,666.44	113,384.38	108,491.71	110,435.63	115,946.98	129,647.23	58,375.74	66,451.68	87,559.87
Equity:									
Share Capital	30,293.35	30,293.35	30,293.35	26,549.47	26,549.47	29,230.99	14,592.76	15,395.36	25,652.24
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-
Share Premium	-	-	-	-	-	-	-	-	2,719.16
Special Reserves	13,563.04	16,798.60	18,483.53	14,623.23	16,874.91	19,176.52	12,436.67	13,021.35	13,913.07
Catastrophe Reserves	627.80	789.57	958.07	1,156.21	1,381.38	1,611.54	718.33	776.80	865.97
Retained Earnings	27.03	3,036.10	1,544.06	894.56	2,875.09	2,104.89	1,005.75	672.42	913.82
Other Equity	4,406.47	5,380.42	5,776.11	5,644.19	5,923.29	5,983.21	1,122.03	1,737.90	1,766.80
Total Equity	48,917.67	56,298.04	57,055.12	48,867.67	53,604.14	58,107.15	29,875.54	31,603.83	45,831.07
Liabilities:									
Provisions	525.84	661.13	743.18	1,325.88	1,570.75	1,739.70	1,262.37	882.96	1,224.19
Gross Insurance Contract Liabilities	47,368.00	45,548.80	42,597.05	50,622.38	52,940.93	59,515.10	21,363.60	28,544.77	33,258.19
Deferred Tax Liabilities	-	-	-	-	-	-	-	-	-
Insurance Payables	3,324.09	3,682.39	1,297.02	1,213.06	2,147.35	77.98	568.75	479.63	896.06
Current Tax Liabilities	-	-	-	-	-	-	-	-	-
Borrowings	-	-	-	1,478.02	270.00	962.01	-	-	-
Other Liabilities	5,845.59	5,803.89	5,844.76	3,855.16	4,162.63	4,020.64	4,677.55	4,518.07	5,836.74
Other Financial Liabilities	685.24	1,390.12	954.59	3,073.47	1,251.17	5,224.65	627.93	422.43	513.62
Total Liabilities	57,748.76	57,086.33	51,436.59	61,567.97	62,342.83	71,540.08	28,500.20	34,847.85	41,728.79
Total Equity and Liabilities	106,666.44	113,384.38	108,491.71	110,435.63	115,946.98	129,647.23	58,375.74	66,451.68	87,559.87

PARTICULARS	RBCL			SGIC			NMIC		
	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82
Assets:									
Goodwill & Intangible Assets	-	-	90.36	426.01	418.08	424.37	111.30	114.43	124.92
Property and Equipment	428.29	717.13	606.34	898.41	1,423.49	1,199.57	290.52	351.13	323.51
Investment Properties	-	-	-	-	-	-	-	-	-
Deferred Tax Assets	-	-	-	1,061.87	1,278.31	1,487.37	-	-	43.15
Investment in Subsidiaries	-	-	-	-	-	-	-	-	-
Investment in Associates	-	-	-	-	-	-	-	-	-
Investments	206,927.10	180,825.03	184,438.47	29,341.41	33,370.36	34,055.32	4,675.00	4,835.88	8,012.48
Loans	3,181.67	5,787.50	5,826.72	107.14	140.28	210.36	9.20	-	-
Reinsurance Assets	-	-	22,497.65	22,593.08	25,028.27	32,729.76	-	507.54	1,231.90
Current Tax Assets	-	-	-	508.15	340.26	354.31	8.03	113.21	203.21
Insurance Receivables	-	-	-	3,487.54	3,157.87	2,952.19	-	-	0.02
Other Assets	11,467.44	12,989.17	26,937.45	1,048.29	1,678.93	4,002.29	32.82	14.07	14.15
Other Financial Assets	-	-	-	958.46	825.11	1,385.96	8.40	8.48	54.41
Cash And Cash Equivalent	1,714.22	39.20	489.42	3,027.30	4,072.78	3,011.26	320.72	573.72	273.44
Total Assets	223,718.72	200,358.04	240,886.42	63,457.64	71,733.72	81,812.77	5,456.01	6,518.47	10,281.20
Equity:									
Share Capital	2,666.39	2,666.39	2,666.39	20,000.00	20,000.00	21,500.00	5,250.00	5,250.00	7,500.00
Share Application Money Pending Allotment	-	-	135.11	-	-	-	-	-	-
Share Premium	-	-	-	-	-	-	-	-	-
Special Reserves	30,532.00	33,668.55	31,535.37	4,370.99	5,846.22	7,495.74	21.43	24.34	24.34
Catastrophe Reserves	4,097.54	4,724.85	6,922.74	303.18	376.94	459.42	2.14	2.43	2.43
Retained Earnings	33,617.78	36,127.02	24,753.40	889.50	1,816.04	1,727.29	17.99	19.96	(93.33)
Other Equity	130,982.91	99,907.68	107,011.29	961.13	1,651.52	1,427.06	0.43	0.13	48.05
Total Equity	201,896.62	177,094.49	173,024.30	26,524.80	29,690.72	32,609.51	5,291.99	5,296.87	7,481.49
Liabilities:									
Provisions	9,731.59	8,700.33	28,521.79	822.08	869.62	953.68	3.46	13.78	35.74
Gross Insurance Contract Liabilities	10,027.53	9,522.69	29,242.29	30,278.58	33,073.53	41,047.34	0.01	800.78	1,983.26
Deferred Tax Liabilities	-	-	-	-	-	-	0.87	1.45	-
Insurance Payables	-	-	-	3,066.94	4,242.36	3,254.51	0.00	231.33	565.92
Current Tax Liabilities	-	-	-	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-	-	-
Other Liabilities	2,062.98	5,040.52	10,098.05	2,350.09	3,416.69	3,467.93	144.15	164.60	199.55
Other Financial Liabilities	-	-	-	415.16	440.80	479.78	15.51	9.66	15.23
Total Liabilities	21,822.10	23,263.55	67,862.12	36,932.84	42,043.00	49,203.25	164.02	1,221.61	2,799.71
Total Equity and Liabilities	223,718.72	200,358.04	240,886.42	63,457.64	71,733.72	81,812.77	5,456.01	6,518.47	10,281.20

PARTICULARS	PMIC			SMIC			TMIC		
	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82
Assets:									
Goodwill & Intangible Assets	12.72	132.12	127.19	15.82	14.31	19.28	14.73	17.01	15.65
Property and Equipment	313.97	563.44	326.06	227.87	345.45	306.19	153.51	356.62	309.92
Investment Properties	-	-	-	-	-	-	-	-	-
Deferred Tax Assets	-	15.57	46.84	0.73	35.14	70.67	-	16.64	16.64
Investment in Subsidiaries	-	-	-	-	-	-	-	-	-
Investment in Associates	-	-	-	-	-	-	-	-	-
Investments	4,675.00	5,020.00	5,641.11	4,675.00	5,355.00	5,870.00	1,680.00	4,885.00	5,436.94
Loans	3.88	-	-	-	-	-	-	-	11.73
Reinsurance Assets	0.02	598.20	1,414.51	-	419.08	1,029.86	-	258.91	820.80
Current Tax Assets	7.65	68.74	156.19	-	54.81	123.38	-	13.09	103.81
Insurance Receivables	-	-	-	-	-	-	-	-	-
Other Assets	40.43	1.73	25.10	11.87	6.13	32.51	43.54	11.29	25.47
Other Financial Assets	-	0.17	5.08	50.08	75.85	76.37	2.13	10.94	11.27
Cash And Cash Equivalent	393.90	268.51	143.13	478.18	74.52	100.14	504.81	488.24	363.61
Total Assets	5,447.57	6,668.49	7,885.21	5,459.55	6,380.28	7,628.38	2,398.72	6,057.74	7,115.84
Equity:									
Share Capital	5,250.00	5,250.00	5,250.00	5,250.00	5,250.00	5,250.00	-	5,250.00	5,250.00
Share Application Money Pending Allotment	-	-	-	-	-	-	2,230.60	-	-
Share Premium	-	-	-	-	-	-	-	-	-
Special Reserves	23.20	23.20	23.20	21.65	21.65	21.65	13.81	36.12	59.32
Catastrophe Reserves	2.32	2.32	2.32	2.16	2.16	2.16	1.38	3.61	5.93
Retained Earnings	16.92	5.77	(23.40)	19.05	2.25	20.00	11.67	31.79	52.20
Other Equity	0.46	15.84	46.84	1.16	35.57	70.67	0.28	17.36	17.11
Total Equity	5,292.90	5,297.12	5,298.96	5,294.02	5,311.63	5,364.48	2,257.73	5,338.88	5,384.55
Liabilities:									
Provisions	1.51	11.13	31.50	-	14.94	32.58	-	3.87	18.89
Gross Insurance Contract Liabilities	0.10	745.60	2,055.25	-	594.43	1,619.57	-	344.83	1,256.57
Deferred Tax Liabilities	3.50	-	-	-	-	-	0.48	-	-
Insurance Payables	0.02	245.35	353.02	-	223.39	256.91	3.63	144.31	194.78
Current Tax Liabilities	-	-	-	6.94	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-	-	-
Other Liabilities	116.33	339.04	133.94	157.11	230.03	324.88	130.41	173.19	228.06
Other Financial Liabilities	33.22	30.25	12.55	1.48	5.86	29.95	6.47	52.66	32.99
Total Liabilities	154.67	1,371.37	2,586.26	165.53	1,068.64	2,263.90	140.98	718.86	1,731.28
Total Equity and Liabilities	5,447.57	6,668.49	7,885.21	5,459.55	6,380.28	7,628.38	2,398.72	6,057.74	7,115.84

Note: The data for National Insurance, The Oriental, United Ajod, Nepal Micro, Star Micro, and Trust Micro Insurance Company for FY 2081/82 is unaudited, and the data of RBCL is unaudited.

TABLE 28: EQUITY SHARE CAPITAL

Amount in Lakhs

S N	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
	NON-LIFE					
1	Nepal Insurance Company Limited	12,423.39	13,789.96	14,947.65	16,442.42	18,908.78
2	The Oriental Insurance Company Limited	-	2,511.98	2,511.98		-
3	National Insurance Company Limited	1,116.02	10,819.82	10,819.82	-	-
4	Himalayan Everest Insurance Company Limited	11,003.37	11,735.09	23,015.35	25,001.57	25,001.57
5	United Ajod Insurance Company Limited	-	-	19,045.68	21,000.00	23,100.00
6	Siddhartha Premier Insurance Company Limited	-	-	28,065.50	28,065.50	28,065.50
7	Neco Insurance Limited	15,216.34	17,498.79	20,123.61	20,123.61	25,154.51
8	Sagarmatha Lumbini Insurance Company Limited	-	-	26,226.38	26,226.38	26,226.38
9	Prabhu Insurance Limited	11,619.02	12,897.12	13,761.22	14,414.88	14,414.88
10	IGI Prudential Insurance Limited	-	-	30,293.35	30,293.35	30,293.35
11	Shikhar Insurance Company Limited	17,585.24	22,860.81	26,549.47	26,549.47	29,230.99
12	NLG Insurance Company Limited	10,963.76	13,266.14	14,592.76	15,395.36	25,652.24
13	Rastriya Beema Company Limited	-	-	2,666.39	2,666.39	2,666.39
14	Sanima GIC Insurance Limited	-	-	20,000.00	20,000.00	21,500.00
	MICRO NON-LIFE					
1	Nepal Micro Insurance Company Limited	-	-	5,250.00	5,250.00	7,500.00
2	Protective Micro Insurance Company Limited	-	-	5,250.00	5,250.00	5,250.00
3	Star Micro Insurance Company Limited	-	-	5,250.00	5,250.00	5,250.00
4	Trust Micro Insurance Limited	-	-	-	5,250.00	5,250.00
	NON-LIFE (BEFORE MERGE)					
1	Himalayan General Insurance Company Limited	11,003.37	11,735.09	-	-	-
2	Everest Insurance Company Limited	11,836.04	12,546.21	-	-	-
3	United Insurance Company (Nepal) Limited	10,281.60	10,281.60	-	-	-
4	Ajod Insurance Limited	10,000.00	10,000.00	-	-	-
5	Siddhartha Insurance Company Limited	11,200.00	12,880.00	-	-	-
6	Premier Insurance Company Limited	10,745.60	12,276.85	-	-	-
7	Sagarmatha Insurance Company Limited	11,113.58	13,336.29	-	-	-
8	Lumbini General Insurance Company Limited	11,988.90	13,127.85	-	-	-
9	IME General Insurance Limited	11,575.86	17,016.51	-	-	-
10	Prudential Insurance Company Limited	11,085.47	11,861.45	-	-	-
11	Sanima General Insurance Limited	10,000.00	10,000.00	-	-	-
12	General Insurance Company Nepal Limited	10,000.00	10,000.00	-	-	-
	TOTAL	210,757.54	250,441.55	268,369.16	267,178.93	293,464.60

Note: The data for National Insurance, The Oriental, United Ajod, Nepal Micro, Star Micro, and Trust Micro Insurance Company for FY 2081/82 is unaudited, and the data of RBCL is unaudited.

TABLE 29: NET PROFIT/(LOSS)

Amount in Lakhs

SN	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
	NON-LIFE					
1	Nepal Insurance Company Limited	2,382.54	3,316.65	3,730.95	3,037.56	3,384.36
2	The Oriental Insurance Company Limited	3,168.72	2,803.72	3,251.37	5,984.09	829.24
3	National Insurance Company Limited	(731.69)	(1,144.63)	(646.29)	4,923.95	(6,239.13)
4	Himalayan Everest Insurance Company Limited	2,584.59	1,603.20	4,450.60	5,023.55	4,558.81
5	United Ajod Insurance Company Limited	942.23	1,583.68	1,851.35	2,484.03	2,164.33
6	Siddhartha Premier Insurance Company Limited	3,348.92	3,214.40	3,793.20	6,881.89	7,557.98
7	Neco Insurance Limited	5,069.82	5,473.44	7,050.13	5,905.03	5,788.45
8	Sagarmatha Lumbini Insurance Company Limited	4,474.26	3,708.81	3,310.23	4,609.80	5,002.49
9	Prabhu Insurance Limited	2,235.14	1,861.26	2,250.47	1,522.23	2,058.60
10	IGI Prudential Insurance Limited	1,835.44	1,483.55	1,694.68	5,057.03	3,359.74
11	Shikhar Insurance Company Limited	3,119.88	2,639.23	2,261.25	4,453.07	4,520.11
12	NLG Insurance Company Limited	1,598.91	2,118.06	2,080.95	1,469.82	1,533.88
13	Rastriya Beema Company Limited	3,603.28	4,734.95	7,725.46	6,273.09	4,276.43
14	Sanima GIC Insurance Limited	566.30	1,119.78	2,735.48	3,181.68	3,367.83
	MICRO NON-LIFE	-	-	-	-	-
1	Nepal Micro Insurance Company Limited	-	-	41.99	5.23	16.57
2	Protective Micro Insurance Company Limited	-	-	42.90	7.11	2.54
3	Star Micro Insurance Company Limited	-	-	44.02	17.61	53.28
4	Trust Micro Insurance Limited	-	-	27.13	61.75	46.39
	GRAND TOTAL	34,198.33	34,516.10	45,695.86	60,898.52	42,281.89

Note: The data for National Insurance, The Oriental, United Ajod, Nepal Micro, Star Micro, and Trust Micro Insurance Company for FY 2081/82 is unaudited, and the data of RBCL is unaudited.

TABLE 30: INVESTMENT

Amount in Lakhs

SN	INSURERS	2079-80	2080-81	2081-82
	NON-LIFE			
1	Nepal Insurance Company Limited	35,249.26	43,252.52	44,445.02
2	The Oriental Insurance Company Limited	25,188.48	35,858.12	35,540.72
3	National Insurance Company Limited	18,649.45	27,167.36	26,313.85
4	Neco Insurance Limited	51,652.43	63,934.98	69,727.40
5	Prabhu Insurance Limited	12,890.48	12,884.42	14,838.26
6	Shikhar Insurance Company Limited	43,408.70	48,043.38	49,800.99
7	NLG Insurance Company Limited	24,734.97	29,790.20	39,778.97
8	Rastriya Beema Company Limited	206,927.10	180,825.03	184,438.47
9	Himalayan Everest Insurance Company Limited	46,547.08	50,284.36	52,422.31
10	Sanima GIC Insurance Company Limited	29,341.41	33,370.36	34,055.32
11	Siddhartha Premier Insurance Company Limited	96,088.75	96,155.81	93,544.02
12	Sagarmatha Lumbini Insurance Company Limited	63,385.06	65,158.78	68,348.31
13	IGI Prudential Insurance Company Limited	49,238.10	53,781.60	50,410.15
14	United Ajod Insurance Company Limited	43,547.63	44,431.55	42,657.27
	MICRO NON-LIFE			
1	Nepal Micro Insurance Company Limited	4,675.00	4,835.88	8,012.48
2	Protective Micro Insurance Company Limited	4,675.00	5,020.00	5,641.11
3	Star Micro Insurance Company Limited	4,675.00	5,355.00	5,870.00
4	Trust Micro Insurance Company Limited	1,680.00	4,885.00	5,436.94
	TOTAL	762,553.92	805,034.34	831,281.58

Note: The data for National Insurance, The Oriental, United Ajod, Nepal Micro, Star Micro, and Trust Micro Insurance Company for FY 2081/82 is unaudited, and the data of RBCL is unaudited.

TABLE 31: DISTRICT-WISE DISTRIBUTION OF BRANCH OFFICES

DISTRICT\INSURER	HEI	IGI	NIC	NIL	NICL	NLG	PRIN	RBCL	SALICO	SGIC	SICL	SPIL	OICL	UAIL	NMIC	PMIC	SMIC	TMIC	TOTAL
KOSHI																			
Bhojpur	0			0	0	0			1	0	1								2
Dhankuta	0			0	1	1			1		1	1	1						6
Ilam	1	1		1	1	0			1	0	1	1		2					9
Jhapa	4	2		3	2	3	3	1	3	3	2	4	1	4	2	2	3	2	44
Khotang	0			0	0	0			1	0									1
Morang	4	2	1	2	2	4	1	1	3	4	1	5	1	5	1	2	2	1	42
Okhaldhunga	0	1		1	1	0				0	1						1		5
Panchthar	1			1	1	1			1		1	1		1		1			9
Sankhuwasabha	0			0	0	0			1		1	1							3
Solukhumbu	0	1		0	0	1			0	0									2
Sunsari	3	3		3	2	2	2	1	4	4	3	5	1	3	2	2	1	2	43
Taplejung	0			0	0	0			0		1			1					2
Tehrathum	0			0	0	0			0		1		1						2
Udayapur	1	1		1	1	1	2		1	0	1	2							11
Total	14	11	1	12	11	13	8	3	17	11	15	20	5	16	5	7	7	5	181
MADHESH																			
Bara	2	2		2	2	2			2	2	1	4		2				1	22
Dhanusha	3	2	1	1	1	1	1	1	2	1	2	2		3			2		23
Mahottari	1	1		1	1	1	1		1	1	1	2		1			1	1	14
Parsa	2	1	1	2	1	1	1	2	3	1	1	2	1	2	2	2	1		26
Rautahat	1	1		1	0	1	1		1	1	1	2		2			1		13
Saptari	1			1	0	1	1		0	0	1	1	1				1		8
Sarlahi	2	1		2	1	1	1		1	1	1	3		2			3		19
Siraha	2	1		2	2	3	1	1	1	1	2	3		2		2	2	1	26
Total	14	9	2	12	8	11	7	4	11	8	10	19	2	14	2	4	11	3	151

District\Name of Company	HEI	IGI	NIC	NIL	NICL	NLG	PRIN	RBCL	SALICO	SGIC	SICL	SPIL	OICL	UAIL	NMIC	PMIC	SMIC	TMIC	TOTAL
BAGMATI																			
Bhaktapur	2	2		1	1	1	1	1	2	3	2	3		1		1	1	2	24
Chitwan	2	3	1	4	2	2	2	1	6	2	5	8	1	2	2	2	2	2	49
Dhading	1	1		1	1	1	1		3	0	3	2		1					15
Dolakha	0	1		1	1	1	1		1	1	1	1		1					10
Kathmandu	15	14	3	17	6	7	9	1	12	9	14	15	4	16	4	2	3	2	153
Kavrepalanchok	1	1		2	1	1	1	1	1	1	1	1		2	1		1		16
Lalitpur	4	2		4	1	4	1		3	2	6	5		5		2	1	1	41
Makwanpur	1	2	1	1	1	3	1	1	1	2	2	1	1	1	2			2	23
Nuwakot	1	1		1	1	1	1	1	1	1	1						1	1	12
Ramechhap	0			0	0	1	1		1	0	1	1							5
Rasuwa	0			0	0	1				1	1								3
Sindhuli	2			1	0	0	2		1	0		1					1		8
Sindhupalchok	2			0	0	0			0	0									2
TOTAL	31	27	5	33	15	23	21	6	32	22	37	38	6	29	9	7	10	10	361
GANDAKI																			
Baglung	1	1		1	1	1	1		1	1	1	1		2					12
Gorkha	1	1		1	0	1	1		1	0		1		1					8
Kaski	2	3	1	3	2	4	2	1	5	3	2	5	1	2	2	2	2	2	44
Lamjung	0	1		1	1	1	1		1	0	1	1		1					9
Manang	0			0	0	0						1							1
Mustang	0			0	0	0	1				1								2
Myagdi	0			0	0	1	1		1		1								4
Nawalpur	1	1		2	1	1	1		2	1	1	3		2	1				17
Parbat	0			0	0	1	1		0	0	1	1		1					5
Syangja	1	1		1	1	1	1		2	1	1	1		1					12
Tanahun	2	3		2	1	2	1		3	1	4	2		2					23
TOTAL	8	11	1	11	7	13	11	1	16	7	13	16	1	12	3	2	2	2	137
LUMBINI																			
Arghakhanchi	0	1		1	0	0			1	0	1	1		1					6
Banke	2	2	1	3	1	2	1	2	2	1	2	2	2	2	2	2	1	2	32
Bardiya	1			1	0	1			1	0	1	1							6
Dang	2	3	1	3	2	3	2	1	2	1	3	3		2		2	2	1	33
Eastern Rukum	0			0	0	0								1					1
Gulmi	0			1	0	0	1		1	0	1	1		1					6
Kapilvastu	2	1		3	2	1	1		2	1	3	3		1			1		21
Palpa	0	1		2	1	1		1	2	0	2	1					1		12
Parasi	1	1		2	1	1			2	1	1	3					1		14
Pyuthan	0			1	1	0			1		1	1							5
Rolpa	0			0	0	0													0
Rupandehi	5	3	1	6	2	2	2	1	5	6	4	6	2	2	1	3	3	1	55
TOTAL	13	12	3	23	10	11	7	5	19	10	19	22	4	10	3	7	9	4	191

District\Name of Company	HEI	IGI	NIC	NIL	NICL	NLG	PRIN	RBCL	SALICO	SGIC	SICL	SPIL	OICL	UAIL	NMIC	PMIC	SMIC	TMIC	TOTAL
KARNALI																			
Dailekh	1			1	0	1					1			1					5
Dolpa	0			0	0	1					1								2
Humla	0			0	0	0					1			1					2
Jajarkot	0			0	0	0			1		1								2
Jumla	0			1	0	1		1	1		1								5
Kalikot	1			0	0	0			0		1								2
Mugu	0			0	0	0			1		1								2
Salyan	0			1	0	1			1		1								4
Surkhet	2	1		1	1	1	1	1	1	1	1	2		2		1	2	2	20
Western Rukum	0			0	0	1			1		1			1					4
TOTAL	4	1	0	4	1	6	1	2	6	1	10	2	0	5	0	1	2	2	48
SUDURPASCHIM																			
Achham	1	1		0	0	0				0	1			1					4
Baitadi	0			0	1	0				0									1
Bajhang	0			0	0	0		1	1		1								3
Bajura	0			0	0	0								1					1
Dadeldhura	0	1		0	1	1			1	1	1			1		1			8
Darchula	0			0	1	0										1			2
Doti	0			0	0	0		1	1	0	1	1							4
Kailali	3	2	1	4	2	4	1	1	5	5	3	4		4		3	3	2	47
Kanchanpur	1	1		1	1	2	1		1	1	2	2			1		1	1	16
TOTAL	5	5	1	5	6	7	2	3	9	7	9	7	0	7	1	5	4	3	86
GRAND TOTAL	89	76	13	100	58	84	57	24	110	66	113	124	18	93	23	33	45	29	1155

PART- III

RE-INSURANCE DETAILS

TABLE 32: REINSURERS OPERATING IN NEPAL

SN	RE-INSURERS	Address	Ownership	Date of Registration
1	Nepal Reinsurance Company Limited	Maharajgunj, Kathmandu	Government	2071-09-07
2	Himalayan Reinsurance Limited	Thapathali, Kathmandu	Private	2078-03-31

TABLE 33: STATEMENT OF FINANCIAL POSITION

Amount in Lakhs

PARTICULARS	Nepal Reinsurance Company Limited			Himalayan Reinsurance Company Ltd.		
	2079-80	2080-81	2081-82	2079-80	2080-81	2081-82
Assets:						
Goodwill & Intangible Assets	4.76	10.19	5.51	129.78	395.51	292.32
Property and Equipment	5,879.83	5,849.74	5,904.21	648.54	592.48	744.52
Investment Properties						
Deferred Tax Assets	1,368.74	1,752.46	1,699.83	98.17	1,283.62	2,764.41
Investment in Subsidiaries					10,500.00	10,500.00
Investment in Associates				2,268.82	2,298.21	1,136.46
Investments	204,787.44	210,255.98	214,910.99	95,539.43	164,762.41	189,036.15
Loans	250.67	244.87	1,033.08	-	297.64	252.24
Reinsurance Assets	20,245.53	21,563.99	29,965.08	5,748.71	2,980.24	2,990.42
Current Tax Assets	4,612.01	4,117.92	10,897.90			
Insurance Receivables	35,410.76	64,123.09	74,526.34	15,456.83	17,278.25	15,894.53
Other Assets	2,060.34	1,362.70	953.05	7,873.03	7,663.06	7,361.48
Other Financial Assets	4,231.24	4,629.99	4,378.56	451.42	1,325.93	4,004.19
Cash And Cash Equivalent	2,952.66	3,643.76	10,470.79	950.49	3,916.35	2,848.64
Total Assets	281,803.97	317,554.70	354,745.34	129,165.24	213,293.69	237,825.35
Equity:						
Share Capital	128,135.44	134,221.87	134,221.87	70,000.00	104,000.00	108,680.00
Share Application Money Pending Allotment						
Share Premium					31,227.06	31,227.06
Special Reserves	38,380.94	44,039.17	49,216.49	4,555.66	10,570.27	19,668.08
Catastrophe Reserves	2,674.83	3,240.65	4,276.12	469.18	1,070.64	1,980.42
Retained Earnings	6,726.60	5,299.07	9,337.38	4,276.26	5,196.79	8,276.55
Other Equity	7,294.04	7,822.36	8,223.02	181.51	1,351.51	(1,848.09)
Total Equity	183,211.85	194,623.12	205,274.88	79,482.61	153,416.27	167,984.02
Liabilities:						
Provisions	8,025.08	10,007.33	14,554.02	163.64	163.60	222.18
Gross Insurance Contract Liabilities	72,485.49	90,280.83	104,391.25	45,019.47	53,870.23	63,667.01
Deferred Tax Liabilities						
Insurance Payables	14,383.33	21,245.91	23,666.12	200.15	1,109.64	1,720.55
Current Tax Liabilities				1,347.04	979.37	1,003.98
Borrowings						
Other Liabilities	3,281.42	1,359.42	6,819.34	1,680.73	1,710.84	1,021.87
Other Financial Liabilities	416.80	38.09	39.73	1,271.59	2,043.74	2,205.73
Total Liabilities	98,592.13	122,931.58	149,470.46	49,682.62	59,877.42	69,841.33
Total Equity and Liabilities	281,803.97	317,554.70	354,745.34	129,165.24	213,293.69	237,825.35

Note: The NRIC data for FY 80-81, 81-82, and HRIC FY 81-82 are unaudited.

TABLE 34: RE-INSURANCE DETAILS OF LIFE INSURERS

Amount in Lakhs

S N	PARTICULARS	2077-78	2078-79	2079-80	2080-81	2081-82
1	Gross Ceded Reinsurance Premium to the Nepalese Market	9,785.29	17,276.54	30,492.38	41,702.92	28,823.66
2	Gross Ceded Reinsurance Premium to the International Market	11,926.35	13,191.89	10,442.73	8,433.28	7,410.91
3	Net Ceded Reinsurance Premium to the Nepalese Market	4,966.06	10,448.13	21,265.16	24,663.35	17,132.70
4	Net Ceded Reinsurance Premium to the International Market	7,567.53	8,872.24	7,957.52	6,477.93	5,690.12
5	Ceded Sum Assured to the Nepalese Market	8,015,586.35	10,524,808.33	16,502,406.41	17,271,294.48	16,885,196.48
6	Ceded Sum Assured to the International Market	7,282,882.88	9,565,361.43	6,311,499.92	5,269,465.25	4,659,997.71
7	Gross Reinsurance Commission from the Nepalese Market	1,498.47	1,858.19	1,497.40	2,451.99	2,852.64
8	Gross Reinsurance Commission from the International Market	2,150.16	2,064.29	1,930.24	1,693.58	1,393.91
9	Reinsurance Claim Recovery from the Nepalese Market	5,837.16	12,526.44	12,570.36	15,442.41	20,882.06
10	Reinsurance Claim Recovery from the International Market	4,187.16	5,074.96	3,090.44	2,187.13	2,487.30

TABLE 35: RE-INSURANCE DETAILS OF NON-LIFE INSURERS

Amount in Lakhs

S N	Details	2077-78	2078-79	2079-80	2080-81	2081-82
1	Gross Ceded Reinsurance Premium to Nepalese Market	66,731.36	94,665.89	122,087.56	150,859.77	146,422.10
2	Gross Ceded Reinsurance Premium to International Market	68,712.49	91,615.10	87,018.30	78,073.83	91,940.11
3	Net Ceded Reinsurance Premium to Nepalese Market	41,478.38	59,856.47	78,185.85	100,838.73	91,436.90
4	Net Ceded Reinsurance Premium to International Market	46,211.30	63,636.59	66,813.31	55,057.04	488,092.47
5	Ceded Sum Assured/Insured to Nepalese Market	23,337,921.54	25,404,515.57	39,343,116.97	38,550,712.60	36,851,255.21
6	Ceded Sum Assured/Insured to International Market	24,652,061.74	26,740,312.76	27,161,480.59	22,758,535.64	28,531,545.75
7	Gross Reinsurance Commission from Nepalese Market	16,839.75	22,462.84	27,432.16	31,944.67	33,101.18
8	Gross Reinsurance Commission from International Market	11,787.10	14,999.03	12,492.44	13,327.82	13,858.04
9	Reinsurance Claim Recovery from Nepalese Market	36,616.73	48,108.42	73,148.76	63,175.93	88,981.76
10	Reinsurance Claim Recovery from International Market	34,723.06	33,499.52	44,690.18	31,011.11	54,546.73

TABLE 36: RE-INSURANCE DETAIL OF RE-INSURERS

Amount in Lakhs

LIFE INSURANCE SECTOR DETAILS:					
PARTICULARS	2077-78	2078-79	2079-80	2080-81	2081-82
Gross Premium Collection from Nepalese Market	12,616.86	20,324.01	31,218.15	33,616.35	29,581.69
Gross Premium Collection from the International Market	-	-	-	-	26.51
Retrocession Premium Paid	-	-	178.50	1,611.23	35.20
RI Commission Income	-	-	-	-	-
RI Commission Expenses	200.75	285.18	353.29	935.15	1,154.69
Claim Paid to Nepalese Market	6,701.43	14,812.22	16,043.21	17,916.47	22,751.02
Claim Paid to the International Market	-	-	-	-	-
NONLIFE INSURANCE SECTOR DETAILS:					
PARTICULARS	2077-78	2078-79	2079-80	2080-81	2081-82
Gross Premium Collection from Nepalese Market	80,314.74	104,992.15	100,323.26	150,364.42	143,406.04
Gross Premium Collection from the International Market	11,653.72	7,015.40	7,190.70	8,655.64	14,466.62
Retrocession Premium Paid	11,681.46	14,684.40	13,243.26	13,922.75	15,113.14
RI Commission Income	269.29	166.29	11.86	0.02	24.85
RI Commission Expenses	24,532.85	31,228.60	29,887.23	41,022.71	36,498.62
Claim Paid to Nepalese Market	46,821.43	53,901.20	63,060.79	46,444.16	82,704.65
Claim Paid to the International Market	1,476.66	4,081.42	3,825.82	28,565.75	2,889.41
RSDMDST Premium Income	16,767.28	21,269.50	2,752.74	16,717.94	23,298.47
RSDMDST Claim Paid	947.75	2,616.92	935.69	669.72	518.52

PART- IV

INSURANCE DISTRIBUTION CHANNELS

TABLE 37: NUMBER OF AGENTS OF LIFE INSURERS

S N	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
LIFE						
1	Rastriya Jeevan Beema Company Limited	N/A	N/A	8,030	8,164	8,280
2	National Life Insurance Company Limited	12,630	17,893	23,121	28,320	35,208
3	Nepal life Insurance Company limited	185,739	207,294	223,744	57,122	60,989
4	Met Life (Alico)	5,846	4,848	4,527	3,929	3,817
5	Life Insurance Corporation Nepal	6,238	7,285	7,569	5,879	6,067
6	Asian Life Insurance Company Limited	94,215	99,910	107,243	114,413	119,458
7	Surya Jyoti Life Insurance Company Limited	41,932	46,680	88,622	89,124	101,962
8	Himalayan Life Insurance Company Limited	65,366	67,792	158,916	166,620	171,722
9	IME Life Insurance Company Limited	20,653	26,525	35,174	37,797	44,415
10	Sun Nepal Life Insurance Company Limited	23,157	29,033	34,180	37,557	40,438
11	Reliable Nepal Life Insurance Company Limited	5,129	6,822	17,057	21,956	25,658
12	Sanima Reliance Life Insurance Company Limited	6,447	8,370	14,728	19,406	22,611
13	Citizen Life Insurance Company Limited	14,124	17,493	22,258	29,906	35,114
14	Prabhu Mahalaxmi Life Insurance Company Limited	14,480	18,356	20,021	25,023	29,804
MICRO LIFE						
1	Guardian Micro Life Insurance Limited				584	1,154
2	Crest Micro Life Insurance Limited				955	1429
3	Liberty Micro Life Insurance Limited				923	1,654

TABLE 38: NUMBER OF AGENTS OF NON-LIFE INSURERS

SN	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
NON-LIFE						
1	Nepal Insurance Company Limited	94	103	62	88	135
2	The Oriental Insurance Company Limited	82	62	73	88	172
3	National Insurance Company Limited	62	63	37	37	37
4	Himalayan Everest Insurance Company Limited	319	212	160	301	350
5	United Ajod Insurance Company Limited	163	110	224	244	271
6	Siddhartha Premier Insurance Company Limited	155	143	232	199	201
7	Neco Insurance Limited	163	198	105	105	143
8	Sagarmatha Lumbini Insurance Company Limited	190	185	283	311	426
9	Prabhu Insurance Limited	123	158	172	192	216
10	IGI Prudential Insurance Limited	226	282	302	365	430
11	Shikhar Insurance Company Limited	143	93	135	155	164
12	NLG Insurance Company Limited	470	533	336	514	564
13	Rastriya Beema Company Limited	N/A	N/A	651	689	696
14	Sanima GIC Insurance Limited	64	77	130	130	247
MICRO NON-LIFE						
1	Nepal Micro Insurance Company Limited				19	9
2	Protective Micro Insurance Company Limited				26	36
3	Star Micro Insurance Company Limited				30	45
4	Trust Micro Insurance Limited				19	51

TABLE 39: NUMBER OF SURVEYORS ASSOCIATED WITH NON-LIFE INSURERS

SN	INSURERS	2077-78	2078-79	2079-80	2080-81	2081-82
NON-LIFE						
1	Nepal Insurance Company Limited	75	76	88	108	107
2	The Oriental Insurance Company Limited	62	72	86	249	258
3	National Insurance Company Limited	71	69	66	64	38
4	Himalayan Everest Insurance Company Limited	73	164	163	124	134
5	United Ajod Insurance Company Limited	66	92	90	271	294
6	Siddhartha Premier Insurance Company Limited	104	141	289	269	220
7	Neco Insurance Limited	86	172	214	259	181
8	Sagarmatha Lumbini Insurance Company Limited	80	135	192	189	206
9	Prabhu Insurance Limited	187	220	288	266	316
10	IGI Prudential Insurance Limited	115	127	194	194	192
11	Shikhar Insurance Company Limited	105	392	227	437	306
12	NLG Insurance Company Limited	92	210	265	307	330
13	Rastriya Beema Company Limited	N/A	N/A	N/A	N/A	N/A
14	Sanima GIC Insurance Limited	173	246	210	210	210
MICRO NON-LIFE						
1	Nepal Micro Insurance Company Limited				22	22
2	Protective Micro Insurance Company Limited				15	95
3	Star Micro Insurance Company Limited				2	5
4	Trust Micro Insurance Limited				30	39

Insurance Statistical Yearbook

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