

Aggregate Market Figure of Non-life Insurers

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	2,221,133,104	1,747,286,778	1,432,564,299	1,250,865,487	1,129,173,222
	Net Earned Premium	808,206,374	617,043,111	494,739,076	417,756,286	341,453,138
	Gross Incurred Claim	(195,326,355)	1,233,137,422	430,005,549	280,059,107	211,529,194
	Net Incurred Claim	134,654,288	63,597,520	134,268,524	34,320,386	70,423,114
Marine	Gross Premium Written	748,197,171	607,765,165	505,272,459	394,966,892	370,092,823
	Net Earned Premium	230,844,302	202,795,698	156,066,622	120,569,342	129,579,417
	Gross Incurred Claim	330,900,091	278,790,673	205,071,099	137,062,025	180,625,492
	Net Incurred Claim	95,082,149	95,304,159	47,957,004	63,131,454	51,732,008
Aviation	Gross Premium Written	1,009,088,821	969,002,621	743,337,422	613,179,603	551,602,236
	Net Earned Premium	30,890,329	46,333,134	62,130,945	84,384,537	82,948,674
	Gross Incurred Claim	374,511,375	339,918,835	1,111,256,479	917,263,812	249,109,474
	Net Incurred Claim	(13,862,039)	24,279,303	33,778,666	49,092,609	65,656,244
Motor	Gross Premium Written	4,361,558,321	3,888,471,501	3,435,840,627	3,406,466,528	3,005,995,720
	Net Earned Premium	3,371,043,795	2,930,885,217	2,681,291,962	2,534,097,210	1,822,504,698
	Gross Incurred Claim	2,251,918,351	2,025,861,131	2,234,002,710	2,164,577,737	1,568,682,162
	Net Incurred Claim	2,142,332,233	1,636,413,662	1,698,611,130	1,835,029,786	1,217,858,779
Engineering and CAR	Gross Premium Written	759,600,030	503,095,563	475,082,344	384,206,349	433,389,198
	Net Earned Premium	121,227,545	113,321,934	99,052,658	73,263,952	55,283,557
	Gross Incurred Claim	191,546,520	551,738,034	287,272,657	396,029,333	248,274,110
	Net Incurred Claim	66,748,750	84,043,101	67,209,665	65,964,324	50,452,479
MISC	Gross Premium Written	1,425,866,983	1,090,817,168	1,075,752,912	947,208,111	852,278,761
	Net Earned Premium	418,447,097	280,373,374	330,407,066	306,986,516	284,591,853
	Gross Incurred Claim	401,701,074	960,676,968	338,512,025	349,486,085	295,113,768
	Net Incurred Claim	209,352,117	355,573,272	173,449,475	131,648,431	126,401,905
Total	Gross Premium Written	10,525,444,429	8,806,438,795	7,667,850,064	6,996,892,970	6,342,531,960
	Net Earned Premium	4,980,659,442	4,190,752,468	3,823,688,329	3,537,057,844	2,716,361,337
	Gross Incurred Claim	3,355,251,055	5,390,123,064	4,606,120,519	4,244,478,099	2,753,334,200
	Net Incurred Claim	2,634,307,498	2,259,211,017	2,155,274,463	2,179,186,990	1,582,524,528

Note :

1) Earned Net Premium = P+UPPo-UPP1

Where,

P=Premium Income (Net)

UPPo=Opening un-Earned Premium

UPP1=Closing un-Earned Premium

2) Incurred Claim= C-OCo+OC1

Where,

IC = Incurred Claim

C= Claim Paid

OCo = Outstanding Claim at the start of the year

OC1 = Outstanding Claim at the end of the year

Premium & Loses Figures of Nepal Insurance Co. Ltd.

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	223,806,789	183,603,022	147,447,446	127,577,899	111,745,509
	Net Earned Premium	102,045,757	79,826,474	68,717,641	49,555,590	32,202,821
	Gross Incurred Claim	39,782,327	48,383,363	33,415,990	74,364,323	9,176,619
	Net Incurred Claim	12,969,720	(3,935,480)	17,963,364	16,769,667	1,355,258
Marine	Gross Premium Written	50,658,928	42,681,736	26,760,180	15,414,479	12,440,741
	Net Earned Premium	4,712,110	2,551,641	1,458,657	874,482	643,818
	Gross Incurred Claim	34,977,502	32,048,699	16,063,949	5,399,931	6,770,089
	Net Incurred Claim	2,284,062	(242,242)	405,144	2,084,756	288,779
Aviation	Gross Premium Written	-	-	-	10,152,241	2,663,260
	Net Earned Premium	-	-	2,538	3,204	758
	Gross Incurred Claim	-	-	-	27,630,948	-
	Net Incurred Claim	-	-	-	17,498,106	-
Motor	Gross Premium Written	364,078,512	400,665,148	295,367,721	200,848,254	178,974,152
	Net Earned Premium	301,356,921	275,173,623	191,176,750	135,897,048	88,961,343
	Gross Incurred Claim	357,712,928	272,006,244	203,592,595	163,929,539	132,835,237
	Net Incurred Claim	311,168,080	242,147,000	146,779,115	96,421,995	51,214,237
Engineering and CAR	Gross Premium Written	23,021,820	20,783,609	21,145,302	6,534,712	7,815,926
	Net Earned Premium	2,948,696	3,812,862	2,396,700	334,492	308,672
	Gross Incurred Claim	11,863,468	5,615,962	8,959,358	2,208,634	(1,391,386)
	Net Incurred Claim	1,576,582	444,312	1,253,682	172,965	(437,632)
MISC	Gross Premium Written	60,344,271	52,440,070	48,369,528	36,883,757	29,190,136
	Net Earned Premium	7,623,802	5,233,970	2,379,522	3,143,664	3,008,388
	Gross Incurred Claim	8,775,139	27,245,244	4,290,600	4,122,721	4,005,637
	Net Incurred Claim	3,547,928	1,749,003	1,966,626	1,207,501	1,444,718
Total	Gross Premium Written	721,910,320	700,173,585	539,090,176	397,411,341	342,829,724
	Net Earned Premium	418,687,287	366,598,571	266,131,809	189,808,481	125,125,800
	Gross Incurred Claim	453,111,363	385,299,513	266,322,492	277,656,096	151,396,197
	Net Incurred Claim	331,546,373	240,162,595	168,367,931	134,154,991	53,865,360

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Where,

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Premium & Loses Figures of The Oriental Insurance Co. Ltd.

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	223,378,180	150,047,894	126,588,647	95,872,465	110,650,277
	Net Earned Premium	134,515,662	97,191,383	75,283,089	65,488,253	63,612,457
	Gross Incurred Claim	43,611,507	53,065,440	44,611,293	11,461,409	29,070,420
	Net Incurred Claim	26,221,109	20,203,827	25,912,671	10,528,443	30,469,336
Marine	Gross Premium Written	129,454,635	104,185,582	82,646,505	46,939,706	45,985,649
	Net Earned Premium	74,136,380	62,350,001	53,270,376	30,341,785	34,568,787
	Gross Incurred Claim	49,309,599	96,946,595	25,855,984	22,428,561	63,993,835
	Net Incurred Claim	53,360,125	39,548,558	10,110,233	22,494,466	21,651,150
Aviation	Gross Premium Written	511,384	40,273,480	33,608,750	57,935,975	88,844,952
	Net Earned Premium	13,128,139	27,364,326	32,224,223	54,567,649	56,857,474
	Gross Incurred Claim	53,297,799	224,502,356	52,335,258	12,319,075	58,247,722
	Net Incurred Claim	616,299	23,683,376	29,017,858	339,955	63,242,522
Motor	Gross Premium Written	128,846,536	132,672,412	106,576,537	104,916,727	105,963,135
	Net Earned Premium	105,670,952	99,431,085	88,410,100	90,181,440	64,951,418
	Gross Incurred Claim	97,460,620	68,449,594	80,309,504	120,513,688	74,079,499
	Net Incurred Claim	77,283,861	60,814,531	86,288,528	85,340,550	52,914,456
Engineering and CAR	Gross Premium Written	53,038,338	45,166,041	55,547,993	30,125,567	20,161,143
	Net Earned Premium	44,236,097	46,428,968	38,018,336	21,015,210	17,781,692
	Gross Incurred Claim	31,075,615	84,138,089	18,302,824	27,232,375	(7,884,206)
	Net Incurred Claim	22,285,060	29,898,682	8,003,281	13,539,125	6,940,294
MISC	Gross Premium Written	52,367,113	51,975,986	49,335,464	45,258,717	86,526,295
	Net Earned Premium	45,064,467	38,676,822	34,832,144	55,240,342	71,139,533
	Gross Incurred Claim	17,830,291	563,303,810	19,972,986	22,835,784	47,106,336
	Net Incurred Claim	23,643,257	201,327,805	34,535,736	34,813,068	48,610,476
Total	Gross Premium Written	587,596,186	524,321,395	454,303,896	381,049,157	458,131,451
	Net Earned Premium	416,751,697	371,442,585	322,038,268	316,834,679	308,911,361
	Gross Incurred Claim	292,585,431	1,090,405,884	241,387,849	216,790,892	264,613,606
	Net Incurred Claim	203,409,711	375,476,779	193,868,307	167,055,607	223,828,234

Note :

1) Earned Net Premium = P+UPPo-UPP1

Where,

P=Premium Income (Net)

UPPo=Opening un-Earned Premium

UPP1=Closing un-Earned Premium

2) Incurred Claim= C-OCo+OC1

Where,

IC = Incurred Claim

C= Claim Paid

OCo = Outstanding Claim at the start of the year

OC1 = Outstanding Claim at the end of the year

Premium & Loses Figures of National Insurance Co. Ltd.

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	161,358,016	132,924,248	95,703,196	106,753,091	105,590,996
	Net Earned Premium	94,344,506	68,326,357	62,622,245	58,428,680	44,597,254
	Gross Incurred Claim	39,600,035	12,698,702	36,197,233	18,562,096	34,701,589
	Net Incurred Claim	35,589,938	18,209,355	26,596,908	(14,820,112)	12,063,131
Marine	Gross Premium Written	72,696,036	58,296,898	37,569,679	37,780,566	65,029,206
	Net Earned Premium	55,238,301	61,663,052	45,607,945	42,680,221	52,784,801
	Gross Incurred Claim	40,260,279	31,111,334	21,855,412	13,336,372	17,893,404
	Net Incurred Claim	40,260,279	33,339,896	21,855,412	13,336,372	17,893,404
Aviation	Gross Premium Written	69,531,646	18,664,032	58,507,176	65,830,952	32,227,170
	Net Earned Premium	835,029	9,809,743	22,712,937	16,669,667	11,835,464
	Gross Incurred Claim	54,560,903	(115,866)	6,602,012	122,686,646	11,443,227
	Net Incurred Claim	(16,085,872)	(78,480)	1,228,662	21,206,981	1,716,484
Motor	Gross Premium Written	196,597,926	186,952,660	139,336,270	127,961,851	108,106,172
	Net Earned Premium	156,209,203	131,297,287	107,676,555	95,758,623	67,697,092
	Gross Incurred Claim	140,787,142	105,435,424	93,893,235	70,264,341	54,997,997
	Net Incurred Claim	136,410,734	123,603,845	90,624,427	66,366,687	49,198,475
Engineering and CAR	Gross Premium Written	76,119,334	48,446,486	33,716,312	34,905,626	29,081,794
	Net Earned Premium	42,006,533	27,812,486	24,887,803	23,004,636	13,960,664
	Gross Incurred Claim	32,175,806	14,276,398	38,784,333	31,084,448	27,391,421
	Net Incurred Claim	29,477,814	27,440,548	34,012,181	24,059,863	27,391,422
MISC	Gross Premium Written	56,197,811	43,421,195	34,219,016	28,972,771	23,679,821
	Net Earned Premium	42,963,291	33,339,344	26,903,391	22,099,758	17,039,658
	Gross Incurred Claim	16,040,968	(249,623)	7,277,809	15,067,175	9,371,851
	Net Incurred Claim	15,331,277	2,883,241	6,860,441	13,212,990	9,369,400
Total	Gross Premium Written	632,500,769	488,705,519	399,051,649	402,204,858	363,715,160
	Net Earned Premium	391,596,863	332,248,269	290,410,877	258,641,584	207,914,932
	Gross Incurred Claim	323,425,132	163,156,370	204,610,034	271,001,078	155,799,488
	Net Incurred Claim	240,984,169	205,398,406	181,178,031	123,362,781	117,632,314

Note :

1) Earned Net Premium = P+UPPo-UPP1

Where,

P=Premium Income (Net)

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UPP1=Closing un-Earned Premium

2) Incurred Claim= C-OCo+OC1

Where,

IC = Incurred Claim

C= Claim Paid

OCo = Outstanding Claim at the start of the year

OC1 = Outstanding Claim at the end of the year

Premium & Loses Figures of Himalayan General Insurance Co. Ltd.

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	92,702,273	82,121,351	63,074,590	54,225,609	64,652,294
	Net Earned Premium	11,617,015	10,811,747	10,913,386	8,191,177	7,487,372
	Gross Incurred Claim	(21,033,899)	101,866,560	35,233,354	7,520,893	9,710,224
	Net Incurred Claim	8,100,625	5,879,313	3,679,725	1,869,231	1,017,139
Marine	Gross Premium Written	31,084,331	22,621,585	15,379,310	9,558,651	8,753,938
	Net Earned Premium	1,562,363	1,325,339	1,181,145	1,201,827	1,111,388
	Gross Incurred Claim	106,270,838	11,054,740	1,337,402	1,148,738	9,262,941
	Net Incurred Claim	383,576	778,910	(136,520)	(37,311)	1,144,179
Aviation	Gross Premium Written	262,742,311	316,699,364	67,376,930	81,173,809	83,905,517
	Net Earned Premium	750,938	1,107,571	1,984,716	2,503,772	1,113,848
	Gross Incurred Claim	1,469,132	-	155,065,476	324,974,893	30,666,517
	Net Incurred Claim	735	-	511,664	6,970,933	14,043
Motor	Gross Premium Written	198,303,116	190,235,536	164,258,805	157,942,397	169,612,053
	Net Earned Premium	177,387,033	161,997,470	145,962,267	149,442,393	122,046,932
	Gross Incurred Claim	82,771,926	81,922,648	103,009,941	104,037,528	87,799,779
	Net Incurred Claim	74,117,754	82,119,819	87,613,824	93,818,915	89,967,739
Engineering and CAR	Gross Premium Written	104,640,207	43,212,211	46,122,210	22,878,515	11,305,938
	Net Earned Premium	2,410,609	2,164,542	1,173,663	980,150	3,785,553
	Gross Incurred Claim	18,833,489	102,621,531	(2,116,709)	106,876,544	36,261,670
	Net Incurred Claim	799,929	939,496	(2,192,718)	1,688,290	3,825,731
MISC	Gross Premium Written	230,888,444	228,356,510	226,033,779	207,878,866	181,054,349
	Net Earned Premium	35,792,010	31,374,128	26,861,963	19,791,228	17,747,528
	Gross Incurred Claim	38,386,059	50,827,750	37,105,823	32,156,717	19,826,721
	Net Incurred Claim	29,790,613	23,767,623	21,907,041	18,356,549	14,375,093
Total	Gross Premium Written	920,360,682	883,246,557	582,245,624	533,657,847	519,284,089
	Net Earned Premium	229,519,968	208,780,797	188,077,140	182,110,547	153,292,621
	Gross Incurred Claim	226,697,545	348,293,229	329,635,287	576,715,313	193,527,852
	Net Incurred Claim	113,193,232	113,485,161	111,383,016	122,666,607	110,343,924

Note :

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2) Incurred Claim= C-OCo+OC1

Where,

IC = Incurred Claim

C= Claim Paid

OCo = Outstanding Claim at the start of the year

OC1 = Outstanding Claim at the end of the year

Premium & Loses Figures of United Insurance Co. (Nepal) Ltd.

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	72,309,090	67,589,682	66,859,009	63,306,632	56,695,218
	Net Earned Premium	12,130,737	8,117,391	6,049,831	6,603,117	6,963,563
	Gross Incurred Claim	(590,067,943)	590,436,614	18,100,552	(18,167,948)	28,435,167
	Net Incurred Claim	2,414,067	(30,175,006)	1,206,874	(1,837,524)	3,128,055
Marine	Gross Premium Written	40,350,316	45,364,069	23,001,100	20,310,754	18,702,957
	Net Earned Premium	20,667,357	17,594,991	5,500,021	3,942,709	3,915,069
	Gross Incurred Claim	(1,097,326)	198,658	202,292	462,164	3,240,601
	Net Incurred Claim	(1,273,004)	797,465	801,659	864,013	(155,884)
Aviation	Gross Premium Written	37,220,159	61,048,813	-		
	Net Earned Premium	55,115	25,657			
	Gross Incurred Claim	2,880,000	-			
	Net Incurred Claim	9,936	-			
Motor	Gross Premium Written	172,046,889	149,099,146	133,380,412	182,966,522	179,178,929
	Net Earned Premium	128,081,605	105,346,414	114,806,826	135,507,954	105,619,911
	Gross Incurred Claim	(1,736,047)	(28,599,230)	(1,586,039)	20,542,944	33,863,385
	Net Incurred Claim	(18,510,242)	19,408,346	19,408,346	23,633,617	35,848,147
Engineering and CAR	Gross Premium Written	17,461,462	28,003,764	20,972,511	29,491,907	27,680,391
	Net Earned Premium	2,096,145	3,306,962	1,873,707	3,182,788	2,896,710
	Gross Incurred Claim	1,064,843	(14,427,303)	(6,817,589)	18,615,819	5,115,389
	Net Incurred Claim	(1,265,431)	1,715,565	(44,057)	1,519,267	824,871
MISC	Gross Premium Written	40,506,078	28,622,465	41,138,895	42,942,403	37,037,531
	Net Earned Premium	3,599,489	6,378,855	7,070,174	5,241,967	4,630,037
	Gross Incurred Claim	1,104,017	(6,477,314)	(1,961,477)	6,946,737	3,455,032
	Net Incurred Claim	(1,983,028)	2,095,792	(1,002,687)	1,519,267	806,586
Total	Gross Premium Written	379,893,994	379,727,939	285,351,927	339,018,218	319,295,026
	Net Earned Premium	166,630,448	140,770,270	135,300,559	154,478,535	124,025,290
	Gross Incurred Claim	(587,852,456)	541,131,425	7,937,739	28,399,716	74,109,574
	Net Incurred Claim	(20,607,702)	(6,157,838)	20,370,135	25,698,640	40,451,775

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Premium & Loses Figures of Premier Insurance Co. (Nepal) Ltd.

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	98,598,011	79,916,753	44,491,845	39,970,309	37,545,631
	Net Earned Premium	10,355,249	5,774,836	3,037,634	4,367,846	6,173,982
	Gross Incurred Claim	37,201,875	34,272,401	3,787,987	11,694,597	12,832,643
	Net Incurred Claim	2,769,804	1,966,639	1,462,274	344,720	753,315
Marine	Gross Premium Written	27,861,875	20,314,078	11,893,814	4,641,380	4,312,764
	Net Earned Premium	1,479,600	1,086,458	541,598	533,495	535,649
	Gross Incurred Claim	26,303,913	15,148,997	983,934	(978,071)	3,239,546
	Net Incurred Claim	1,363,167	274,977	(260)	(530,313)	(242,648)
Aviation	Gross Premium Written	48,304,343				
	Net Earned Premium	(76,606)				
	Gross Incurred Claim					
	Net Incurred Claim					
Motor	Gross Premium Written	135,779,357	117,841,741	95,223,970	208,876,539	77,295,384
	Net Earned Premium	91,747,685	76,761,715	61,390,777	56,325,368	50,415,592
	Gross Incurred Claim	68,648,372	54,779,414	37,491,028	55,312,047	52,081,388
	Net Incurred Claim	52,729,952	46,544,193	28,627,025	53,118,213	43,772,145
Engineering and CAR	Gross Premium Written	97,764,026	49,701,921	26,387,120	6,261,964	139,615,686
	Net Earned Premium	3,476,727	1,036,448	413,489	350,040	365,900
	Gross Incurred Claim	14,784,257	6,509,850	2,408,475	(26,708,717)	27,714,489
	Net Incurred Claim	3,595,178	408,810	26,388	(37,029)	219,075
MISC	Gross Premium Written	94,026,078	61,886,226	43,992,477	41,368,435	45,685,845
	Net Earned Premium	20,946,770	7,653,073	17,403,919	7,621,480	9,015,135
	Gross Incurred Claim	(44,648,859)	34,088,487	41,517,118	26,795,039	18,223,621
	Net Incurred Claim	(27,651,474)	18,385,392	18,349,524	9,433,996	6,168,356
Total	Gross Premium Written	502,333,690	329,660,719	221,989,226	301,118,627	304,455,310
	Net Earned Premium	127,929,425	92,312,530	82,787,417	69,198,229	66,506,258
	Gross Incurred Claim	102,289,558	144,799,149	86,188,542	66,114,895	114,091,687
	Net Incurred Claim	32,806,627	67,580,011	48,464,951	62,329,587	50,670,243

Note :

1) Earned Net Premium = P+UPPo-UPP1

Where,

P=Premium Income (Net)

UPPo=Opening un-Earned Premium

UPP1=Closing un-Earned Premium

2) Incurred Claim= C-OCo+OC1

Where,

IC = Incurred Claim

C= Claim Paid

OCo = Outstanding Claim at the start of the year

OC1 = Outstanding Claim at the end of the year

Premium & Loses Figures of Everest Insurance Co. Ltd.

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	7,441,098	45,641,479	132,126,442	128,024,783	101,852,136
	Net Earned Premium	6,213,276	18,335,507	28,244,707	29,094,143	22,908,266
	Gross Incurred Claim	(1,565,257)	(2,544,290)	104,919,271	94,689,220	20,937,801
	Net Incurred Claim	(2,152,387)	578,832	8,596,086	6,235,532	3,504,397
Marine	Gross Premium Written	6,116,955	37,093,838	54,101,706	41,653,317	23,722,174
	Net Earned Premium	4,473,379	6,382,775	7,992,099	4,322,265	5,483,279
	Gross Incurred Claim	(3,389,136)	12,188,162	24,533,384	13,008,411	21,893,347
	Net Incurred Claim	(92,918)	323,245	2,454,878	1,827,372	1,370,695
Aviation	Gross Premium Written	14,507,300	107,269,256	116,501,024	94,740,903	71,331,397
	Net Earned Premium	1,257,474	1,623,938	1,483,162	1,556,873	833,525
	Gross Incurred Claim		21,382,329	54,650,536	212,500,000	
	Net Incurred Claim		148,909	52,645	1,221,875	
Motor	Gross Premium Written	27,048,577	64,228,280	251,182,312	325,642,174	312,365,245
	Net Earned Premium	34,031,451	107,086,980	194,246,201	219,870,635	171,649,292
	Gross Incurred Claim	(29,561,270)	78,832,841	316,544,910	213,948,657	190,424,927
	Net Incurred Claim	(45,006,935)	72,527,580	304,044,364	168,983,608	130,906,129
Engineering and CAR	Gross Premium Written	13,394,313	21,076,204	77,182,084	67,256,032	49,047,677
	Net Earned Premium	2,760,844	8,197,615	8,382,660	3,120,159	3,517,985
	Gross Incurred Claim	(2,106,591)	223,318,785	47,330,785	69,001,853	36,929,314
	Net Incurred Claim	1,065,343	(778,631)	6,557,983	8,682,554	2,411,778
MISC	Gross Premium Written	42,067,828	77,756,223	93,132,531	83,283,177	74,007,478
	Net Earned Premium	19,449,696	26,614,958	26,614,958	24,373,798	19,946,098
	Gross Incurred Claim	24,941,678	79,227,444	98,739,091	64,198,415	45,146,281
	Net Incurred Claim	13,361,461	40,519,644	50,723,702	25,805,859	17,495,360
Total	Gross Premium Written	110,576,071	353,065,280	724,226,099	740,600,386	632,326,107
	Net Earned Premium	68,186,120	168,241,773	266,963,787	282,337,873	224,338,445
	Gross Incurred Claim	(11,680,576)	412,405,271	646,717,977	667,346,556	315,331,670
	Net Incurred Claim	(32,825,436)	113,319,579	372,429,658	212,756,800	155,688,359

Note :

1) Earned Net Premium = P+UPPo-UPP1

Where,

P=Premium Income (Net)

UPPo=Opening un-Earned Premium

UPP1=Closing un-Earned Premium

2) Incurred Claim= C-OCo+OC1

Where,

IC = Incurred Claim

C= Claim Paid

OCo = Outstanding Claim at the start of the year

OC1 = Outstanding Claim at the end of the year

Premium & Loses Figures of Neco Insurance Ltd.

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	149,566,933	134,452,238	109,109,472	90,219,441	78,437,080
	Net Earned Premium	55,309,095	77,892,323	52,949,620	43,736,343	34,855,451
	Gross Incurred Claim	(2,394,358)	120,933,989	30,432,871	25,193,720	15,540,523
	Net Incurred Claim	15,281,885	14,660,981	17,490,385	2,761,330	8,611,885
Marine	Gross Premium Written	10,368,931	7,780,764	7,316,235	5,901,226	6,695,068
	Net Earned Premium	661,728	470,463	510,037	490,025	423,927
	Gross Incurred Claim	1,645,042	5,098,057	5,829,119	3,716,651	1,288,421
	Net Incurred Claim	134,227	2,803,679	502,897	160,192	169,681
Aviation	Gross Premium Written	4,233,269	-	50,791	29,176	10,548,311
	Net Earned Premium	1,086	603	894	7,083	11,687
	Gross Incurred Claim			187,872	21,888,783	155,549,500
	Net Incurred Claim		184,115	3,757	57,907	149,184
Motor	Gross Premium Written	167,777,672	154,049,405	123,236,977	92,566,931	77,568,873
	Net Earned Premium	119,721,342	84,472,162	69,478,694	54,684,625	38,473,517
	Gross Incurred Claim	109,116,848	103,958,471	88,059,375	89,847,101	39,876,794
	Net Incurred Claim	99,432,240	17,078,577	50,125,065	53,365,342	29,621,806
Engineering and CAR	Gross Premium Written	53,220,464	53,866,198	37,101,459	31,599,647	24,118,309
	Net Earned Premium	2,142,978	3,452,687	2,775,407	2,074,392	800,256
	Gross Incurred Claim	29,605,266	46,458,695	54,351,769	61,182,057	22,338,939
	Net Incurred Claim	1,510,351	19,459,508	2,084,146	548,499	805,282
MISC	Gross Premium Written	66,230,231	62,260,588	67,894,717	61,374,953	54,135,918
	Net Earned Premium	5,933,686	11,788,387	12,796,365	11,747,674	8,153,908
	Gross Incurred Claim	32,273,393	25,417,749	47,269,204	43,209,809	18,203,169
	Net Incurred Claim	3,047,184	19,755,013	6,362,772	6,975,829	(775,620)
Total	Gross Premium Written	451,397,500	412,409,193	344,709,651	281,691,374	251,503,559
	Net Earned Premium	183,769,915	178,076,625	138,511,017	112,740,142	82,718,746
	Gross Incurred Claim	170,246,191	301,866,961	226,130,210	245,038,121	252,797,346
	Net Incurred Claim	119,405,887	73,941,873	76,569,022	63,869,099	38,582,218

Note :

1) Earned Net Premium = P+UPPo-UPP1

Where,

P=Premium Income (Net)

UPPo=Opening un-Earned Premium

UPP1=Closing un-Earned Premium

2) Incurred Claim= C-OCo+OC1

Where,

IC = Incurred Claim

C= Claim Paid

OCo = Outstanding Claim at the start of the year

OC1 = Outstanding Claim at the end of the year

Premium & Loses Figures of Sagarmatha Insurance Co. Ltd.

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	298,326,705	215,499,164	157,685,993	122,454,525	99,920,117
	Net Earned Premium	129,374,358	87,523,086	64,130,227	52,274,986	42,661,666
	Gross Incurred Claim	16,865,158	11,800,420	13,257,090	5,849,662	11,782,206
	Net Incurred Claim	8,349,389	1,391,840	8,225,082	3,067,219	3,443,413
Marine	Gross Premium Written	73,216,833	54,898,216	53,604,095	45,665,573	49,655,672
	Net Earned Premium	5,781,445	5,445,386	4,616,000	4,426,672	4,596,992
	Gross Incurred Claim	8,668,325	804,161	16,055,995	10,607,954	18,919,958
	Net Incurred Claim	1,207,584	101,827	1,461,123	1,358,514	1,703,089
Aviation	Gross Premium Written	13,676,182				
	Net Earned Premium	65,177				
	Gross Incurred Claim					
	Net Incurred Claim					
Motor	Gross Premium Written	373,299,111	335,553,483	329,456,604	278,715,017	212,582,266
	Net Earned Premium	281,341,669	258,441,858	236,727,509	199,683,129	118,208,588
	Gross Incurred Claim	169,095,888	144,168,289	167,101,666	134,110,021	92,172,010
	Net Incurred Claim	159,283,781	133,924,359	29,009,368	132,177,995	86,788,934
Engineering and CAR	Gross Premium Written	107,430,577	53,986,175	42,151,894	36,401,272	28,797,728
	Net Earned Premium	831,287	1,022,427	877,960	857,244	699,797
	Gross Incurred Claim	19,766,858	12,413,766	8,887,103	31,552,504	22,667,641
	Net Incurred Claim	941,763	156,262	16,060	443,570	744,964
MISC	Gross Premium Written	105,774,801	75,082,705	59,088,112	49,481,163	39,985,800
	Net Earned Premium	9,668,008	7,283,539	5,737,501	4,546,901	6,174,675
	Gross Incurred Claim	34,780,085	14,926,254	4,600,110	8,130,079	9,547,357
	Net Incurred Claim	3,964,324	2,004,068	184,100	1,088,402	1,329,758
Total	Gross Premium Written	971,724,210	735,019,743	641,986,699	532,717,549	430,941,583
	Net Earned Premium	427,061,943	359,716,295	312,089,197	261,788,931	172,341,718
	Gross Incurred Claim	249,176,314	184,112,889	209,901,964	190,250,220	155,089,172
	Net Incurred Claim	173,746,841	137,578,357	38,895,733	138,135,700	94,010,159

Note :

1) Earned Net Premium = P+UPPo-UPP1

Where,

P=Premium Income (Net)

UPPo=Opening un-Earned Premium

UPP1=Closing un-Earned Premium

2) Incurred Claim= C-OCo+OC1

Where,

IC = Incurred Claim

C= Claim Paid

OCo = Outstanding Claim at the start of the year

OC1 = Outstanding Claim at the end of the year

Premium & Loses Figures of Prabhu Insurance Ltd.

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	90,865,375	76,249,020	58,518,077	54,772,528	47,324,269
	Net Earned Premium	29,457,796	25,264,579	22,918,027	23,229,167	18,289,965
	Gross Incurred Claim	7,584,778	9,562,704	15,610,913	7,846,643	1,612,919
	Net Incurred Claim	2,077,986	2,451,019	7,448,963	3,387,725	1,416,032
Marine	Gross Premium Written	9,845,917	9,302,194	6,365,440	6,034,406	5,498,374
	Net Earned Premium	1,016,656	704,386	642,156	505,248	328,881
	Gross Incurred Claim	409,411	7,596,939	1,573,627	535,470	1,164,453
	Net Incurred Claim	(30,755)	1,081,735	204,731	94,028	132,632
Aviation	Gross Premium Written					
	Net Earned Premium					
	Gross Incurred Claim					
	Net Incurred Claim					
Motor	Gross Premium Written	422,929,687	414,107,060	310,508,327	313,419,074	364,886,865
	Net Earned Premium	316,253,053	274,289,593	222,176,872	258,647,861	218,360,570
	Gross Incurred Claim	276,623,674	205,584,218	197,813,117	272,656,237	212,136,292
	Net Incurred Claim	215,967,953	147,647,683	150,753,984	223,977,675	169,080,247
Engineering and CAR	Gross Premium Written	36,689,501	40,088,238	35,043,108	18,483,214	19,219,895
	Net Earned Premium	2,531,851	4,174,617	3,120,998	1,599,135	1,789,562
	Gross Incurred Claim	8,609,918	43,279,815	(3,547,820)	16,324,271	11,189,355
	Net Incurred Claim	482,385	2,028,002	124,101	421,211	1,039,381
MISC	Gross Premium Written	72,424,355	55,097,872	41,244,425	36,739,443	34,599,809
	Net Earned Premium	11,856,670	7,938,184	10,464,854	10,377,350	7,262,700
	Gross Incurred Claim	40,033,470	31,607,374	17,444,453	16,525,726	20,402,426
	Net Incurred Claim	7,836,509	7,191,100	4,556,769	4,199,512	4,580,347
Total	Gross Premium Written	632,754,835	594,844,384	451,679,377	429,448,665	471,529,212
	Net Earned Premium	361,116,026	312,371,359	259,322,907	294,358,761	246,031,678
	Gross Incurred Claim	333,261,251	297,631,050	228,894,290	313,888,347	246,505,445
	Net Incurred Claim	226,334,078	160,399,539	163,088,548	232,080,151	176,248,639

Note :

1) Earned Net Premium = P+UPPo-UPP1

Where,

P=Premium Income (Net)

UPPo=Opening un-Earned Premium

UPP1=Closing un-Earned Premium

2) Incurred Claim= C-OCo+OC1

Where,

IC = Incurred Claim

C= Claim Paid

OCo = Outstanding Claim at the start of the year

OC1 = Outstanding Claim at the end of the year

Premium & Loses Figures of Prudential Insurance Co. Ltd.

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	95,167,603	75,149,560	63,682,554	54,394,218	51,056,318
	Net Earned Premium	26,495,814	17,862,887	14,242,172	11,593,074	8,833,701
	Gross Incurred Claim	82,316,079	11,377,206	15,532,256	7,906,722	(2,109,881)
	Net Incurred Claim	5,215,172	(828,232)	4,147,093	934,201	(1,049,165)
Marine	Gross Premium Written	37,475,711	27,659,245	32,994,633	26,220,347	26,683,932
	Net Earned Premium	3,683,234	2,473,389	3,685,522	3,836,740	2,800,657
	Gross Incurred Claim	26,394,011	(3,268,330)	11,715,619	27,103,963	(2,126,219)
	Net Incurred Claim	2,591,547	912,552	538,908	1,268,032	104,053
Aviation	Gross Premium Written					
	Net Earned Premium					
	Gross Incurred Claim					
	Net Incurred Claim					
Motor	Gross Premium Written	383,714,355	118,297,516	123,258,103	100,634,545	78,104,297
	Net Earned Premium	191,735,544	82,655,686	84,023,785	65,319,520	40,225,379
	Gross Incurred Claim	110,068,676	84,691,254	71,274,959	28,688,207	31,239,646
	Net Incurred Claim	104,726,668	54,522,216	58,502,512	46,576,992	29,382,416
Engineering and CAR	Gross Premium Written	22,822,817	7,860,367	7,264,162	13,414,938	9,218,835
	Net Earned Premium	872,277	523,174	538,211	525,218	374,082
	Gross Incurred Claim	5,112,825	(527,500)	10,320,035	(5,708,849)	11,799,766
	Net Incurred Claim	551,737	178,543	50,246	281,512	259,929
MISC	Gross Premium Written	48,698,487	41,598,497	25,842,067	24,577,150	18,304,468
	Net Earned Premium	9,511,450	6,025,417	3,029,395	2,669,201	2,316,275
	Gross Incurred Claim	20,875,462	19,201,618	(4,327,319)	13,476,296	4,971,144
	Net Incurred Claim	7,758,711	3,066,391	1,328,539	1,330,247	657,763
Total	Gross Premium Written	587,878,973	270,565,185	253,041,519	219,241,198	183,367,850
	Net Earned Premium	232,298,319	109,540,553	105,519,085	83,943,752	54,550,093
	Gross Incurred Claim	244,767,053	111,474,248	104,515,550	71,466,339	43,774,456
	Net Incurred Claim	120,843,835	57,851,470	64,567,298	50,390,984	29,354,996

Note :

1) Earned Net Premium = P+UPPo-UPP1

Where,

P=Premium Income (Net)

UPPo=Opening un-Earned Premium

UPP1=Closing un-Earned Premium

2) Incurred Claim= C-OCo+OC1

Where,

IC = Incurred Claim

C= Claim Paid

OCo = Outstanding Claim at the start of the year

OC1 = Outstanding Claim at the end of the year

Premium & Loses Figures of Shikhar Insurance Co. Ltd.

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	190,214,848	135,920,793	102,245,311	88,882,986	71,207,271
	Net Earned Premium	73,815,560	50,503,426	36,034,018	15,612,454	16,868,210
	Gross Incurred Claim	130,970,797	71,194,268	68,502,518	9,064,772	8,402,612
	Net Incurred Claim	2,409,322	12,680,526	6,017,948	1,986,879	903,319
Marine	Gross Premium Written	70,383,365	43,479,767	32,576,568	30,899,269	28,402,817
	Net Earned Premium	22,738,500	15,260,862	8,907,771	10,083,206	10,083,206
	Gross Incurred Claim	(531,801)	14,584,243	45,152,633	8,975,900	6,999,308
	Net Incurred Claim	335,527	2,870,286	2,738,124	2,009,426	687,771
Aviation	Gross Premium Written	184,650,602	264,910,767	329,692,787	161,561,806	126,278,333
	Net Earned Premium	12,417,205	5,120,162	2,291,569	7,267,430	10,861,079
	Gross Incurred Claim	4,745,287	90,149,477	826,939,193	190,531,008	(8,983,022)
	Net Incurred Claim	1,521,097	204,929	2,948,478	846,391	687,771
Motor	Gross Premium Written	408,882,019	330,052,861	264,425,547	223,260,159	216,831,426
	Net Earned Premium	446,681,446	365,205,115	296,888,882	251,974,142	196,898,564
	Gross Incurred Claim	195,864,177	142,032,375	153,418,132	127,851,340	88,046,911
	Net Incurred Claim	87,368,901	119,590,713	115,612,759	98,722,457	66,224,372
Engineering and CAR	Gross Premium Written	38,123,591	24,553,582	27,594,509	25,380,696	20,676,931
	Net Earned Premium	2,518,276	3,361,924	5,484,386	3,643,275	3,739,245
	Gross Incurred Claim	10,202,068	13,158,043	31,428,074	10,835,602	18,710,498
	Net Incurred Claim	2,507,877	1,515,351	3,647,956	2,375,012	694,138
MISC	Gross Premium Written	159,975,931	117,254,323	109,576,463	84,419,054	67,027,743
	Net Earned Premium	54,983,291	34,465,774	23,243,163	12,082,549	14,552,432
	Gross Incurred Claim	92,096,116	61,611,663	52,262,178	35,420,486	35,685,372
	Net Incurred Claim	94,482,926	14,904,556	11,675,918	5,762,129	7,068,191
Total	Gross Premium Written	1,052,230,356	916,172,093	866,111,185	614,403,970	530,424,521
	Net Earned Premium	613,154,278	473,917,263	372,849,789	300,663,056	253,002,736
	Gross Incurred Claim	433,346,644	392,730,069	1,177,702,728	382,679,108	148,861,679
	Net Incurred Claim	188,625,649	151,766,361	142,641,183	111,702,295	76,265,562

Note :

1) Earned Net Premium = P+UPPo-UPP1

Where,

P=Premium Income (Net)

UPPo=Opening un-Earned Premium

UPP1=Closing un-Earned Premium

2) Incurred Claim= C-OCo+OC1

Where,

IC = Incurred Claim

C= Claim Paid

OCo = Outstanding Claim at the start of the year

OC1 = Outstanding Claim at the end of the year

Premium & Loses Figures of Lumbini General Insurance Co. Ltd.

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	75,530,532	65,134,240	40,469,018	38,891,302	36,517,361
	Net Earned Premium	22,956,084	14,585,042	12,620,343	15,615,614	15,104,757
	Gross Incurred Claim	2,339,156	5,512,682	596,282	(4,133,582)	1,905,667
	Net Incurred Claim	3,217,943	1,867,234	108,028	947,476	1,223,329
Marine	Gross Premium Written	10,559,707	10,942,064	6,247,622	5,403,666	5,957,341
	Net Earned Premium	355,822	146,719	111,694	538,502	576,145
	Gross Incurred Claim	2,401,558	3,753,457	1,184,478	866,443	1,180,465
	Net Incurred Claim	261,215	206,977	190,622	44,350	379,523
Aviation	Gross Premium Written					
	Net Earned Premium					
	Gross Incurred Claim					
	Net Incurred Claim					
Motor	Gross Premium Written	417,695,243	369,544,437	242,391,827	252,967,242	224,368,806
	Net Earned Premium	312,010,473	235,859,758	206,268,045	196,551,693	131,500,094
	Gross Incurred Claim	206,131,061	189,578,030	185,819,499	174,911,270	129,850,699
	Net Incurred Claim	198,388,836	154,939,240	170,708,388	151,731,334	103,906,421
Engineering and CAR	Gross Premium Written	44,937,568	33,901,282	20,376,125	20,507,517	16,567,546
	Net Earned Premium	1,476,841	1,965,952	2,006,619	2,587,216	1,310,719
	Gross Incurred Claim	2,786,399	4,924,953	27,133,811	4,798,855	19,410,533
	Net Incurred Claim	190,532	520,874	1,227,105	1,468,809	4,007,487
MISC	Gross Premium Written	44,551,493	29,431,775	16,903,907	15,488,186	21,120,763
	Net Earned Premium	5,782,821	4,379,393	2,840,617	2,811,120	3,389,151
	Gross Incurred Claim	7,662,744	6,381,701	(20,381,492)	24,683,498	7,562,702
	Net Incurred Claim	1,760,809	1,795,551	213,698	1,317,891	499,801
Total	Gross Premium Written	593,274,543	508,953,798	326,388,499	333,257,913	304,531,817
	Net Earned Premium	342,582,041	256,936,864	223,847,318	218,104,145	151,880,866
	Gross Incurred Claim	221,320,918	210,150,823	194,352,578	201,126,484	159,910,066
	Net Incurred Claim	203,819,335	159,329,876	172,447,841	155,509,860	110,016,561

Note :

1) Earned Net Premium = P+UPPo-UPP1

Where,

P=Premium Income (Net)

UPPo=Opening un-Earned Premium

UPP1=Closing un-Earned Premium

2) Incurred Claim= C-OCo+OC1

Where,

IC = Incurred Claim

C= Claim Paid

OCo = Outstanding Claim at the start of the year

OC1 = Outstanding Claim at the end of the year

Premium & Loses Figures of NLG Insurance Co. Ltd.

		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	165,266,724	106,565,128	81,340,103	69,363,555	58,936,812
	Net Earned Premium	51,277,241	22,347,659	19,247,090	16,647,313	5,148,303
	Gross Incurred Claim	5,803,142	13,963,631	2,753,360	13,696,652	8,516,292
	Net Incurred Claim	2,428,597	4,948,147	807,112	4,482,477	(228,907)
Marine	Gross Premium Written	10,088,037	6,473,983	4,029,219	3,837,540	3,371,913
	Net Earned Premium	2,846,324	1,692,340	1,684,644	1,299,418	1,171,957
	Gross Incurred Claim	1,579,807	1,252,466	2,020,028	2,407,290	487,046
	Net Incurred Claim	666,751	278,096	1,348,036	478,494	123,755
Aviation	Gross Premium Written	20,581,833	20,000,000	10,000,000		
	Net Earned Premium	10,145	7,500	2,500		
	Gross Incurred Claim					
	Net Incurred Claim					
Motor	Gross Premium Written	424,990,493	403,009,992	430,919,920	509,648,749	438,442,131
	Net Earned Premium	328,918,869	338,964,464	406,339,684	426,982,561	266,830,189
	Gross Incurred Claim	170,603,591	196,726,185	240,299,245	355,380,140	185,653,033
	Net Incurred Claim	130,764,433	158,886,058	196,483,696	364,519,270	166,556,119
Engineering and CAR	Gross Premium Written	39,983,065	6,053,996	4,520,989	9,385,872	7,339,919
	Net Earned Premium	5,148,303	1,228,229	1,229,927	1,459,201	1,362,699
	Gross Incurred Claim	7,403,380	2,320,456	1,044,158	10,608,417	2,361,945
	Net Incurred Claim	2,600,637	535,650	5,330,582	5,577,059	33,842
MISC	Gross Premium Written	138,289,621	114,268,107	81,348,172	72,658,204	64,040,462
	Net Earned Premium	38,011,764	30,087,841	22,072,618	23,258,093	17,279,289
	Gross Incurred Claim	80,458,228	24,305,227	22,516,123	14,631,052	23,603,704
	Net Incurred Claim	24,440,065	3,524,514	10,267,538	2,149,738	7,500,542
Total	Gross Premium Written	799,199,773	656,371,206	612,158,403	664,893,920	572,131,237
	Net Earned Premium	426,212,646	394,328,033	450,576,463	469,646,586	291,792,437
	Gross Incurred Claim	265,848,148	238,567,965	268,632,914	396,723,551	220,622,020
	Net Incurred Claim	160,900,483	168,172,465	214,236,964	377,207,038	173,985,351

Note :

1) Earned Net Premium = P+UPPo-UPP1

Where,

P=Premium Income (Net)

UPPo=Opening un-Earned Premium

UPP1=Closing un-Earned Premium

2) Incurred Claim= C-OCo+OC1

Where,

IC = Incurred Claim

C= Claim Paid

OCo = Outstanding Claim at the start of the year

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Premium & Loses Figures of Siddhartha Insurance Ltd.

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	192,837,719	140,074,830	101,350,860	71,526,869	52,722,822
	Net Earned Premium	29,274,251	19,540,359	6,822,838	5,970,126	5,810,310
	Gross Incurred Claim	12,323,129	149,618,360	2,928,535	6,977,887	14,438,840
	Net Incurred Claim	655,253	12,443,417	2,448,105	336,218	5,430,750
Marine	Gross Premium Written	61,279,039	50,813,924	46,795,977	42,610,838	34,371,101
	Net Earned Premium	10,538,060	8,969,846	6,851,089	5,390,153	4,264,300
	Gross Incurred Claim	17,219,108	20,630,068	13,258,544	17,041,675	13,294,214
	Net Incurred Claim	2,533,595	2,562,150	2,331,761	2,258,524	3,496,448
Aviation	Gross Premium Written	85,917,936	32,223,703			
	Net Earned Premium	135,234	37,844			
	Gross Incurred Claim					
	Net Incurred Claim					
Motor	Gross Premium Written	369,905,563	294,523,410	209,819,734	123,088,980	95,056,368
	Net Earned Premium	259,375,501	191,101,372	120,521,645	75,533,806	57,621,194
	Gross Incurred Claim	177,809,716	131,669,170	93,002,371	51,992,859	68,435,920
	Net Incurred Claim	156,058,978	116,210,640	67,828,669	36,193,601	35,348,542
Engineering and CAR	Gross Premium Written	25,981,194	21,739,218	18,133,334	18,289,683	21,323,931
	Net Earned Premium	2,414,519	2,273,634	1,980,359	2,073,326	1,787,733
	Gross Incurred Claim	228,445	7,656,494	41,318,531	37,189,564	15,658,741
	Net Incurred Claim	(38,618)	(428,896)	3,113,628	3,823,302	1,720,881
MISC	Gross Premium Written	84,188,170	62,615,842	54,662,333	23,061,640	14,363,472
	Net Earned Premium	6,323,900	4,465,416	2,593,951	1,152,322	680,903
	Gross Incurred Claim	21,971,660	20,659,104	11,296,013	6,004,061	1,498,911
	Net Incurred Claim	2,652,073	2,214,413	972,147	390,696	111,443
Total	Gross Premium Written	820,109,621	601,990,927	430,762,238	278,578,010	217,837,694
	Net Earned Premium	308,061,465	226,388,471	138,769,882	90,119,733	70,164,440
	Gross Incurred Claim	229,552,058	330,233,196	161,803,994	119,206,046	113,326,626
	Net Incurred Claim	161,861,281	133,001,724	76,694,310	43,002,341	46,108,064

Note :

1) Earned Net Premium = P+UPPo-UPP1

Where,

P=Premium Income (Net)

UPPo=Opening un-Earned Premium

UPP1=Closing un-Earned Premium

2) Incurred Claim= C-OCo+OC1

Where,

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OCo = Outstanding Claim at the start of the year

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Premium & Loses Figures of Rastriya Beema Co. Ltd.

Particulars		Fiscal Year				
		BS 2070/71 (AD 2013/14)	BS 2069/70 (AD 2012/13)	BS 2068/69 (AD 2011/12)	BS 2067/68 (AD 2010/11)	BS 2066/67 (AD 2009/10)
Fire	Gross Premium Written	83,763,207	56,397,376	41,871,736	44,629,275	44,319,110
	Net Earned Premium	19,023,973	13,140,055	10,906,208	11,348,404	9,935,060
	Gross Incurred Claim	1,337,118	995,372	4,126,043	7,532,041	6,575,553
	Net Incurred Claim	9,105,865	1,255,107	2,157,906	(2,673,096)	(1,618,174)
Marine	Gross Premium Written	106,756,554	65,857,222	63,990,377	52,095,174	30,509,177
	Net Earned Premium	20,953,043	14,678,049	13,505,867	10,102,593	6,290,562
	Gross Incurred Claim	20,478,962	29,642,427	17,448,699	11,000,573	13,124,084
	Net Incurred Claim	(8,902,829)	9,666,048	3,150,256	15,420,539	2,985,382
Aviation	Gross Premium Written	267,211,856	107,913,206	127,599,964	141,754,741	135,803,296
	Net Earned Premium	2,311,393	1,235,790	1,428,406	1,808,860	1,434,839
	Gross Incurred Claim	257,558,254	4,000,539	15,476,132	4,732,459	2,185,530
	Net Incurred Claim	75,766	136,454	15,603	950,460	(153,760)
Motor	Gross Premium Written	169,663,265	227,638,414	216,497,560	203,011,367	166,659,618
	Net Earned Premium	120,521,049	142,800,636	135,197,370	121,736,413	83,045,024
	Gross Incurred Claim	120,521,049	194,626,204	203,959,172	180,591,819	95,188,645
	Net Incurred Claim	402,147,240	86,448,861	96,201,060	140,081,535	77,128,593
Engineering and CAR	Gross Premium Written	4,971,753	4,656,271	1,823,232	13,289,187	1,417,549
	Net Earned Premium	3,355,562	2,559,407	3,892,432	6,457,470	802,288
	Gross Incurred Claim	140,475		9,485,519	935,956	
	Net Incurred Claim	467,611	9,025	3,999,101	1,400,315	(28,963)
MISC	Gross Premium Written	129,336,271	(11,251,217)	82,971,027	92,820,192	61,518,871
	Net Earned Premium	100,935,982	24,668,273	105,562,531	100,829,070	82,256,143
	Gross Incurred Claim	9,120,622	8,600,480	890,805	15,282,489	26,503,504
	Net Incurred Claim	7,369,482	10,389,165	4,547,610	4,084,756	7,159,692
Total	Gross Premium Written	761,702,906	451,211,272	534,753,896	547,599,936	440,227,621
	Net Earned Premium	267,101,002	199,082,210	270,492,814	252,282,810	183,763,916
	Gross Incurred Claim	409,156,480	237,865,022	251,386,370	220,075,337	143,577,316
	Net Incurred Claim	410,263,135	107,904,660	110,071,536	159,264,509	85,472,770

Note :

1) Earned Net Premium = P+UPPo-UPP1

Where,

P=Premium Income (Net)

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UPP1=Closing un-Earned Premium

2) Incurred Claim= C-OCo+OC1

Where,

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