

ISO 9001:2015 Certified
Insurance Company



Celebrating
Years
32nd
OF TRUST & SECURITY

COMPANY PROFILE



सिद्धार्थ प्रिमियर इन्स्योरेन्स लि.
Siddhartha Premier Insurance Ltd.

TRUST AND SECURITY



About Us

Siddhartha Premier Insurance Limited (SPIL) an ISO 9001: 2015 Certified Company, rated "A" by ICRA Nepal and headquartered at Babarmahal (Hanumansthan), Kathmandu is the result of a successful merger between two established companies: Siddhartha Insurance Limited and Premier Insurance Co. (Nepal) Limited. The company is promoted by distinguished entrepreneurs, established business groups and prominent industrialists.

With an employee base of 600+ professionals operating through a nationwide network of 124 offices (including Head Office), SPIL is committed to delivering comprehensive, one-stop non-life insurance solutions. The company underwrites a diverse portfolio of insurance products, including Property, Motor, Marine, Engineering, Aviation, Livestock & Crops, Micro & Miscellaneous lines of business.

SPIL maintains a strong focus on customer centricity, striving to deliver exceptional service through efficient processes and hassle-free claim settlement. Over the past three decades, SPIL has continuously introduced innovative products, strengthened its risk management capabilities, and ensured reliable fund performance, thereby reinforcing its promise of TRUST & SECURITY for its policy holders.

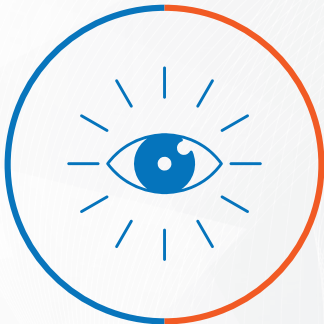
Human capital remains SPIL's greatest strength. In an industry fundamentally driven by people, SPIL's dedicated workforce carries the responsibility of upholding the company's vision, mission, and core values, ensuring sustainable growth and long-term value creation for customers and stakeholders.

SPIL is supported by robust and highly rated reinsurance arrangements, enhancing its financial resilience and capacity to withstand unforeseen events. The company consistently prioritizes good corporate governance, sound risk management practices, and corporate social responsibility, enabling it to excel and maintain its position as a leading player in Nepal's general insurance industry.



MISSION

"To deliver insurance services promptly, with integrity and a desire to serve our esteemed stakeholders, while upholding a high quality of teamwork for excellence and continuous improvement."



VISION

"To become the first choice for non-life insurance by providing secure coverage."



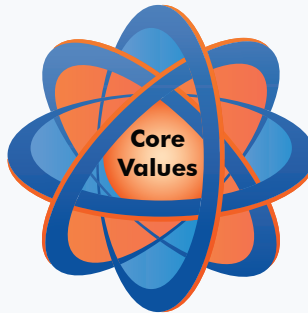
Integrity for Trustworthiness

This core value emphasizes the importance of honesty, transparency, and ethical behavior in all aspects of the company's operations. It means the company is committed to maintain the highest standards of integrity and it is trustworthy and reliable in its interactions with customers, partners, and esteemed stakeholders.



Passion to Serve

This core value reflects the company's commitment to provide exceptional service to its customers. It means that the company's employees are passionate about serving customers and they are dedicated for providing the best possible experience.



Teamwork for Excellence

This core value emphasizes the importance of collaboration and cooperation among employees in achieving the company's goals. It means that the company values teamwork and encourages employees to work together for achieving shared objectives.



Responsiveness

This core value highlights the company's commitment for being responsive to the needs of the customers. It means that the company is quick to response customer queries and able to quickly adapt to changing market conditions and customer needs.



Constant Improvement

This core value reflects the company's commitment for continuous learning and growth. It means that the company is always looking for ways to improve its products, services, and processes and that it is open to new ideas and approaches for achieving success.

BOARD OF DIRECTORS



Mr. Suresh Lal Shrestha
Chairman



Mr. Pawan Kumar Agrawal
Director



Mr. Rajan Krishna Shrestha
Director



Mr. Rahul Agrawal
Director



Mr. Prabhu Krishna Shrestha
Director



Mr. Sumit Kumar Kedia
Director



Ms. Hasana Sharma
Independent Director

SENIOR MANAGEMENT



**Mr. Birendra Bahadur
Baidawar Chhetry**
Chief Executive Officer (CEO)



Mr. Deepak Kumar Dhoot
Deputy Chief Executive Officer
(DCEO)



Mr. Nawaraj Parajuli
Deputy General Manager



Mr. Ramji Dhakal
Assistant General Manager
Head - Marketing

DEPARTMENT HEADS



Mr. Manoj Dhaurali

Chief Manager
Head - Investment, Risk
Management and Compliance



Ms. Sarala Prasai

Chief Manager
Head-Underwriting



Mr. Rajesh Prasad Shrestha

Chief Manager
Head - IT



Ms. Jyotshana Bohara Pandey

Chief Manager
Marketing



Mr. Bharat Sunam

Chief Manager
Head-Human Resource and Branding



Mr. Padam Bdr. Thapa

Chief Manager
Head- Accounts and Finance



Mr. Subodh Karmacharya

Senior Manager
Head - Claim



Ms. Archana Pathak

Senior Manager
Head- Corporate Marketing



Mr. Arun Sapkota

Senior Manager
Head-Admin and Internal Control



Mr. Santosh Panta

Deputy Manager
Head- Agriculture and Live-stock



Ms. Ramita Manandhar

Assistant Manager
Acting Head- Reinsurance



OUR INSURANCE SERVICES



Siddhartha Premier
HOME
Insurance

SAFEGUARD YOUR
SHELTER WITH SPIL
HOME INSURANCE



Siddhartha Premier
PROPERTY
Insurance

SECURE YOUR LIFE TIME
INVESTMENT WITH THE
SPIL PROPERTY
INSURANCE



Siddhartha Premier
**BURGLARY & HOUSE
BREAKING**
Insurance

SECURE YOUR PROPERTY/
HOUSE AGAINST LOSS OR
DAMAGE BY BURGLARY AND/
OR HOUSE-BREAKING WITH
SPIL BURGLARY & HOUSE
BREAKING INSURANCE



Siddhartha Premier
MOTOR
Insurance

DRIVE WITH
CONFIDENCE WITH SPIL
MOTOR INSURANCE



Siddhartha Premier
MARINE
Insurance

PROTECT YOUR CARGO
AND NAVIGATE WITH
CONFIDENCE WITH SPIL
MARINE INSURANCE



Siddhartha Premier
ENGINEERING
Insurance

BUILD THE CONFIDENCE
AND SECURE YOUR
PROJECT WITH SPIL
ENGINEERING
INSURANCE



Siddhartha Premier
AVIATION
Insurance

FLY WITH TRUST AND
SECURITY OF SPIL
AVIATION INSURANCE



Siddhartha Premier
TRAVEL
Insurance

TRAVEL THE WORLD
WITH CONFIDENCE OF
TRUST AND SECURITY
WITH SPIL TRAVEL
INSURANCE



Siddhartha Premier
**INBOUND TRAVEL
MEDICAL**
Medical Insurance

TRAVEL VARIOUS TERRAINS OF
NEPAL WITH CONFIDENCE OF
TRUST & SECURITY WITH SPIL
INBOUND TRAVEL MEDICAL
INSURANCE



Siddhartha Premier
**AGRICULTURE AND
LIVESTOCK**
Insurance

PROTECT YOUR CROPS
AND LIVESTOCK WITH
SPIL AGRI & LIVESTOCK
INSURANCE



Siddhartha Premier
MEDI HEALTH
Insurance

SAVE YOUR MEDICAL
EXPENSES WITH SPIL
MEDI HEALTH
INSURANCE



Siddhartha Premier
MISCELLANEOUS
Insurance

GET ACCIDENTAL INSURANCE,
CASH IN TRANSIT, PUBLIC
LIABILITY, PRODUCT LIABILITY,
PROFESSIONAL INDEMNITY &
OTHERS WITH SPIL
MISCELLANEOUS INSURANCE



Summary of Financial Indicators FY 2024-2025



Share Capital
NPR. 2.8 Billion



Reserve & Surplus
NPR. 4.89 Billion



Net worth
NPR. 7.7 Billion



Number of Shares
28 Million



Book value per share
NPR. 274.38



Earning per Share (EPS)
NPR. 26.93



Price Earning Ratio
31.21



Investment Portfolio
NPR. 8 Billion



Investment Income
NPR. 488 Million



Gross Premium Income
NPR. 4.3 Billion



Gross Claim Paid
NPR. 2.8 Billion



Net Profit
NPR. 755 Million



Solvency Margin Ratio
385.6%



Combined Loss Ratio
62



REINSURERS

hannover re

Hannover Re



Singapore Re

إعادة
Saudi Re

Saudi Re



Best Meridian International Insurance Company



General Insurance Corporation of India



Nepal Reinsurance Company Limited



Himalayan Reinsurance Ltd.



CICA-RE

Compagnie Commune de Réassurance des Etats Membres
de la Conférence Interafricaine des Marchés d'Assurances

Compagnie Commune de Réassurance des Etats
Membres de la CIMA (CICA Re)



Asian Re
Asian Reinsurance Corporation

Asian Reinsurance Corporation



Kenya Reinsurance Corporation Ltd.

Hanoi Re

Hanoi Re



GIC Bhutan Reinsurance Limited



Société Tunisienne de Réassurance (Tunis Re)

| Branch Networks



| OUR SELF OWNED PROPERTIES



CORPORATE
OFFICE BUILDING



KOSHI PROVINCE
OFFICE BUILDING



MAIN BRANCH NAXAL
OFFICE BUILDING

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Years
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OF TRUST & SECURITY



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Siddhartha Premier Insurance Ltd.

TRUST AND SECURITY

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