

Year 2, Vol. I, October 2025

Insurance Institute of Nepal

IIN BULLETIN



Insurance Institute of Nepal

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The Insurance Institute of Nepal (IIN) extends its deepest gratitude to all individuals and organizations who contributed to the development of this Bulletin. Your help has been invaluable in publishing this bulletin.

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IIN Bulletin

Editorial Message

It gives us immense pleasure to present this latest edition of the Insurance Institute of Nepal Bulletin—a platform dedicated to knowledge, collaboration, and the collective progress of our insurance fraternity. We extend our heartfelt greetings to all our esteemed members, valued partners, and engaged readers.

In times marked by rapid transformation and uncertainty, Nepal's insurance industry continues to serve as a steadfast pillar of national stability—protecting livelihoods, fostering resilience, and contributing meaningfully to the country's economic growth. Amid the accelerating pace of technological advancement and evolving market dynamics, our shared ability to learn, innovate, and lead with integrity defines our true strength.

At the Insurance Institute of Nepal (IIN), we remain deeply committed to advancing professional excellence through education, capacity building, and thought leadership. Our purpose is to empower every insurance professional to navigate the complexities of a changing world with confidence, competence, and a strong ethical foundation.

This Bulletin is more than a collection of updates—it is a reflection of the industry's progress, the dedication of its people, and the vision that drives us forward. Each milestone shared within these pages symbolizes our continuous pursuit of knowledge, collaboration, and impact.

Looking ahead, we envision an insurance sector that is digitally empowered, professionally enriched, and socially responsible—one that plays a transformative role in safeguarding Nepal's development journey.

We extend our sincere appreciation for your unwavering trust and partnership. Together, let us continue to strengthen our industry, uphold professional integrity, and build a more inclusive, resilient, and forward-looking insurance ecosystem for Nepal.

Dr. Laxmi Kanta Paudel
Chief Executive Officer
Insurance Institute of Nepal

HIGHLIGHTS

The official Bulletin of IIN



QUATERLY TRAINING HIGHLIGHTS

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Bagmati, 24th-25th July

STRENGTHENING LIFE INSURANCE UNDERWRITING SKILLS: BRIDGING KNOWLEDGE AND PRACTICE

The Insurance Institute of Nepal (IIN) successfully conducted the Life Insurance Underwriting Training under the theme “Strengthening Life Insurance Underwriting Skills: Bridging Knowledge and Practice.” The two-day intermediate-level training took place on 24–25 July 2025 at the IIN Training Hall, Premier Building, Kathmandu in Bagmati Province. The program featured experienced resource persons—Ms. Sharda Pandey Lohani, Mr. Basant Limbu, Ms. Archana Ghimire, and Mr. Udaya Raj Adhikari—who brought a wealth of practical and academic expertise to the sessions

This training was designed to help participants gain a clear and practical understanding of how effective underwriting decisions shape the success and stability of life insurance operations. It provided in-depth knowledge of medical and financial underwriting, helping participants learn how to assess applications carefully, identify potential risks, and apply appropriate underwriting guidelines.

The sessions also emphasized the importance of regulatory compliance, ethical standards, and responsible decision-making—all of which are essential in maintaining trust and credibility in the insurance industry.

Through engaging case discussions and real-life examples, participants learned to connect theory with practice. They explored how thoughtful underwriting not only protects the company’s portfolio but also supports long-term, sustainable growth. By the end of the training, attendees were more confident in evaluating risks, interpreting information accurately, and making balanced decisions aligned with institutional goals.

The program demonstrated IIN’s continuous effort to build professional capacity and enhance technical competence among Nepal’s insurance professionals. It reinforced the value of continuous learning and collaboration in shaping a more knowledgeable, ethical, and resilient insurance sector.



The program concluded with a certificate distribution ceremony led by Dr. Laxmi Kanta Paudel





Bagmati, 30th July

Professional Development - Workshop on AI and Digital Culture

The Insurance Institute of Nepal Ltd. (IIN) organized an insightful Professional Development Workshop on “AI and Digital Culture” for its staff on 30 July 2025 at the IIN Training Hall, Second Floor, Premier Building, Kathmandu in Bagmati Province.

The session, facilitated by Mr. Sukadev Amagain from George Mason University, USA focused on enhancing staff productivity, efficiency, and innovation through the practical use of Artificial Intelligence (AI) tools and digital technologies.

During the workshop, participants explored how AI can transform daily work processes—ranging from data management and communication to creative problem-solving and decision-making. The training emphasized the importance of cultivating a digital-first mindset, enabling professionals to adapt and thrive in an increasingly technology-driven environment.

All the IIN staff actively participated, engaging in hands-on activities, live demonstrations, and group discussions that showcased AI’s potential to streamline workflows and boost overall performance.

Participants shared highly positive feedback, noting that the workshop not only enhanced their technical understanding but also inspired them to integrate digital tools into their everyday tasks more effectively.

By hosting this forward-looking training, IIN reaffirmed its commitment to nurturing a culture of innovation and continuous learning, ensuring that its team remains at the forefront of digital transformation in the insurance sector.





Bagmati, 31st July- 1st August

STRENGTHENING GENERAL INSURANCE UNDERWRITING SKILLS BRIDGING KNOWLEDGE AND PRACTICE.

The Insurance Institute of Nepal (IIN) successfully conducted the Non-Life Insurance Underwriting Training under the theme “Strengthening General Insurance Underwriting Skills: Bridging Knowledge and Practice.” This two-day intermediate-level training was held from 31 July to 1 August 2025 at the IIN Training Hall, 2nd Floor, Premier Building, Kathmandu in Bagmati Province. The program brought together 25 participants representing various non-life insurance companies across Nepal. The sessions were facilitated by experienced industry professionals—Ms. Rajani Poudyal, Mr. Deepak Kumar Dhoot, Mr. Bishnu Prasad Neupane, and Mr. Shambha Raj Lamichhane—who shared valuable insights drawn from their extensive experience in the general insurance sector.

The training was designed to help participants develop a well-rounded understanding of underwriting across major non-life insurance lines, including property, motor, marine, liability, and health insurance. It emphasized the critical role of effective underwriting in ensuring both customer satisfaction and company profitability. Participants explored essential topics such as risk assessment techniques, policy wording, pricing methods, and the significance of exclusions and conditions. The interactive nature of the program, supported by case studies and real-world examples, allowed participants to connect theoretical knowledge with practical applications.

Through this hands-on approach, participants enhanced their ability to assess risks accurately, design appropriate insurance policies, and make informed underwriting decisions aligned with organizational goals. The sessions also underscored the importance of maintaining balance—offering fair protection to customers while safeguarding the company’s financial health.

The training concluded with a certificate distribution ceremony, where Mr. Susil Dev Subedi, Executive Director of the Nepal Insurance Authority and Chairman of the Insurance Institute of Nepal, graciously handed over certificates to the participants. His presence added great value to the event, reflecting the strong collaboration between regulatory and educational institutions in strengthening professional standards within Nepal’s insurance sector.

By the end of the training, attendees had strengthened their technical and analytical skills, enabling them to contribute more effectively to the underwriting process within their organizations. The success of this program highlights IIN’s continued commitment to advancing professional development and fostering technical excellence within Nepal’s insurance industry.



The program concluded with a certificate distribution ceremony led by Mr. Susil Dev Subedi





Bagmati, 3rd - 8th August

DATASMART: Excel Skills for Business Analytics

The Insurance Institute of Nepal (IIN) successfully conducted a six-day training program titled “DATASMART: Excel Training for Business Analytics” from 3 to 8 August 2025 at the IIN Training Hall, 2nd Floor, Premier Building, Kathmandu in Bagmati Province. Designed exclusively for insurance professionals from various companies, the program aimed to enhance participants’ data-handling capabilities, analytical skills, and reporting efficiency. The training was facilitated by Mr. Subash Manandhar, an experienced data analytics professional, with coordination support from Mr. Raj Pandey of IIN. A total of 29 participants took part in this intensive and highly interactive program.

The training was specifically tailored to meet the evolving data needs of the insurance industry, focusing on improving efficiency and accuracy in day-to-day analytical tasks. Participants learned to utilize both essential and advanced Excel tools, including formulas, pivot tables, data visualization, and reporting techniques, all contextualized to insurance operations such as underwriting, claims management, and portfolio monitoring.

Through hands-on exercises and real-case applications, participants developed the ability to manage large datasets, interpret patterns, and derive meaningful insights to support business decisions. The sessions emphasized how data-driven analysis can significantly improve underwriting precision, operational efficiency, and financial reporting accuracy.

By the end of the program, participants were well-equipped to use Excel as a powerful business analytics tool, enabling them to enhance productivity and contribute to evidence-based decision-making within their organizations. The DATASMART training once again highlighted IIN’s commitment to advancing digital proficiency and analytical capability in Nepal’s insurance sector, ensuring professionals are prepared to meet the demands of a data-driven future.



The program concluded with a certificate distribution ceremony led by Dr. Laxmi Kanta Paudel





Bagmati, 4th-8th August

Building the Internal Capacity to Provide Inclusive Insurance

Insurance Institute of Nepal (IIN), in collaboration with the United Nations Development Programme (UNDP) and the Insurance and Risk Finance Facility (IRFF), successfully concluded the final module of the Inclusive Insurance Training Program. The event was held from August 04 to August 08, 2025, at The Square Hotel, Lalitpur.

This final module focused on internal capacity building through change management in inclusive insurance—equipping professionals with the skills and insights to strengthen insurance accessibility and sustainability for underserved and vulnerable populations across Nepal.

A total of 54 participants, including 42 practitioners and 12 national trainers, took part in the training. The program featured a blended learning approach, combining lectures, case studies, group discussions, interactive presentations, and digital learning tools to promote active engagement and practical understanding.

As the insurance sector evolves, the training underscored a vital message: sustainable insurance is built not only on innovative products but also on trust, service, and lasting relationships. The program reaffirmed the shared commitment of IIN and UNDP to foster inclusive growth and resilience within Nepal's insurance ecosystem.



The program concluded with a certificate distribution ceremony led by Ms. Kyoko Yokosuka-Resident Representative, UNDP Nepal



Ms. Kyoko Yokosuka, UNDP Nepal Resident Representative, handed over four modules to the CEO of the Insurance Institute of Nepal.









Koshi, 5th-6th September

Transformation Through Neuro-Linguistic Programming Techniques

The Insurance Institute of Nepal Ltd. (IIN) successfully organized a two-day intensive training on Neuro-Linguistic Programming (NLP) for insurance professionals, including provincial managers from both life and non-life insurance companies and representatives from the Nepal Insurance Authority.

Held on 20–21 Bhadra 2082 at Sakura Adventures and Resort, Morang, Koshi Province, the training focused on enhancing leadership, communication, emotional intelligence, and goal-setting—core competencies for professional growth in the insurance sector.

The program was inaugurated by Ms. Preeti Deo, Province Head (Deputy Director) of the Nepal Insurance Authority, Koshi Province, and Dr. Laxmi Kanta Paudel, CEO of IIN, who both emphasized the importance of continuous learning and capacity building. The program was coordinated by Mr. Ganesh Sharma from IIN.

Mr. Joseph B. Niraula (Josh), a renowned NLP trainer and motivational speaker, facilitated highly interactive sessions connecting NLP concepts with real-world challenges. Topics included leadership in the 21st century, communication techniques, emotional intelligence, negotiation, and work-life balance, delivered through engaging discussions, case studies, and NLP exercises.

A total of 39 professionals participated enthusiastically, praising the program's relevance, delivery, and motivational impact. Participants reported improved self-awareness, communication, and leadership skills, rating the training as excellent.

The program concluded with a certificate distribution ceremony, where dignitaries Ms. Preeti Deo, Dr. Laxmi Kanta Paudel, and Mr. Joseph B. Niraula encouraged participants to apply their learning in practice.

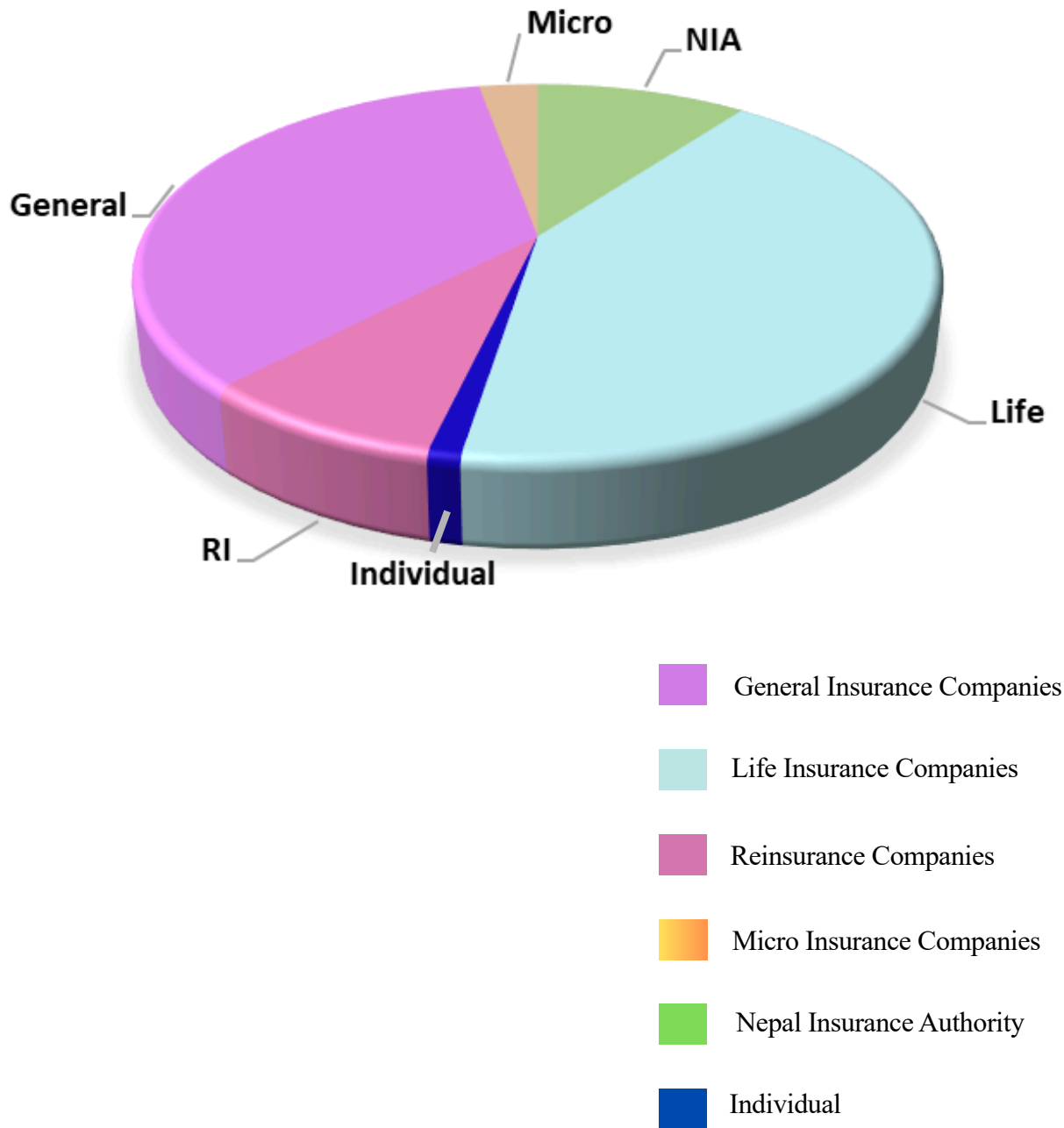
Building on this success, IIN plans to organize regular NLP and leadership development programs across provinces—reaffirming its commitment to advancing professionalism and innovation in Nepal's insurance industry.



The program concluded with a certificate distribution ceremony led by Ms. Preeti Deo, Province Head (Deputy Director) of the NIA, Koshi Province



SNAP OF PARTICIPANTS



Summary Insight

The chart illustrates that the majority of participants came from the Life and General insurance sectors, followed by Reinsurance, NIA, Microinsurance, and a few Individual participants. This suggests that institutional involvement, especially from life and general insurers was the most significant in the program.

STAY IN TOUCH WITH US

Call For Paper

The Journal of Insurance Studies in South Asia is scheduled for publication in November 2025. You are invited to contribute your articles for inclusion in this edition. Please share your submissions at publication@iin.org.np.



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