Insurance Institute of Nepal

IIN BULLETIN

Year 3, Vol. I, October 2026



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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

The beginning of a new fiscal year offers an opportunity to reflect on our progress, renew our commitments, and set clear priorities for the future. As we conclude the first quarter of FY 2083/84, the Insurance Institute of Nepal (IIN) remains committed to advancing professional excellence and strengthening the capabilities of Nepal's insurance sector.

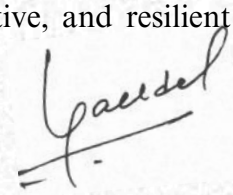
During this quarter, we continued our efforts to promote capacity building through structured training programs, professional development initiatives, and knowledge-sharing activities. Our programs brought together professionals from different segments of the insurance industry, creating opportunities to exchange experiences, strengthen technical knowledge, and develop practical skills relevant to the evolving needs of the sector.

At IIN, we recognize this responsibility and continue to expand our learning initiatives through both physical training programs and digital learning opportunities. Through our institutional partnerships and collaborative efforts, we aim to make quality professional education more accessible, relevant, and impactful for insurance practitioners and other stakeholders across the country.

The highlights presented in this bulletin reflect our activities, achievements, and continued engagement with the industry during the first quarter. Each initiative represents a shared effort towards enhancing professional standards and contributing to the sustainable development of Nepal's insurance sector.

As we move forward into the coming quarters, we look forward to strengthening our collaborations, introducing relevant learning opportunities, and responding to the emerging needs of the industry. I extend my sincere appreciation to the Nepal Insurance Authority, our member institutions, partner organizations, resource persons, participants, and all stakeholders for their continued trust and support.

Together, let us continue working towards a more competent, innovative, and resilient insurance industry in Nepal.



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

OCTOBER, 2026 VOL.I

IIN AT A GLANCE

The official Bulletin of IIN



12
Program Conducted

275
Participants

42
Organizations

2
Province

65+
Digital Learners

During the first quarter, Insurance Institute of Nepal (IIN) successfully engaged 275 participants representing 42 organizations from across Nepal's insurance and financial services ecosystem. The quarter witnessed strong participation from a diverse mix of stakeholders, reflecting IIN's continued commitment to strengthening professional capacity across the industry.

KEY HIGHLIGHTS

- Diverse Participation
- Stonger Partnership
- Expanding Digital Learining
- Greater Industry Impact

PROGRAM & ENGAGEMENTS

Key Programmes of the Quarter



Title: Advanced Excel Skills for Business Analytics

23-30 July 2026

19 Participants



Title: Research Methods for Insurance Professionals

31 July-1 August 2026

20 Participants



Title: Advanced Reinsurance Broking Program

7 August 2026

6 Participants



Title: Administrative and Professional Writing Skills Enhancement Training

14 August 2026

23 Participants



Title: Technical Excellence in Life Insurance Operations

18 August-10 September 2026

27 Participants



Title: Document Verification for the Insurance professionals

2 September 2026

46 Participants

PROGRAM & ENGAGEMENTS

Key Programmes of the Quarter



Title: Emotional Intelligence Mindset: Skills for Responding instead of Reacting

8-9 September 2026

21 Participants



Title: Monitoring, Evaluation and Evidence-Informed Supervision For Insurance Sector

18-19 September 2026

19 Participants



Title: Mastering Marine Cargo Claims: Advanced Strategies in Liability, Valuation and Recovery

24 September 2026

20 Participants



Title: Technical Excellence in Life Insurance Operations

24 September-15 October 2026

26 Participants



Title: Sustainable General Insurance Operation with AML/CFT Safeguards

6-7 October 2026

23 Participants



Title: Sustainable Life Insurance Operation with AML/CFT Safeguards

6-7 October 2026

25 Participants

Feature Program

ADVANCED EXCEL SKILLS FOR BUSINESS ANALYTICS

7 -14 Shrawan 2083 Kathmandu, Bagmati



Insurance Institute of Nepal organised Advanced Excel Skills for Business Analytics, a six-day, in-person programme built around the everyday work of insurance professionals.

The programme was held from 7 to 14 Shrawan, 2083 (July 23 to 30, 2026), from 7:00 AM to 9:00 AM each day, at the IIN Training Hall in Narayanchaur, Naxal, Kathmandu. It welcomed 19 participants from insurance sector representing departments such as underwriting, claims, finance, and MIS.

Over the six days, participants moved step by step through the tools that matter most in reporting and analysis. The programme began with general functions and dates, then turned to charts and conditional formulas and formatting. Lookup functions followed, leading into pivot tables and pivot charts, and the final day brought together large worksheets and macros. Each session drew on examples from insurance settings, so that what was practised in the room could be carried straight back to participants' own desks.

The sessions were facilitated by Mr. Subash Manandhar, Senior Software Engineer, with professional expertise in AWS and Databricks. He brings extensive training experience in Advanced Excel, Excel VBA, and Power BI, and has been associated with the IIN trainer community since 2024. Throughout the programme, participants were provided with handouts, presentation materials, and stationery to support their learning. Certificates were awarded upon successful completion of the programme.

The Insurance Institute of Nepal (IIN) extends its sincere appreciation to all participating organisations for their continued trust and cooperation, and to Mr. Manandhar for his valuable contribution and dedication. IIN looks forward to continued engagement and collaboration through its forthcoming professional development programmes.











Feature Program

RESEARCH METHODS FOR INSURANCE PROFESSIONALS

8 -12 Bhadra 2083 **Kathmandu, Bagmati**



The Insurance Institute of Nepal (IIN) organised a two-day training programme, Research Methods for Insurance Professionals – Qualitative Research, on 31 July and 1 August 2026 at the IIN Training Hall, Narayanchaur, Naxal. The programme was designed for officers in product development, business development, marketing and customer experience, and aimed to help them understand customers and markets through structured qualitative inquiry.

Twenty participants took part, representing life insurers, non-life insurers, reinsurers, micro life insurers and the regulatory sector. The sessions were led by Prof. Dr. Prakash Chandra Bhattarai and Dr. Rupa Munakarmi.

The first day began with an inaugural session and an ice-breaking activity, followed by an introduction to research and the foundations of qualitative inquiry, including research paradigms and exploratory and case study approaches. Participants then worked in groups to identify research problems and draft objectives and research questions drawn from their own insurance operations.

On the second day, the resource persons demonstrated data collection techniques such as in-depth interviews, key informant interviews, focus group discussions and observation. Participants designed interview guides and sampling strategies, and were introduced to coding, categorisation and theme development. Discussions on research ethics, including informed consent, confidentiality and credibility, were followed by a session on report writing. The programme closed with group presentations of mini research proposals, each covering a topic, objectives, methodology, interview questions and sampling approach, with constructive feedback from the facilitators.

Participants valued the practical orientation, the real-life insurance examples and the experience of learning together. Some suggested that more time for hands-on data analysis, and additional case studies from the Nepali insurance sector, would be helpful in future.

Certificates were distributed at the closing session in the presence of the resource persons.











Feature Program

ADVANCED REINSURANCE BROKING PROGRAM

22 Shrawan 2083 Kathmandu, Bagmati



The Insurance Institute of Nepal (IIN) conducted the Advanced Reinsurance Broking Program on 22 Shrawan 2083 (7 August 2026) at the IIN Training Hall, Naxal, Kathmandu. The one-day executive programme was designed for professionals working in reinsurance broking, and focused on strategic risk assessment, underwriting analytics, technical reinsurance structuring and claims administration.

Six participants from reinsurance broking companies attended. The sessions were led by Dr. Sujan Adhikari, Chief General Manager at Fulcrum Global Reinsurance Brokers P. Ltd., Mauritius. Dr. Adhikari has more than fifteen years of experience in reinsurance, was a founding team member of Nepal Reinsurance Company Limited, and brought practical industry insight and real-world examples to each session.

The programme began with risk assessment and risk presentation, where participants discussed how reinsurers evaluate risk and why a well-prepared submission supports treaty acceptance and pricing. A session on underwriting pattern analysis looked at portfolio performance, risk accumulation and loss trends, and how these influence reinsurance negotiations.

In the afternoon, participants worked through facultative and treaty arrangements, retention limits and technical accounts, followed by a session on claims processing that traced a claim from notification to recovery and highlighted the value of timely communication between insurers and reinsurers. The final session compared proportional and non-proportional reinsurance, including quota share, surplus, excess of loss and stop loss arrangements.

The day closed with a case study in which participants evaluated underwriting information, considered suitable reinsurance structures and discussed pricing. Participants took an active part in the discussions and exercises, and the practical orientation of the sessions was especially appreciated.

Certificates were presented by Dr. Laxmi Kanta Paudel, CEO of IIN, in the presence of the resource person.











Feature Program

ADMINISTRATIVE AND PROFESSIONAL WRITING SKILLS ENHANCEMENT TRAINING

29 Shrawan 2083 Kathmandu, Bagmati



The Insurance Institute of Nepal (IIN) conducted a customized Administrative and Professional Writing Skills Enhancement Training for the Nepal Insurance Authority on 29 Shrawan 2083 (14 August 2026) at the IIN Training Hall, Narayanchaur, Naxal. The one-day programme was tailored to strengthen participants' administrative documentation, professional writing, and communication skills, contributing to more effective, accurate, and efficient regulatory work.

23 NIA personnel took part in this training program, including technical and administrative officers, staff involved in supervision and inspection, and newly appointed employees. The sessions were facilitated by Mr. Pradip Raj Kandel, who drew on his long experience in public administration, governance and institutional development.

The programme followed the everyday writing tasks of a regulatory office. Participants began with official letter correspondence, looking at types of letters, their purpose and the points to keep in mind when drafting.

The session on notes and file notes (tippani) explored when a note is needed, its essential elements, and how a note differs from an opinion. Later sessions covered report writing and proposal preparation, followed by standard operating procedures (SOPs), including why they matter, when compliance is needed and the risks of overlooking them. The programme also touched on recommendations and the documents commonly required for KYC.

Learning was kept practical throughout. Interactive presentations, group discussions and case studies were combined with exercises in drafting letters, notes and reports, and participants were introduced to checklists and templates they could carry back into their daily work.

Certificates were presented by Dr. Laxmi Kanta Paudel, CEO of IIN, in the presence of the resource person.











Feature Program

TECHNICAL EXCELLENCE IN LIFE INSURANCE OPERATIONS

2 –24 Bhadra 2083 **Kathmandu, Bagmati**



The Insurance Institute of Nepal (IIN) conducted a 15-day training programme, Technical Excellence in Life Insurance Operations, from 2 to 24 Bhadra 2083. Held each morning from 7:00 to 10:00 AM, the programme offered 45 learning hours and was designed for life insurance professionals up to officer level, as well as interested learners, who wanted a firm grounding in how life insurance works day to day.

Twenty-seven participants took part in this training program. The sessions were led by resource persons drawn from the insurance sector, each bringing hands-on expertise in their own area of practice.

The programme moved step by step through the life insurance value chain. It began with the life insurance industry and its guiding principles, then turned to products, policy structure and underwriting. Later sessions covered premium calculation and actuarial basics, policy servicing and administration, and claim management, followed by reinsurance and distribution channels.

The final days looked at sales management and customer relationships, regulation and compliance in Nepal, risk management in life insurance, and digital transformation, before closing with emerging issues and a final assessment.

Throughout, instructor-led presentations were combined with case-based learning, group discussions and question-and-answer time, so that participants could connect concepts with the situations they meet at work. Particular attention was given to AML/CFT and KYC compliance and to the full policy life cycle, from issuance to claims settlement.

Certificates were presented to the participants by the CEO of IIN, Dr. Laxmi Kanta Paudel, together with the resource person.











Feature Program

DOCUMENT VERIFICATION FOR INSURANCE PROFESSIONALS

17 Bhadra 2083 Kathmandu, Bagmati



The Insurance Institute of Nepal (IIN) conducted a half-day training programme, Document Verification for Insurance Professionals, on 17 Bhadra 2083 (2 September 2026) at the IIN Training Hall, Narayanchaur, Naxal. The session ran from 1:30 to 5:00 PM and focused on a simple but important idea: that sound insurance decisions begin with documents that are genuine, accurate, current and presented by an authorised person.

Forty-six participants took part in this training program. The programme was designed for professionals who rely on documents in their daily decisions, including officers from claims, underwriting, policy servicing and branch operations, along with survey and loss assessment professionals. The session was facilitated by Mr. Pradeep Raj Kandel, who brought long experience in public administration and governance.

The first module looked at personal and civil documents, such as citizenship, national ID, passport, driving licence, and birth, marriage, divorce and death records. Participants discussed how to spot discrepancies, which authorities issue each document and how to verify it.

The second module moved to property, legal, financial and institutional documents, including land and asset records, contracts and authorisations, and claims and field documents. It closed with digital and multi-source verification through official portals and the Nagarik App.

The session was practical and participatory, with interactive presentations, examples, group discussions and case studies. A recurring theme was balance: verification should be risk-based and proportionate, protecting insurers from fraud and legal risk without creating unnecessary delays for genuine customers.

Certificates were presented to the participants by the CEO of IIN, Dr. Laxmi Kanta Paudel, together with the resource person.











Feature Program

EMOTIONAL INTELLIGENCE MINDSET: SKILLS FOR RESPONDING INSTEAD OF REACTING

23 - 24 Bhadra 2083 Butwal, Lumbini



The Insurance Institute of Nepal (IIN) conducted a training programme titled "Emotional Intelligence Mindset: Skills for Responding Instead of Reacting" for branch managers from various insurance companies. Delivered through five interconnected workshops over a total of ten hours, the programme focused on strengthening leadership effectiveness by helping participants manage workplace pressures, expectations, and emotional responses constructively.

The programme was attended by 21 participants and facilitated by Mr. Sagar Satyal, a Dalai Lama Fellow, and a Chevening alumnus. He brings extensive experience in emotional intelligence and communication, having worked with more than 50 organisations.

The workshop series introduced needs awareness as a foundation for developing self-awareness and empathy. Through these sessions, participants gained practical insights into responding thoughtfully, communicating effectively, and fostering more constructive professional relationships.

The programme concluded with practical guidance on expressing requests clearly and listening to the requests of others in ways that [illegible]age mutual understanding and

The training adopted a participatory and practice-oriented approach, incorporating leadership-focused activities, reflection on real workplace situations, peer discussions, and practical communication frameworks. These activities enabled participants to relate the learning to their professional responsibilities and identify ways to apply the concepts in their interactions with team members, insurance agents, and customers.

Upon completion, participants gained practical insights into managing challenging conversations, identifying the underlying needs contributing to disagreements, and strengthening trust and collaboration within their branch teams.

At the conclusion of the programme, Mr. Sagar Satyal distributed certificates to the participants in recognition of their successful participation.




CERTIFICATE
DISTRIBUTION
CEREMONY




CERTIFICATE
DISTRIBUTION
CEREMONY


CERTIFICATE
DISTRIBUTION
CEREMONY

Feature Program

TECHNICAL EXCELLENCE IN GENERAL INSURANCE OPERATIONS

8–29 Asoj 2083 Kathmandu, Bagamati



The Insurance Institute of Nepal (IIN) conducted a 15-day training programme, Technical Excellence in General Insurance Operations, from 8 to 29 Asoj 2083. Held each morning from 7:00 to 10:00 AM, the programme offered 45 learning hours for professionals up to officer level in the general insurance industry, as well as interested learners, who wanted to deepen their understanding of non-life insurance.

Twenty-six participants took part in this training program. The sessions were led by fifteen resource persons from the insurance sector, each bringing practical experience in their own area of practice.

The programme began with insurance fundamentals in the Nepali context and the legal and regulatory framework, followed by underwriting fundamentals. Participants then worked through the major classes of business, including property insurance, engineering insurance, motor insurance as a high-volume portfolio, marine, aviation and miscellaneous insurance.

Later sessions turned to financial management in insurance, claims management, risk management and reinsurance. The final days covered sales for general insurance policies and emerging issues in the sector.

Instructor-led presentations were combined with case-based learning, group discussions and question-and-answer time, linking global practice with the realities of Nepal's market. Throughout, the emphasis stayed on practical judgement: how to assess a risk, handle a claim with accuracy, recognise warning signs of fraud and speak with customers in a way that builds trust.

Certificates were presented to the participants by the CEO of IIN, Dr. Laxmi Kanta Paudel.




Click to add title
Thanks You
Questions & Discussion




Click to add title
Thanks You
Questions & Discuss


Click to add title
Thanks Y
Questions & D

Feature Program

MONITORING, EVALUATION AND EVIDENCE-INFORMED SUPERVISION

2nd -3rd Ashwin 2083 Bhaktapur, Bagmati



The Insurance Institute of Nepal (IIN) conducted a two-day customize residential training programme titled "Monitoring, Evaluation and Evidence-Informed Supervision for the Insurance Sector" for officials of the Nepal Insurance Authority (NIA). The programme focused on strengthening the application of monitoring and evaluation as an effective tool for informed supervisory decision-making, moving beyond its conventional role as a reporting mechanism.

The programme was attended by 19 participants, comprising deputy directors, and officers from various relevant departments of the NIA. The sessions were facilitated by Dr. Uttam Uprety.

The first day of the programme, comprising approximately seven hours of sessions, focused on strengthening participants' capacity to generate reliable evidence and apply sound analytical judgement in supervisory functions. The sessions covered the translation of supervisory objectives into measurable results, the development of decision-oriented indicators, including Key Performance Indicators (KPIs), Key Risk Indicators (KRIs), and early warning signals. Participants also examined data quality and reliability through practical exercises involving the analysis of a flawed reporting extract.

The sessions further focused on the analysis of supervisory data and dashboards, with particular emphasis on establishing appropriate thresholds, applying risk-scoring methodologies, and strengthening supervisory prioritisation. The second day of the programme concentrated on translating evidence into effective supervisory actions and continuous institutional learning. Participants engaged in practical exercises on root cause analysis, triangulation of quantitative and qualitative evidence, and the translation of supervisory findings into appropriate corrective measures and follow-up mechanisms.

The programme adopted a highly practical and participatory approach, incorporating hands-on exercises, case-based discussions, and applied learning activities. Participants developed practical outputs, including a prioritised supervisory watch-list and a one-page management brief.

At the conclusion of the programme, Dr. Laxmi Kanta Paudel, Chief Executive Officer of IIN, distributed certificates to the participants in recognition of their successful participation.











Feature Program

MASTERING MARINE CARGO CLAIMS: ADVANCED STRATEGIES IN LIABILITY, VALUATION AND RECOVERY OPTIMIZATION

8th Ashwin 2083 Kathmandu, Bagmati



The Insurance Institute of Nepal (IIN) conducted a one-day training programme titled "Mastering Marine Cargo Claims: Advanced Strategies in Liability, Valuation and Recovery Optimization" on 24 September 2026 at Hyu Korean, Naxal, Kathmandu. The programme was held from 10:00 AM to 5:00 PM and focused on the technical and practical aspects of marine cargo claims management, covering key areas such as loss assessment, carriage contracts, policy exclusions, survey evidence, and the responsibilities of various parties involved in cargo-related claims.

The programme was attended by 20 participants and facilitated by Capt. Mukesh Gautama, who guided participants through the technical and legal dimensions of marine cargo claims.

The training was structured into five sessions. Participants began with an in-depth examination of marine cargo policy interpretation, focusing on the application of proximate cause in cases involving multiple contributing factors and the distinction between insured perils and policy exclusions, including inherent vice and inadequate packing.

The subsequent sessions focused on the assured's duty to mitigate losses, strategies for preserving and maximising subrogation recoveries, and techniques for identifying potential fraudulent claims through red-flag analysis, including inconsistencies that may indicate pre-existing damage.

The programme adopted a practical and interactive learning approach, combining group interactions, question-and-answer sessions, and the examination of real-world survey reports and supporting documentation. The sessions also highlighted the need for effective coordination among claims, underwriting, surveying, legal, and reinsurance departments to ensure informed and efficient claims management.

At the conclusion of the programme, certificates were distributed to the participants by Dr. Laxmi Kanta Paudel, Chief Executive Officer of IIN, alongside the resource person, Capt. Mukesh Gautama, in recognition of their participation.











Feature Program

SUSTAINABLE GENERAL & LIFE INSURANCE OPERATIONS WITH AML/CFT

20–21 Ashwin 2083 Itahari, Koshi



The Insurance Institute of Nepal (IIN) brought two parallel training programmes to Itahari, Koshi Province, on 20 and 21 Ashwin 2083 at Hotel Verandah, Central Plaza. Sustainable General Insurance Operations with AML/CFT Safeguards and Sustainable Life Insurance Operations with AML/CFT Safeguards were held on a non-residential basis, from 10:00 AM to 5:00 PM each day. They were designed for insurance professionals outside Kathmandu, including underwriters, claims handlers, sales and marketing personnel, operations managers and branch team leaders.

In total, 48 participants took part: 23 in the general insurance programme and 25 in the life insurance programme.

The first day gave each group its own technical focus. The general insurance programme looked at property insurance underwriting, from risk assessment through to claim settlement. Participants discussed types of property insurance and their coverages, risk inspection, sum insured fixation, policy terms, inclusions and exclusions, and the handling of losses from natural disasters. The session was led by Mr. Prajwol Acharya.

The life insurance programme covered life insurance technicalities, including risk analysis, documentation and underwriting strategies, policy services, pricing, claim management, and fraud detection and mitigation. The session was led by Mr. Digvijaya Singhal.

The second day brought both groups together for AML/CFT. Sessions covered the concept of AML/CFT, FATF and related bodies, the risk-based approach, the Money Laundering Act, terrorist and proliferation financing, targeted sanctions, typologies and emerging issues, Nepal Insurance Authority directives and the FIU red flags for the insurance sector. The sessions were led by Mr. Rajendra Maharjan and Mr. Dil Bahadur Subba Angdembe. Learning together gave general and life insurance professionals the chance to share experiences across both sectors.

Both programmes combined interactive lectures, case studies, group discussions and question-and-answer time.



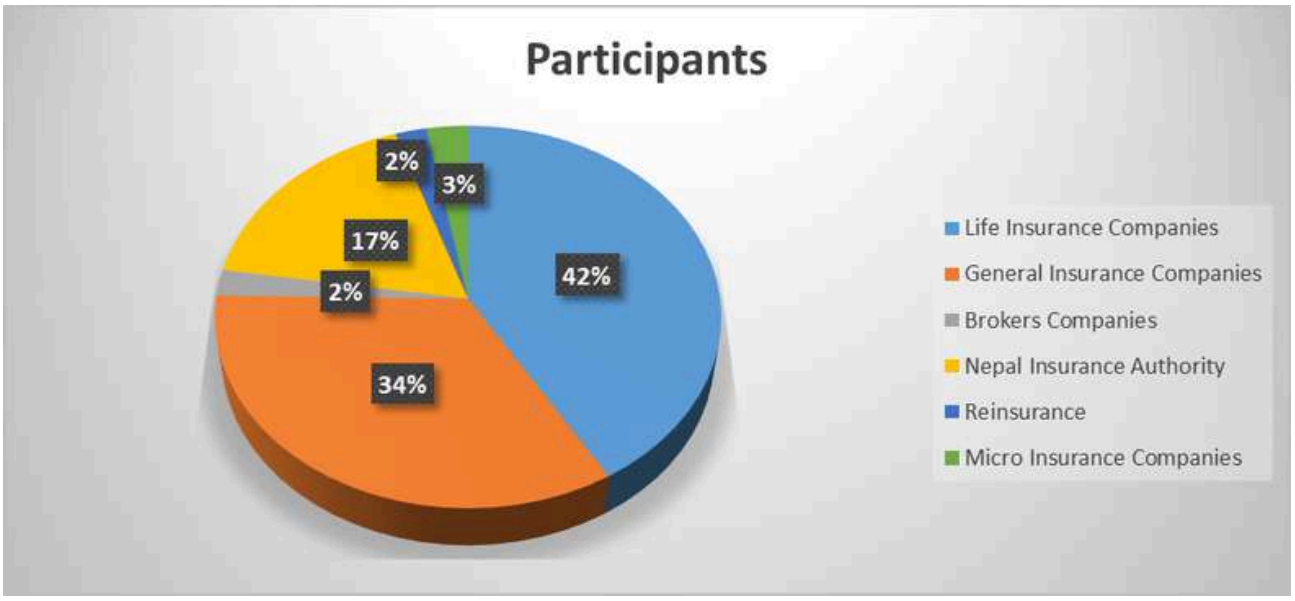








SNAP OF PARTICIPANTS



275
Participants

Summary Insight

During the first quarter of Fiscal Year 2083/84, the Insurance Institute of Nepal (IIN) recorded the participation of 275 individuals from various sectors of Nepal's insurance industry through its training, learning, and professional development initiatives. The participation reflects IIN's continued efforts to strengthen professional knowledge, enhance technical competencies, and promote capacity development across the insurance sector.

The participant distribution covered six major segments of the industry, demonstrating the Institute's engagement with a broad range of insurance stakeholders.

Life Insurance Companies accounted for the highest share of participation, representing 42% (approximately 114 participants) of the total. This was followed by General Insurance Companies, contributing 34% (approximately 93 participants). The Nepal Insurance Authority represented 17% (approximately 48 participants), highlighting the participation of the regulatory sector in professional learning and development activities.

In addition, participants from Micro Insurance Companies accounted for 3% (approximately 8 participants), while Brokers Companies and Reinsurance Companies each represented 2% (approximately 5 participants) of the total participation.

Insurance Institute of Nepal

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