



INSURANCE REGULATORY AUTHORITY

Insurance Industry Quarterly Claims Statistics for the Period

January – March 2025

Prepared by

Insurance Regulatory Authority

May 2025

About Insurance Regulatory Authority

The Insurance Regulatory Authority (IRA) is a State Corporation with a mandate to regulate, supervise and promote the development of the insurance industry in Kenya. The key players regulated by IRA are insurance companies, microinsurance companies, reinsurance companies, insurance brokers, insurance agents, bancassurance intermediaries, motor assessors, insurance investigators, insurance surveyors, loss adjustors, claims settling agents, and risk managers.

All incorporated entities regulated under the Insurance Act are required to submit various periodic returns to IRA. Insurers and microinsurance companies are required to submit monthly summary of claims returns within fifteen (15) days after the end of the month to which the returns relate.

Reliance and Limitations

The information contained in this report has been obtained from the monthly summary of claims returns submitted to IRA, pursuant to the provisions of the Insurance Act, Cap 487. No adjustments have been made to the returns data except where adjustments have been made in consultation with the affected insurers.

The publication of any summary of an insurer's return in a report does not necessarily mean that the returns so summarized have satisfied all the requirements of the Insurance Act, Cap 487, or that the Authority approves the accuracy of the contents of the returns. All regulated long-term, general and microinsurance companies submitted their monthly summary of claims returns as of the date of preparation of this report. Data for Britam Microinsurance Company (Kenya) Limited and Kenya Orient Insurance Company Limited has been excluded due to non-compliance with the submission requirements.

Where necessary, figures have been adjusted to eliminate errors in totals due to rounding off.

1.0 Introduction

Both long-term, general insurance and microinsurance business underwriters are required to submit monthly summary of claims returns to IRA through the electronic regulatory system (ERS).

These returns are submitted within 15 days after the end of the month to which they relate. At the time of preparation of this report, all the insurers had submitted their monthly summary of claims returns for the first quarter of 2025. Data for Britam Microinsurance Company (Kenya) Limited and Kenya Orient Insurance Company Limited has been excluded due to non-compliance with the submission requirements.

The quarterly claims settlement statistics summarizes quarterly claims data into number of claims outstanding at the beginning of the quarter, action taken during the quarter, and the number of claims outstanding at the end of the quarter. Further, under general insurance business, a distinction is made between liability¹ and non-liability claims.

1.1 Quarterly Claims Movements

The quarterly claims movements indicate the actions taken during the quarter which comprises of the following:

1.1.1 Total Number of Claims – It is the summation of the number of claims paid, claims declined, claims closed as no claims and claims outstanding at the end of the quarter.

The total number of claims in Q1 2025 under the general liability class were 144,787 and amounted to KES 38.50 billion. This represents a decrease in the total number of claims from 145,324 in Q4 2024, with an increase in the claims amounts from KES 35.05 billion in Q4 2024 to KES 38.50 billion.

¹ Liability Claims are third party claims while non liability claims are policyholder claims.

On the other hand, 5,691,997 number of general non-liability claims amounting to KES 64.61 billion were reported. This represents an increase in the total number of claims from 4,068,808 and a decrease in the total claims amounts from KES 67.65 billion reported in Q4 2024.

Long-term claims in Q1 2025 increased both in number and amounts to 164,371 claims and KES 39.13 billion, from 161,673 claims and KES 34.37 billion in Q4 2024.

1.1.2 Claims Intimated or Revived.

These include: -

- i. **Claims intimated** - this comprises of the number of claims that have been reported to the insurers during the quarter; and
- ii. **Revived claims** – these are claims previously closed but revived by the policyholders/claimants during the quarter.

Liability claims intimated or revived in Q1 2025 increased in number from 15,616 in Q4 2024 to 17,370 but decreased in amounts from KES 3.55 billion to KES 2.57 billion.

Additionally, number of non-liability claims reported as intimated or revived increased to 4,349,227 in Q1 2025 from 2,605,246 in Q4 2024, while the quantum decreased to KES 16.99 billion from KES 17.10 billion.

Long-term claims intimated or revived increased in number from 125,524 to 126,311, and in amounts from KES 23.13 billion in Q4 2024 to KES 28.11 billion in Q1 2025.

1.1.3 Claims Revised - these are the claims whose reserve amounts (estimates) were changed during the quarter.

In Q1 2025, the number of general liability claims revised was 16,632 amounting to KES 3.99 billion while the number of general non-liability claims revised was 34,420 amounting to KES 4.29 billion. The number of long-term revised claims were 1,695 amounting to KES 211.71 million in Q1 2025.

1.1.4 Claims Paid - these are claims paid by the insurers during the quarter.

These may include those outstanding at the beginning of the period and those intimated and revived during the quarter.

In Q1 2025, the number of general liability claims paid was 15,240 amounting to KES 5.51 billion. The amount of general liability claims paid in Q1 2025 was an increase of 23.8% from KES 4.45 billion paid in Q4 2024. On the other hand, the number of non-liability claims paid was 3,315,491 amounting to KES 19.87 billion. The amount of non-liability claims paid in Q1 2025 was a decreased of 3.8% from KES 20.66 billion paid in Q4 2024.

Long-term insurers paid 124,595 number of claims amounting to KES 27.86 billion in Q1 2025 an increase of 1.1% in terms of numbers from 123,240 reported in Q4 2024 while the quantum increased by 19.3% from KES 23.36 billion paid in Q4 2024.

1.1.5 Claims Declined – these are claims that the insurer has declined to pay during the quarter for various reasons as per policy document or otherwise.

In Q1 2025, liability claims declined, increased by 3.7% in terms of numbers from 54 to 56 and by 35.4% in terms of amounts from KES 32.37 million to KES 43.84 million. The number and amounts of non-liability claims declined rose by 87.7% from 11,768 to 22,086 and by 16.6% from KES 354.02 million to KES 412.90 million respectively.

During the period under review, the number of claims declined by the long-term insurers decreased by 17.8% from 270 to 222 while the amounts increased by 37.1% from KES 147.48 million to KES 202.20 million.

1.1.6 Claims Closed as no Claims – these are notified claims for which the insurer makes provisions for liability, but the liability does not crystallize during the quarter.

In Q1 2025, the number of general liability claims closed as no claims decreased by 40.1%, from 3,831 to 2,294, with the associated amounts declining by 56.2%, from KES 979.75 million to KES 428.66 million. For non-liability claims, the number closed as no claims dropped by 25.3%, from 20,631 to 15,411, while the corresponding amounts declined significantly by 63.8%, from KES 1.85 billion to KES 671.59 million.

During the same period, the number of claims closed as no claims under long-term insurance business increased by 2.4% from 209 to 214 while the amounts increased by 13.1% from KES 57.96 million to KES 65.56 million.

1.1.7 Claims Outstanding - these are reported claims that remain unsettled as at the end of the last month of the quarter. The figures reflect the closing balances submitted in the monthly returns for that month.

In Q1 2025, the number of claims outstanding under general liability decreased from 128,896 in Q4 2024 to 127,197, while the corresponding amounts increased from KES 29.58 billion to KES 32.52 billion.

For non-liability business, the number of claims outstanding increased from 1,352,444 to 2,271,524, while the amount decreased from KES 44.78 billion to KES 42.42 billion.

During the same period, the number of outstanding claims under long-term business rose from 37,954 to 39,340, with the associated amount increasing from KES 10.80 billion to KES 11.00 billion.

The **number of claims outstanding at the end of the quarter** result from the above movements and are computed as:

- claims outstanding at the beginning of the quarter.
- *add* claims intimated and revived during the quarter.
- *less* claims paid during the quarter.
- *less* claims declined and claims closed as no claims during the quarter.

1.2 Claims Movement Ratios

These are ratios of the actions taken during the month in relation to total claims. They include claims declined ratio, claims closed as no claim's ratio and claim payment ratio.

1.2.1 Claims Declined Ratio

This is the proportion of the number of claims declined in relation to the total number of claims during the quarter.

In Q1 2025, the proportion of declined general liability claims remained the same at 0.04% in terms of numbers but increased to 0.11% in terms of amounts from 0.09% recorded in Q4 2024. The proportion of declined general non-liability claims increased to 0.39% from 0.29% in terms of numbers and increased to 0.64% in terms of amounts from 0.52% in Q4 2024.

In addition, the proportion of declined long-term business claims in Q1 2025 decreased from 0.17% to 0.14% in terms of numbers and increased to 0.52% from 0.43% in terms of amounts recorded in Q4 2024.

1.2.2 Claims Closed as no Claims Ratio

This is the proportion of claims closed as no claims in relation to the total number of claims during the quarter.

In Q1 2025, the proportion of general business liability claims closed as no claims decreased to 1.58% and to 1.11% in terms of numbers and amounts compared to 2.64% and 2.80% observed in Q4 2024, respectively. The proportion of general business non-liability claims closed as no claims in Q1 2025 decreased to 0.27% from 0.51% in terms of numbers and to 1.04% from 2.74% in terms of amounts recorded in Q4 2024.

The proportion of long-term insurance business claims closed as no claims in Q1 2025 remained the same in both number and amounts, at 0.13% and 0.17%, respectively, as previously recorded in Q4 2024.

1.2.3 Claims Payment Ratio

This is the proportion of the number of claims paid in relation to the total number of claims during the quarter.

In Q1 2025, the claims payment ratio for general liability claims increased to 10.53% from 8.63% recorded in Q4 2024 in terms of number, while it increased to 14.31% from 12.71% recorded in Q4 2024 in terms of amounts. During the same period, the claims payment ratio for general non-liability claims decreased to 59.43% from 65.96% in respect of numbers but increased to 32.66% from 30.54% in respect of amounts.

The claims payment ratio for the long-term insurance business decreased to 75.80% in Q1 2025 compared to 76.23% in Q4 2024 in terms of numbers but increased to 71.21% in terms of amounts from 67.97% recorded in Q4 2024.

| INSURANCE REGULATORY AUTHORITY | |
|---|-----------------------------|
|  Insurance Regulatory Authority <small>Bima Raya Aksa Taifa</small> | |
| TYPE OF INDUSTRY STATISTICS | Quarterly Claims Statistics |
| QUARTER | One |
| YEAR | 2025 |
| PERIOD ENDED | 31 st March 2025 |

2.0 Statistical Appendices

Appendix 1: Analysis of liability claims movement (numbers) under general insurance business for the quarter ended 31st March 2025

Appendix 2: Analysis of liability claims movement (amounts) under general insurance business for the quarter ended 31st March 2025

Appendix 3: Analysis of non-liability claims movement (numbers) under general insurance business for the quarter ended 31st March 2025

Appendix 4: Analysis of non-liability claims movement (amounts) under general insurance business for the quarter ended 31st March 2025

Appendix 5: Analysis of long-term insurance business claims movement (numbers) for the quarter ended 31st March 2025

Appendix 6: Analysis of long-term insurance business claims movement (amounts) for the quarter ended 31st March 2025

Appendix 1: Analysis of liability claims movement (numbers) under general insurance business for the quarter ended 31st March 2025

| No | Name of Insurer | Claims outstanding at the beginning of the quarter | Claims intimated and revived during the quarter | Claims revised during the quarter | Claims paid during the quarter | Claims declined during the quarter | Claims closed as no claims during the quarter | Claims outstanding at the end of the quarter | Claims declined ratio % | Claims closed as no claims ratio % | Claim payment ratio % | |
|----------|---|--|---|-----------------------------------|--------------------------------|------------------------------------|---|--|-------------------------|------------------------------------|-----------------------|---------|
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | Q1 2025 | Q4 2024 |
| 1 | AAR INSURANCE KENYA LIMITED | 165 | 44 | - | 20 | 23 | - | 166 | 11.0 | - | 9.6 | 9.2 |
| 2 | AFRICA MERCHANT ASSURANCE COMPANY LIMITED | 1,805 | 993 | 94 | 419 | - | - | 2,379 | - | - | 15.0 | 17.6 |
| 3 | APA INSURANCE LIMITED | 15,008 | 658 | 1,171 | 1,120 | - | - | 15,395 | - | - | 6.8 | 6.8 |
| 4 | BRITAM GENERAL INSURANCE COMPANY (K) LTD | 2,683 | 526 | - | 322 | - | - | 2,887 | - | - | 10.0 | 11.4 |
| 5 | BRITAM MICROINSURANCE COMPANY (KENYA) LIMITED | - | - | - | - | - | - | - | - | - | 0.0 | - |
| 6 | CANNON GENERAL INSURANCE (K) LIMITED | 4,599 | 397 | 2,796 | 39 | 1 | 202 | 4,754 | 0.0 | 4.0 | 0.8 | 0.8 |
| 7 | CIC GENERAL INSURANCE LIMITED | 3,687 | 1,038 | 285 | 1,100 | - | - | 3,625 | - | - | 23.3 | 22.7 |
| 8 | CORPORATE INSURANCE COMPANY LIMITED-GENERAL | 1,136 | 224 | 1,861 | 30 | 1 | - | 1,329 | 0.1 | - | 2.2 | 9.1 |
| 9 | DEFINITE ASSURANCE COMPANY LIMITED | - | 12 | - | - | - | - | 12 | - | - | 0.0 | - |
| 10 | DIRECTLINE ASSURANCE COMPANY LTD | 20,449 | 148 | - | 2,755 | - | - | 17,842 | - | - | 13.4 | 3.2 |
| 11 | EQUITY GENERAL INSURANCE (KENYA) LIMITED | - | - | - | - | - | - | - | - | - | 0.0 | - |
| 12 | FIDELITY SHIELD INSURANCE COMPANY LIMITED | 1,757 | 435 | 295 | 173 | - | 75 | 1,944 | - | 3.4 | 7.9 | 28.2 |
| 13 | FIRST ASSURANCE COMPANY LIMITED | 1,606 | 317 | 1,186 | 168 | - | 280 | 1,475 | - | 14.6 | 8.7 | 6.1 |
| 14 | GA INSURANCE LIMITED | 7,719 | 436 | 290 | 396 | 1 | - | 7,758 | 0.0 | - | 4.9 | 6.6 |
| 15 | GEMINIA INSURANCE COMPANY LIMITED | 8,824 | 972 | 1,798 | 730 | - | 16 | 9,050 | - | 0.2 | 7.5 | 7.8 |
| 16 | ICEA LION GENERAL INSURANCE COMPANY LTD | 2,573 | 356 | 431 | 411 | 1 | 6 | 2,511 | 0.0 | 0.2 | 14.0 | 13.9 |
| 17 | INTRA AFRICA ASSURANCE COMPANY LIMITED | 1,691 | 391 | 276 | 208 | - | - | 1,874 | - | - | 10.0 | 15.3 |
| 18 | JUBILEE ALLIANZ GENERAL INSURANCE LTD | 7,164 | 1,260 | - | 756 | 2 | 63 | 7,603 | 0.0 | 0.7 | 9.0 | 9.6 |
| 19 | JUBILEE HEALTH INSURANCE LTD | - | - | - | - | - | - | - | - | - | 0.0 | - |
| 20 | KENINDIA ASSURANCE COMPANY LIMITED-GENERAL | 5,147 | 841 | 187 | 494 | - | 91 | 5,403 | - | 1.5 | 8.2 | 10.0 |
| 21 | KENYA ORIENT INSURANCE COMPANY LIMITED | - | - | - | - | - | - | - | - | - | 0.0 | 12.2 |
| 22 | MADISON GENERAL INSURANCE COMPANY LIMITED | 1,293 | 726 | 1,813 | 618 | - | - | 1,401 | - | - | 30.6 | 29.5 |
| 23 | MAYFAIR INSURANCE COMPANY LIMITED | 3,765 | 1,117 | - | 666 | - | 1 | 4,215 | - | 0.0 | 13.6 | 8.7 |
| 24 | MUA INSURANCE (KENYA) LIMITED | 1,101 | 1,745 | 95 | 165 | - | 34 | 2,647 | - | 1.2 | 5.8 | 12.5 |
| 25 | NCBA INSURANCE COMPANY LIMITED | 496 | 57 | 21 | 29 | 1 | 22 | 501 | 0.2 | 4.0 | 5.2 | 4.2 |
| 26 | OCCIDENTAL INSURANCE COMPANY LIMITED | 3,515 | 705 | - | 980 | - | - | 3,240 | - | - | 23.2 | 17.1 |
| 27 | OLD MUTUAL GENERAL INSURANCE KENYA LIMITED | 7,414 | 545 | 1,239 | 745 | 5 | 242 | 6,967 | 0.1 | 3.0 | 9.4 | 3.3 |
| 28 | PACIS INSURANCE COMPANY LIMITED | 2,425 | 169 | 409 | 70 | - | 60 | 2,464 | - | 2.3 | 2.7 | 2.3 |
| 29 | PIONEER GENERAL INSURANCE LIMITED | 934 | 288 | 200 | 166 | 2 | 296 | 758 | 0.2 | 24.2 | 13.6 | 11.7 |
| 30 | SANLAM GENERAL INSURANCE LIMITED | 879 | 442 | 305 | 221 | - | 54 | 1,067 | - | 4.0 | 16.5 | 16.3 |
| 31 | STAR DISCOVER INSURANCE LIMITED | 16 | 9 | - | 6 | - | - | 19 | - | - | 24.0 | 44.8 |
| 32 | STAR DISCOVER MICRO INSURANCE LIMITED | - | - | - | - | - | - | - | - | - | 0.0 | - |
| 33 | TAKAFUL INSURANCE OF AFRICA LIMITED | 1,216 | 361 | 701 | 176 | 1 | 90 | 1,310 | 0.1 | 5.7 | 11.2 | 21.9 |
| 34 | TAUSI ASSURANCE COMPANY LIMITED | 1,522 | 162 | 54 | 33 | - | 98 | 1,553 | - | 5.8 | 2.0 | 2.8 |
| 35 | THE HERITAGE INSURANCE COMPANY LIMITED | 5,354 | 599 | 659 | 436 | 18 | 8 | 5,491 | 0.3 | 0.1 | 7.3 | 8.5 |
| 36 | THE KENYAN ALLIANCE INSURANCE COMPANY LIMITED-GENERAL | 6,089 | 40 | - | 44 | - | - | 6,085 | - | - | 0.7 | 1.0 |
| 37 | THE MONARCH INSURANCE COMPANY LIMITED-GENERAL | 3,583 | 904 | 1 | 837 | - | 656 | 2,994 | - | 14.6 | 18.7 | 1.2 |
| 38 | TRIDENT INSURANCE COMPANY LIMITED | 932 | 453 | 465 | 907 | - | - | 478 | - | - | 65.5 | 41.5 |
| 39 | TURACO MICROINSURANCE LIMITED | - | - | - | - | - | - | - | - | - | 0.0 | - |
| Industry | | 126,547 | 17,370 | 16,632 | 15,240 | 56 | 2,294 | 127,197 | 0.04 | 1.6 | 10.5 | 8.6 |

Appendix 2: Analysis of liability claims movement (amount) under general insurance business for the quarter ended 31st March 2025

| No | Name of Insurer | Claims outstanding at the beginning of the quarter | Claims intimated and revived during the quarter | Claims revised during the quarter | Claims paid during the quarter | Claims declined during the quarter | Claims closed as no claims during the quarter | Claims outstanding at the end of the quarter | Claims declined ratio % | Claims closed as no claims ratio % | Claim payment ratio % | |
|-----------------|---|--|---|-----------------------------------|--------------------------------|------------------------------------|---|--|-------------------------|------------------------------------|-----------------------|-------------|
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | Q1 2025 | Q4 2024 |
| 1 | AAR INSURANCE KENYA LIMITED | 103,341 | 14,203 | 8,189 | 15,996 | 29,269 | - | 100,805 | 20.0 | - | 11.0 | 4.7 |
| 2 | AFRICA MERCHANT ASSURANCE COMPANY LIMITED | 628,980 | 213,049 | 6,946 | 132,870 | - | - | 726,507 | - | - | 15.5 | 17.3 |
| 3 | APA INSURANCE LIMITED | 1,737,292 | 62,788 | 214,037 | 350,362 | - | - | 1,801,350 | - | - | 16.3 | 16.3 |
| 4 | BRITAM GENERAL INSURANCE COMPANY (K) LTD | 2,265,513 | 78,155 | 89,940 | 66,185 | - | 39,408 | 2,419,063 | - | 1.6 | 2.6 | 4.4 |
| 5 | BRITAM MICROINSURANCE COMPANY (KENYA) LIMITED | - | - | - | - | - | - | - | - | - | 0.0 | - |
| 6 | CANNON GENERAL INSURANCE (K) LIMITED | 694,712 | 107,245 | 162,702 | 205,176 | 313 | 33,306 | 784,448 | 0.0 | 3.3 | 20.1 | 22.7 |
| 7 | CIC GENERAL INSURANCE LIMITED | 716,137 | 83,115 | 173,022 | 343,287 | - | - | 705,807 | - | - | 32.7 | 30.5 |
| 8 | CORPORATE INSURANCE COMPANY LIMITED-GENERAL | 377,233 | (5,903) | 1,418 | 1,407 | 50 | - | 329,134 | 0.0 | - | 0.4 | 2.0 |
| 9 | DEFINITE ASSURANCE COMPANY LIMITED | - | 15,400 | - | - | - | - | 15,400 | - | - | 0.0 | - |
| 10 | DIRECTLINE ASSURANCE COMPANY LTD | 2,877,353 | 27,622 | 1,049,908 | 997,616 | - | - | 5,430,865 | - | - | 15.5 | 7.3 |
| 11 | EQUITY GENERAL INSURANCE (KENYA) LIMITED | - | - | - | - | - | - | - | - | - | 0.0 | - |
| 12 | FIDELITY SHIELD INSURANCE COMPANY LIMITED | 715,651 | 152,549 | 68,314 | 85,645 | - | 5,876 | 848,213 | - | 0.6 | 9.1 | 9.5 |
| 13 | FIRST ASSURANCE COMPANY LIMITED | 568,321 | 44,037 | 202,911 | 145,736 | - | 177,002 | 535,796 | - | 20.6 | 17.0 | 15.0 |
| 14 | GA INSURANCE LIMITED | 2,461,522 | 89,977 | 168,569 | 294,256 | 233 | - | 2,465,325 | 0.0 | - | 10.7 | 10.9 |
| 15 | GEMINIA INSURANCE COMPANY LIMITED | 1,367,972 | 102,009 | 393,755 | 331,840 | - | 439 | 1,639,412 | - | 0.0 | 16.8 | 22.4 |
| 16 | ICEA LION GENERAL INSURANCE COMPANY LTD | 295,832 | 27,439 | 21,712 | 38,291 | 50 | 101 | 318,812 | 0.0 | 0.0 | 10.7 | 13.4 |
| 17 | INTRA AFRICA ASSURANCE COMPANY LIMITED | 362,856 | 23,232 | 72,557 | 83,904 | - | - | 395,747 | - | - | 17.5 | 23.5 |
| 18 | JUBILEE ALLIANZ GENERAL INSURANCE LTD | 2,001,066 | 145,792 | 137,334 | 141,449 | 6,914 | 12,600 | 2,226,188 | 0.3 | 0.5 | 5.9 | 7.9 |
| 19 | JUBILEE HEALTH INSURANCE LTD | - | - | - | - | - | - | - | - | - | 0.0 | - |
| 20 | KENINDIA ASSURANCE COMPANY LIMITED-GENERAL | 657,454 | 133,624 | 13,939 | 117,636 | - | 12,422 | 696,837 | - | 1.5 | 14.2 | 15.1 |
| 21 | KENYA ORIENT INSURANCE COMPANY LIMITED | - | - | - | - | - | - | - | - | - | 0.0 | 23.0 |
| 22 | MADISON GENERAL INSURANCE COMPANY LIMITED | 220,054 | 114,583 | 302,152 | 477,485 | - | - | 229,358 | - | - | 67.6 | 53.4 |
| 23 | MAYFAIR INSURANCE COMPANY LIMITED | 1,988,822 | 244,129 | 206,491 | 262,652 | - | 300 | 2,240,895 | - | 0.0 | 10.5 | 10.2 |
| 24 | MUA INSURANCE (KENYA) LIMITED | 570,410 | 78,634 | 45,355 | 76,194 | - | 5,642 | 619,918 | - | 0.8 | 10.9 | 12.8 |
| 25 | NCBA INSURANCE COMPANY LIMITED | 603,680 | 15,306 | 51,247 | 81,305 | - | 1,340 | 587,588 | - | 0.2 | 12.1 | 5.7 |
| 26 | OCCIDENTAL INSURANCE COMPANY LIMITED | 708,449 | 143,070 | 106,252 | 265,078 | - | - | 752,322 | - | - | 26.1 | 19.1 |
| 27 | OLD MUTUAL GENERAL INSURANCE KENYA LIMITED | 1,693,594 | 131,659 | 217,712 | 180,164 | 841 | 61,172 | 1,657,317 | 0.0 | 3.2 | 9.5 | 8.1 |
| 28 | PACIS INSURANCE COMPANY LIMITED | 823,579 | 32,339 | 29,771 | 103,737 | - | 125 | 804,048 | - | 0.0 | 11.4 | 8.2 |
| 29 | PIONEER GENERAL INSURANCE LIMITED | 288,478 | 83,968 | 84,054 | 88,775 | 1,586 | 8,506 | 371,648 | 0.3 | 1.8 | 18.9 | 20.9 |
| 30 | SANLAM GENERAL INSURANCE LIMITED | 712,484 | 85,591 | 30,998 | 169,754 | - | 15,943 | 665,266 | - | 1.9 | 19.9 | 16.4 |
| 31 | STAR DISCOVER INSURANCE LIMITED | 1,186 | 4,692 | - | 559 | - | - | 5,318 | - | - | 9.5 | 30.9 |
| 32 | STAR DISCOVER MICRO INSURANCE LIMITED | - | - | - | - | - | - | - | - | - | 0.0 | - |
| 33 | TAKAFUL INSURANCE OF AFRICA LIMITED | 271,422 | 38,094 | 31,511 | 59,177 | 208 | 24,411 | 263,210 | 0.1 | 7.0 | 17.1 | 15.8 |
| 34 | TAUSI ASSURANCE COMPANY LIMITED | 279,853 | 18,237 | 23,150 | 5,370 | - | 23,175 | 299,387 | - | 7.1 | 1.6 | 2.7 |
| 35 | THE HERITAGE INSURANCE COMPANY LIMITED | 1,318,722 | 92,165 | 42,665 | 115,544 | 4,381 | 1,270 | 1,349,200 | 0.3 | 0.1 | 7.9 | 8.3 |
| 36 | THE KENYAN ALLIANCE INSURANCE COMPANY LIMITED-GENERAL | 295,696 | 8,479 | 8,420 | 18,132 | - | - | 301,776 | - | - | 5.7 | 6.7 |
| 37 | THE MONARCH INSURANCE COMPANY LIMITED-GENERAL | 717,354 | 136,776 | 100 | 110,976 | - | 5,620 | 737,633 | - | 0.7 | 13.0 | 0.8 |
| 38 | TRIDENT INSURANCE COMPANY LIMITED | 679,985 | 25,019 | 27,177 | 143,195 | - | - | 198,031 | - | - | 42.0 | 15.1 |
| 39 | TURACO MICROINSURANCE LIMITED | - | - | - | - | - | - | - | - | - | 0.0 | - |
| Industry | | 29,005,002 | 2,567,072 | 3,992,308 | 5,509,753 | 43,844 | 428,657 | 32,522,626 | 0.11 | 1.1 | 14.3 | 12.7 |

Amounts in thousands

Appendix 3: Analysis of non-liability claims movement (numbers) under general insurance business for the quarter ended 31st March 2025

| No | Name of Insurer | Claims outstanding at the beginning of the quarter | Claims intimated and revived during the quarter | Claims revised during the quarter | Claims paid during the quarter | Claims declined during the quarter | Claims closed as no claims during the quarter | Claims outstanding at the end of the quarter | Claims declined ratio (%) | Claims closed as no claims ratio (%) | Claim payment ratio (%) | |
|----------|---|--|---|-----------------------------------|--------------------------------|------------------------------------|---|--|---------------------------|--------------------------------------|-------------------------|---------|
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) $(5/(4+5+6+7))$ | (9) $(6/(4+5+6+7))$ | Q1 2025 (4/(4+5+6+7)) | Q4 2024 |
| 1 | AAR INSURANCE KENYA LIMITED | 188,950 | 1,671,117 | - | 776,265 | 324 | - | 1,083,479 | 0.0 | - | 41.7 | 64.1 |
| 2 | AFRICA MERCHANT ASSURANCE COMPANY LIMITED | 1,334 | 540 | 95 | 415 | - | - | 1,459 | - | - | 22.1 | 19.3 |
| 3 | APA INSURANCE LIMITED | 5,529 | 3,767 | 5,374 | 3,091 | - | - | 6,205 | - | - | 33.3 | 38.7 |
| 4 | BRITAM GENERAL INSURANCE COMPANY (K) LTD | 391,052 | 45,313 | - | 96,574 | - | - | 339,791 | - | - | 22.1 | 17.3 |
| 5 | BRITAM MICROINSURANCE COMPANY (KENYA) LIMITED | - | - | - | - | - | - | - | - | - | - | - |
| 6 | CANNON GENERAL INSURANCE (K) LIMITED | 1,309 | 1,108 | 1,985 | 776 | 4 | 66 | 1,571 | 0.2 | 2.7 | 32.1 | 29.2 |
| 7 | CIC GENERAL INSURANCE LIMITED | 3,223 | 2,842 | 900 | 3,123 | - | - | 2,942 | - | - | 51.5 | 50.9 |
| 8 | CORPORATE INSURANCE COMPANY LIMITED-GENERAL | 2,368 | 34 | 2,875 | 187 | 2 | - | 2,213 | 0.1 | - | 7.8 | 6.5 |
| 9 | DEFINITE ASSURANCE COMPANY LIMITED | - | - | - | - | - | - | - | - | - | - | - |
| 10 | DIRECTLINE INSURANCE COMPANY LTD | 1,349 | 324 | - | 669 | - | - | 1,004 | - | - | 40.0 | 20.5 |
| 11 | EQUITY GENERAL INSURANCE (KENYA) LIMITED | - | 29,039 | - | 5,539 | - | - | 23,500 | - | - | 19.1 | - |
| 12 | FIDELITY SHIELD INSURANCE COMPANY LIMITED | 4,565 | 7,129 | 1,158 | 3,494 | 5 | 69 | 8,126 | 0.0 | 0.6 | 29.9 | 52.1 |
| 13 | FIRST ASSURANCE COMPANY LIMITED | 36,590 | 58,694 | 2,272 | 54,974 | 342 | 261 | 39,708 | 0.4 | 0.3 | 57.7 | 55.7 |
| 14 | GA INSURANCE LIMITED | 2,767 | 2,721 | 605 | 2,266 | 99 | - | 3,123 | 1.8 | - | 41.3 | 58.1 |
| 15 | GEMINIA INSURANCE COMPANY LIMITED | 3,750 | 1,799 | 3,447 | 867 | - | 110 | 4,572 | - | 2.0 | 15.6 | 24.6 |
| 16 | ICEA LION GENERAL INSURANCE COMPANY LTD | 8,572 | 4,020 | 2,294 | 3,741 | 24 | 16 | 8,811 | 0.2 | 0.1 | 29.7 | 30.2 |
| 17 | INTRA AFRICA INSURANCE COMPANY LIMITED | 1,345 | 1,462 | 698 | 1,145 | - | 4 | 1,658 | - | 0.1 | 40.8 | 46.2 |
| 18 | JUBILEE ALLIANZ GENERAL INSURANCE LTD | 2,724 | 1,390 | 169 | 1,394 | 3 | 68 | 2,648 | 0.1 | 1.7 | 33.9 | 29.0 |
| 19 | JUBILEE HEALTH INSURANCE LTD | 450,332 | 2,232,315 | - | 2,158,970 | - | - | 523,677 | - | - | 80.5 | 81.1 |
| 20 | KENINDIA ASSURANCE COMPANY LIMITED-GENERAL | 2,911 | 2,496 | 228 | 1,964 | - | 252 | 3,191 | - | 4.7 | 36.3 | 45.2 |
| 21 | KENYA ORIENT INSURANCE COMPANY LIMITED | - | - | - | - | - | - | - | - | - | - | 7.9 |
| 22 | MADISON GENERAL INSURANCE COMPANY LIMITED | 62,062 | 77,614 | 3,844 | 78,719 | - | - | 60,957 | - | - | 56.4 | 46.0 |
| 23 | MAYFAIR INSURANCE COMPANY LIMITED | 1,032 | 470 | - | 448 | 20 | 17 | 1,017 | 1.3 | 1.1 | 29.8 | 25.2 |
| 24 | MUA INSURANCE (KENYA) LIMITED | 6,253 | 14,649 | 314 | 12,755 | 1,764 | 3,394 | 2,989 | 8.4 | 16.2 | 61.0 | 61.3 |
| 25 | NCBA INSURANCE COMPANY LIMITED | 1,941 | 988 | 49 | 1,193 | 5 | 98 | 1,633 | 0.2 | 3.3 | 40.7 | 32.8 |
| 26 | OCCIDENTAL INSURANCE COMPANY LIMITED | 3,312 | 866 | - | 573 | - | - | 3,605 | - | - | 13.7 | 21.4 |
| 27 | OLD MUTUAL GENERAL INSURANCE KENYA LIMITED | 2,533 | 1,348 | 1,443 | 436 | 23 | 948 | 2,474 | 0.6 | 24.4 | 11.2 | 15.0 |
| 28 | PACIS INSURANCE COMPANY LIMITED | 8,872 | 30,247 | 746 | 26,121 | 5,815 | 9 | 7,174 | 14.9 | 0.0 | 66.8 | 66.5 |
| 29 | PIONEER GENERAL INSURANCE LIMITED | 952 | 1,308 | 2,709 | 585 | 14 | 186 | 1,480 | 0.6 | 8.2 | 25.8 | 53.8 |
| 30 | SANLAM GENERAL INSURANCE LIMITED | 2,757 | 1,127 | 974 | 644 | 8 | 125 | 3,107 | 0.2 | 3.2 | 16.6 | 19.6 |
| 31 | STAR DISCOVER INSURANCE LIMITED | 10,469 | 43,113 | 100 | 31,139 | 8,918 | - | 13,525 | 16.6 | - | 58.1 | 70.7 |
| 32 | STAR DISCOVER MICRO INSURANCE LIMITED | 87 | 1,258 | - | 1,201 | 58 | - | - | 4.6 | - | 95.4 | 81.7 |
| 33 | TAKAFUL INSURANCE OF AFRICA LIMITED | 1,648 | 383 | 353 | 569 | 10 | 51 | 1,401 | 0.5 | 2.5 | 28.0 | 47.2 |
| 34 | TAUSI ASSURANCE COMPANY LIMITED | 1,354 | 533 | 152 | 519 | - | 143 | 1,225 | - | 7.6 | 27.5 | 26.1 |
| 35 | THE HERITAGE INSURANCE COMPANY LIMITED | 6,098 | 51,525 | 1,447 | 47,277 | 22 | 32 | 10,292 | 0.0 | 0.1 | 82.0 | 88.3 |
| 36 | THE KENYAN ALLIANCE INSURANCE COMPANY LIMITED-GENERAL | 89,238 | 12,358 | - | 29,222 | 1,610 | - | 70,764 | 1.6 | - | 28.8 | 25.2 |
| 37 | THE MONARCH INSURANCE COMPANY LIMITED-GENERAL | 6,015 | 3,429 | 4 | 2,721 | 25 | 2 | 6,696 | 0.3 | 0.0 | 28.8 | 2.8 |
| 38 | TRIDENT INSURANCE COMPANY LIMITED | 29,466 | 34,329 | 185 | 29,766 | - | 9,560 | 24,469 | - | 15.0 | 46.7 | 50.8 |
| 39 | TURACO MICROINSURANCE LIMITED | 506 | 7,572 | - | 3,614 | 2,991 | - | 1,038 | 39.1 | - | 47.3 | 33.9 |
| Industry | | 1,343,265 | 4,349,227 | 34,420 | 3,382,956 | 22,086 | 15,411 | 2,271,524 | 0.39 | 0.3 | 59.4 | 66.0 |

Appendix 4: Analysis of non-liability claims movement (amount) under general insurance business for the quarter ended 31st March 2025

| No | Name of Insurer | Claims outstanding at the beginning of the quarter (1) | Claims intimated and revived during the quarter (2) | Claims revised during the quarter (3) | Claims paid during the quarter (4) | Claims declined during the quarter (5) | Claims closed as no claims during the quarter (6) | Claims outstanding at the end of the quarter (7) | Claims declined ratio (%) (5/(4+5+6+7)) (8) | Claims closed as no claims ratio (%) (6/(4+5+6+7)) (9) | Claim payment ratio (%) | |
|-----------------|---|---|--|--|---------------------------------------|---|--|---|---|--|----------------------------------|-----------------|
| | | | | | | | | | | | Q1 2025 (4/(4+5+6+7)) (10) | Q4 2024 (11) |
| 1 | AAR INSURANCE KENYA LIMITED | 1,109,338 | 1,637,614 | (103,814) | 1,160,404 | 49,161 | - | 1,433,573 | 1.9 | - | 43.9 | 60.9 |
| 2 | AFRICA MERCHANT ASSURANCE COMPANY LIMITED | 665,984 | 81,681 | 62,659 | 93,599 | - | - | 716,725 | - | - | 11.6 | 10.3 |
| 3 | APA INSURANCE LIMITED | 3,190,950 | 658,051 | 450,470 | 1,428,869 | - | - | 2,870,601 | - | - | 33.2 | 28.0 |
| 4 | BRITAM GENERAL INSURANCE COMPANY (K) LTD | 5,884,373 | 1,540,913 | 569,150 | 2,267,478 | - | 22,094 | 5,704,865 | - | 0.3 | 28.4 | 23.2 |
| 5 | BRITAM MICROINSURANCE COMPANY (KENYA) LIMITED | - | - | - | - | - | - | - | - | - | - | - |
| 6 | CANNON GENERAL INSURANCE (K) LIMITED | 309,192 | 186,544 | 50,067 | 155,826 | 7,160 | 18,108 | 364,708 | 1.3 | 3.3 | 28.5 | 28.0 |
| 7 | CIC GENERAL INSURANCE LIMITED | 1,254,040 | 288,054 | 598,915 | 931,484 | - | - | 1,209,526 | - | - | 43.5 | 48.6 |
| 8 | CORPORATE INSURANCE COMPANY LIMITED-GENERAL | 520,941 | 2,000 | (56,720) | 11,583 | 120 | - | 454,518 | 0.0 | - | 2.5 | 2.2 |
| 9 | DEFINITE ASSURANCE COMPANY LIMITED | - | - | - | - | - | - | - | - | - | - | - |
| 10 | DIRECTLINE INSURANCE COMPANY LTD | 515,728 | 40,371 | 79,766 | 114,574 | - | - | 521,291 | - | - | 18.0 | 15.0 |
| 11 | EQUITY GENERAL INSURANCE (KENYA) LIMITED | - | 222,048 | - | 41,174 | - | - | 180,874 | - | - | 18.5 | - |
| 12 | FIDELITY SHIELD INSURANCE COMPANY LIMITED | 1,707,661 | 406,449 | 82,444 | 441,306 | 6,830 | 15,708 | 1,732,710 | 0.3 | 0.7 | 20.1 | 17.8 |
| 13 | FIRST ASSURANCE COMPANY LIMITED | 1,583,494 | 1,039,167 | 25,516 | 1,016,897 | 42,518 | 123,272 | 1,465,491 | 1.6 | 4.7 | 38.4 | 33.7 |
| 14 | GA INSURANCE LIMITED | 4,079,158 | 1,721,123 | 114,373 | 2,593,818 | 55,190 | - | 3,265,646 | 0.9 | - | 43.9 | 35.3 |
| 15 | GEMINIA INSURANCE COMPANY LIMITED | 844,279 | 229,850 | 566,004 | 495,664 | - | 16,287 | 1,128,182 | - | 1.0 | 30.2 | 45.5 |
| 16 | ICEA LION GENERAL INSURANCE COMPANY LTD | 3,096,517 | 781,334 | 210,642 | 831,861 | 26,584 | 3,715 | 3,226,333 | 0.7 | 0.1 | 20.3 | 23.8 |
| 17 | INTRA AFRICA ASSURANCE COMPANY LIMITED | 330,244 | 181,096 | 239,030 | 304,880 | - | 45 | 445,445 | - | 0.0 | 40.6 | 52.0 |
| 18 | JUBILEE ALLIANZ GENERAL INSURANCE LTD | 2,119,965 | 284,567 | 30,413 | 334,848 | 750 | 10,357 | 2,088,991 | 0.0 | 0.4 | 13.8 | 25.0 |
| 19 | JUBILEE HEALTH INSURANCE LTD | 598,939 | 2,968,981 | - | 2,871,432 | - | - | 696,488 | - | - | 80.5 | 81.1 |
| 20 | KENINDIA ASSURANCE COMPANY LIMITED-GENERAL | 2,511,622 | 170,041 | 67,262 | 110,476 | - | 8,298 | 2,630,151 | - | 0.3 | 4.0 | 6.6 |
| 21 | KENYA ORIENT INSURANCE COMPANY LIMITED | - | - | - | - | - | - | - | - | - | - | 5.0 |
| 22 | MADISON GENERAL INSURANCE COMPANY LIMITED | 1,288,794 | 880,978 | 539,683 | 1,625,792 | - | - | 1,083,663 | - | - | 60.0 | 37.4 |
| 23 | MAYFAIR INSURANCE COMPANY LIMITED | 2,023,462 | 165,309 | (102,795) | 350,914 | 18,474 | 1,884 | 1,714,704 | 0.9 | 0.1 | 16.8 | 18.3 |
| 24 | MUA INSURANCE (KENYA) LIMITED | 555,020 | 171,358 | 30,621 | 205,233 | 9,003 | 49,202 | 493,562 | 1.2 | 6.5 | 27.1 | 34.2 |
| 25 | NCBA INSURANCE COMPANY LIMITED | 661,995 | 234,667 | 13,162 | 337,846 | 1,384 | - | 570,594 | 0.2 | - | 37.1 | 25.5 |
| 26 | OCCIDENTAL INSURANCE COMPANY LIMITED | 509,122 | 114,049 | 67,124 | 164,461 | - | - | 525,835 | - | - | 23.8 | 26.3 |
| 27 | OLD MUTUAL GENERAL INSURANCE KENYA LIMITED | 671,230 | 332,271 | 201,841 | 230,909 | 13,186 | 212,489 | 748,758 | 1.1 | 17.6 | 19.2 | 19.7 |
| 28 | PACIS INSURANCE COMPANY LIMITED | 380,313 | 304,571 | 12,695 | 353,084 | 9,585 | 640 | 334,271 | 1.4 | 0.1 | 50.6 | 44.2 |
| 29 | PIONEER GENERAL INSURANCE LIMITED | 449,421 | 159,198 | 143,175 | 221,316 | 6,960 | 42,787 | 480,731 | 0.9 | 5.7 | 29.4 | 33.4 |
| 30 | SANLAM GENERAL INSURANCE LIMITED | 355,302 | 164,121 | 227,569 | 248,144 | 3,906 | 18,461 | 476,482 | 0.5 | 2.5 | 33.2 | 37.6 |
| 31 | STAR DISCOVER INSURANCE LIMITED | 246,141 | 382,368 | 13,614 | 290,478 | 67,522 | - | 284,123 | 10.5 | - | 45.2 | 48.9 |
| 32 | STAR DISCOVER MICRO INSURANCE LIMITED | 327 | 4,951 | - | 4,301 | 348 | - | - | 7.5 | - | 92.5 | 81.4 |
| 33 | TAKAFUL INSURANCE OF AFRICA LIMITED | 203,057 | 34,216 | 30,652 | 71,765 | 6,139 | 17,427 | 172,594 | 2.3 | 6.5 | 26.8 | 37.6 |
| 34 | TAUSI ASSURANCE COMPANY LIMITED | 716,732 | 71,371 | 69,480 | 109,946 | - | 56,047 | 691,590 | - | 6.5 | 12.8 | 21.1 |
| 35 | THE HERITAGE INSURANCE COMPANY LIMITED | 2,347,598 | 818,421 | (8,660) | 911,730 | 48,266 | 19,637 | 2,177,726 | 1.5 | 0.6 | 28.9 | 25.0 |
| 36 | THE KENYAN ALLIANCE INSURANCE COMPANY LIMITED-GENERAL | 388,533 | 117,115 | 147,608 | 247,169 | 13,594 | - | 392,494 | 2.1 | - | 37.8 | 39.5 |
| 37 | THE MONARCH INSURANCE COMPANY LIMITED-GENERAL | 454,563 | 232,109 | 124 | 157,725 | 5,482 | 35 | 523,554 | 0.8 | 0.0 | 23.0 | 1.9 |
| 38 | TRIDENT INSURANCE COMPANY LIMITED | 1,756,102 | 303,977 | (81,319) | 337,614 | - | 35,098 | 1,606,048 | - | 1.8 | 17.1 | 20.5 |
| 39 | TURACO MICROINSURANCE LIMITED | 3,866 | 56,220 | (144) | 26,825 | 20,735 | - | 9,626 | 36.3 | - | 46.9 | 35.6 |
| Industry | | 43,334,004 | 16,987,155 | 4,290,608 | 21,101,422 | 412,897 | 671,590 | 42,422,472 | 0.64 | 1.0 | 32.7 | 30.5 |

Amounts in thousands

| No | Name of Insurer | Claims outstanding at the beginning of the quarter | Claims intimated and revived during the quarter | Claims revised during the quarter | Claims paid during the quarter | Claims declined during the quarter | Claims closed as no claims during the quarter | Claims outstanding at the end of the quarter | Claims declined ratio (%) | Claims closed as no claims ratio (%) | Claim payment ratio (%) | |
|----------|--|--|---|-----------------------------------|--------------------------------|------------------------------------|---|--|---------------------------|--------------------------------------|-------------------------|--------------|
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | Q1 2025 (4/(4+5+6+7)) | Q4 2024 (10) |
| 1 | ABSA LIFE ASSURANCE KENYA LIMITED | 1,240 | 2,880 | - | 2,692 | - | 44 | 1,384 | - | 1.1 | 65.3 | 65.3 |
| 2 | APA LIFE ASSURANCE LIMITED | 1,274 | 1,621 | - | 1,571 | - | 55 | 1,269 | - | 1.9 | 54.3 | 52.2 |
| 3 | BRITAM LIFE INSURANCE COMPANY K LIMITED | 4,583 | 42,137 | - | 42,452 | 3 | - | 4,265 | 0.0 | - | 90.9 | 90.6 |
| 4 | CANNON LIFE ASSURANCE (K) LIMITED | 274 | 256 | 4 | 160 | - | - | 370 | - | - | 30.2 | 39.1 |
| 5 | CAPEX LIFE ASSURANCE COMPANY LIMITED | 27 | 2,040 | 2 | 2,057 | - | - | 10 | - | - | 99.5 | 98.3 |
| 6 | CIC LIFE ASSURANCE LIMITED | 1,705 | 1,860 | 1,590 | 2,042 | 16 | - | 1,507 | 0.4 | - | 57.3 | 55.3 |
| 7 | CORPORATE INSURANCE COMPANY LIMITED-LIFE | 1,833 | 211 | - | 161 | 10 | - | 1,873 | 0.5 | - | 7.9 | 4.1 |
| 8 | EQUITY LIFE ASSURANCE (KENYA) LIMITED | 121 | 425 | 5 | 371 | 63 | 7 | 105 | 11.5 | 1.3 | 67.9 | 59.6 |
| 9 | GA LIFE ASSURANCE LIMITED | 1 | 979 | - | 979 | - | - | 1 | - | - | 99.9 | 99.9 |
| 10 | GEMINIA LIFE INSURANCE COMPANY LIMITED | 457 | 62 | - | 97 | - | - | 422 | - | - | 18.7 | 11.9 |
| 11 | ICEA LION LIFE ASSURANCE COMPANY LTD | 3,241 | 26,042 | - | 26,025 | - | - | 3,258 | - | - | 88.9 | 88.7 |
| 12 | JUBILEE LIFE INSURANCE LIMITED | 2,378 | 14,100 | 93 | 12,989 | 61 | - | 3,537 | 0.4 | - | 78.3 | 84.8 |
| 13 | KENINDIA ASSURANCE COMPANY LIMITED-LIFE | 425 | 3,889 | 1 | 3,915 | - | 3 | 396 | - | 0.1 | 90.8 | 89.2 |
| 14 | KENYA ORIENT LIFE ASSURANCE COMPANY LIMITED | 9 | 28 | - | 20 | - | - | 17 | - | - | 54.1 | 80.0 |
| 15 | KUSCCO MUTUAL ASSURANCE LIMITED | 1,964 | 170 | - | 21 | 46 | - | 2,067 | 2.2 | - | 1.0 | 0.9 |
| 16 | LIBERTY LIFE ASSURANCE KENYA LIMITED | 861 | 1,633 | - | 1,690 | 7 | - | 797 | 0.3 | - | 67.8 | 64.3 |
| 17 | MADISON LIFE ASSURANCE KENYA LIMITED | 3,618 | 8,250 | - | 8,332 | - | - | 3,536 | - | - | 70.2 | 69.8 |
| 18 | OLD MUTUAL ASSURANCE COMPANY LIMITED | 908 | 945 | - | 895 | - | - | 958 | - | - | 48.3 | 56.6 |
| 19 | OLD MUTUAL LIFE ASSURANCE KENYA LIMITED | 441 | 3,524 | - | 3,540 | 1 | - | 424 | 0.0 | - | 89.3 | 84.3 |
| 20 | PIONEER ASSURANCE COMPANY LIMITED | 8,687 | 6,014 | - | 6,318 | - | - | 8,383 | - | - | 43.0 | 35.9 |
| 21 | PRUDENTIAL LIFE ASSURANCE KENYA LIMITED | 147 | 1,195 | - | 1,200 | - | - | 142 | - | - | 89.4 | 89.3 |
| 22 | SANLAM LIFE INSURANCE LIMITED | 3,246 | 5,925 | - | 5,271 | 15 | 105 | 3,780 | 0.2 | 1.1 | 57.5 | 62.7 |
| 23 | STAR DISCOVER LIFE INSURANCE LIMITED | 364 | 746 | - | 429 | - | - | 681 | - | - | 38.6 | 16.3 |
| 24 | THE KENYAN ALLIANCE INSURANCE COMPANY LIMITED-LIFE | 65 | 1,309 | - | 1,313 | - | - | 61 | - | - | 95.6 | 95.3 |
| 25 | THE MONARCH INSURANCE COMPANY LIMITED-LIFE | 82 | 70 | - | 55 | - | - | 97 | - | - | 36.2 | 50.3 |
| Industry | | 37,951 | 126,311 | 1,695 | 124,595 | 222 | 214 | 39,340 | 0.14 | 0.13 | 75.8 | 76.2 |

| No | Name of Insurer | Claims outstanding at the beginning of the quarter | Claims intimated and revived during the quarter | Claims revised during the quarter | Claims paid during the quarter | Claims declined during the quarter | Claims closed as no claims during the quarter | Claims outstanding at the end of the quarter | Claims declined ratio (%) | Claims closed as no claims ratio (%) | Claim payment ratio (%) | |
|----------|--|--|---|-----------------------------------|--------------------------------|------------------------------------|---|--|---------------------------|--------------------------------------|--------------------------|-----------------|
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | Q1 2025 (4/(4+5+6+7)) | Q4 2024 (10) |
| | | | | | | | | | | | (11) | |
| 1 | ABSA LIFE ASSURANCE KENYA LIMITED | 387,877 | 998,747 | - | 964,221 | - | 22,519 | 399,884 | - | 1.6 | 69.5 | 78.2 |
| 2 | APA LIFE ASSURANCE LIMITED | 695,634 | 420,091 | 2,311 | 413,600 | - | 13,253 | 691,183 | - | 1.2 | 37.0 | 34.3 |
| 3 | BRITAM LIFE INSURANCE COMPANY K LIMITED | 1,724,010 | 8,836,086 | - | 8,650,782 | 810 | - | 1,908,504 | 0.0 | - | 81.9 | 76.9 |
| 4 | CANNON LIFE ASSURANCE (K) LIMITED | 104,576 | 77,366 | (6,281) | 57,082 | - | - | 118,580 | - | - | 32.5 | 31.6 |
| 5 | CAPEX LIFE ASSURANCE COMPANY LIMITED | 8,446 | 207,269 | (357) | 207,399 | - | - | 7,959 | - | - | 96.3 | 92.4 |
| 6 | CIC LIFE ASSURANCE LIMITED | 520,575 | 673,640 | 293,502 | 909,331 | 902 | - | 577,484 | 0.1 | - | 61.1 | 66.5 |
| 7 | CORPORATE INSURANCE COMPANY LIMITED-LIFE | 304,766 | 28,085 | - | 5,153 | 1,015 | - | 326,682 | 0.3 | - | 1.5 | 2.4 |
| 8 | EQUITY LIFE ASSURANCE (KENYA) LIMITED | 63,207 | 346,078 | 313 | 317,844 | 30,815 | 1,784 | 59,155 | 7.5 | 0.4 | 77.6 | 67.0 |
| 9 | GA LIFE ASSURANCE LIMITED | 732 | 816,874 | - | 817,339 | - | - | 267 | - | - | 100.0 | 99.9 |
| 10 | GEMINIA LIFE INSURANCE COMPANY LIMITED | 571,025 | 40,094 | - | 191,800 | - | - | 419,319 | - | - | 31.4 | 16.5 |
| 11 | ICEA LION LIFE INSURANCE COMPANY LTD | 709,462 | 5,470,759 | - | 5,468,273 | - | - | 711,947 | - | - | 88.5 | 85.3 |
| 12 | JUBILEE LIFE INSURANCE LIMITED | 1,283,206 | 3,739,816 | (558) | 3,644,049 | 122,169 | - | 1,256,246 | 2.4 | - | 72.6 | 73.7 |
| 13 | KENINDIA ASSURANCE COMPANY LIMITED-LIFE | 71,310 | 1,757,934 | (364) | 1,716,888 | - | 4,550 | 107,442 | - | 0.2 | 93.9 | 94.9 |
| 14 | KENYA ORIENT LIFE ASSURANCE COMPANY LIMITED | 8,552 | 51,718 | - | 21,490 | - | - | 38,779 | - | - | 35.7 | 79.2 |
| 15 | KUSCCO MUTUAL ASSURANCE LIMITED | 823,423 | 83,232 | - | 4,823 | 14,320 | - | 887,513 | 1.6 | - | 0.5 | 1.1 |
| 16 | LIBERTY LIFE ASSURANCE KENYA LIMITED | 446,380 | 511,174 | - | 492,323 | 3,643 | - | 461,588 | 0.4 | - | 51.4 | 48.8 |
| 17 | MADISON LIFE ASSURANCE KENYA LIMITED | 384,879 | 768,110 | (76,855) | 684,091 | - | - | 392,043 | - | - | 63.6 | 61.8 |
| 18 | OLD MUTUAL ASSURANCE COMPANY LIMITED | 239,367 | 496,568 | - | 509,439 | - | (82) | 226,579 | - | (0.0) | 69.2 | 69.4 |
| 19 | OLD MUTUAL LIFE ASSURANCE KENYA LIMITED | 659,806 | 1,043,317 | - | 1,010,909 | 13,472 | - | 678,742 | 0.8 | - | 59.4 | 59.4 |
| 20 | PIONEER ASSURANCE COMPANY LIMITED | 717,617 | 592,635 | - | 596,217 | - | - | 714,035 | - | - | 45.5 | 42.1 |
| 21 | PRUDENTIAL LIFE ASSURANCE KENYA LIMITED | 5,898 | 157,681 | - | 157,917 | - | - | 5,662 | - | - | 96.5 | 96.3 |
| 22 | SANLAM LIFE INSURANCE LIMITED | 564,057 | 816,194 | - | 792,799 | 15,052 | 23,534 | 548,865 | 1.1 | 1.7 | 57.4 | 56.5 |
| 23 | STAR DISCOVER LIFE INSURANCE LIMITED | 36,494 | 17,437 | - | 36,269 | - | - | 17,662 | - | - | 67.3 | 5.4 |
| 24 | THE KENYAN ALLIANCE INSURANCE COMPANY LIMITED-LIFE | 205,219 | 157,522 | - | 189,316 | - | - | 173,424 | - | - | 52.2 | 52.9 |
| 25 | THE MONARCH INSURANCE COMPANY LIMITED-LIFE | 266,661 | 4,340 | - | 3,329 | - | - | 267,672 | - | - | 1.2 | 2.2 |
| Industry | | 10,803,180 | 28,112,768 | 211,711 | 27,862,686 | 202,197 | 65,558 | 10,997,219 | 0.52 | 0.17 | 71.2 | 68.0 |

Amounts in thousands