



## **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 liability<sup>1</sup> 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.

---

<sup>1</sup> 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 crystalize 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

**TYPE OF INDUSTRY STATISTICS**

**Quarterly Claims Statistics**

**QUARTER**

**One**

**YEAR**

**2025**

**PERIOD ENDED**

**31<sup>st</sup> March 2025**

## **2.0 Statistical Appendices**

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

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

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

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

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

**Appendix 6:** Analysis of long-term insurance business claims movement (amounts) for the quarter ended 31<sup>st</sup> 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 % (5/(4+5+6+7))	Claims closed as no claims ratio % (6/(4+5+6+7))	Claim payment ratio %	
											Q1 2025 (4/(4+5+6+7))	Q4 2024
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
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 % (5/(4+5+6+7))	Claims closed as no claims ratio % (6/(4+5+6+7))	Claim payment ratio %	
											Q1 2025 (4/(4+5+6+7))	Q4 2024
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
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 (%) (5/(4+5+6+7))	Claims closed as no claims ratio (%) (6/(4+5+6+7))	Claim payment ratio (%)	
											Q1 2025 (4/(4+5+6+7))	Q4 2024
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
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 ASSURANCE 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 ASSURANCE 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	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 (%) (5/(4+5+6+7))	Claims closed as no claims ratio (%) (6/(4+5+6+7))	Claim payment ratio (%)	
											Q1 2025 (4/(4+5+6+7))	Q4 2024
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(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 ASSURANCE 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

## Appendix 5: Analysis of long-term insurance business claims movement (numbers) 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 (%) (5/(4+5+6+7))	Claims closed as no claims ratio (%) (6/(4+5+6+7))	Claim payment ratio (%)	
											Q1 2025 (4/(4+5+6+7))	Q4 2024
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
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

## Appendix 6: Analysis of long-term insurance business claims movement (amount) 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 (%) (5/(4+5+6+7))	Claims closed as no claims ratio (%) (6/(4+5+6+7))	Claim payment ratio (%)	
											Q1 2025 (4/(4+5+6+7))	Q4 2024
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(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 ASSURANCE 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