



## **INSURANCE REGULATORY AUTHORITY**

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### **Insurance Industry Quarterly Claims Statistics for the Period**

**April – June 2025**

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Prepared by

Insurance Regulatory Authority

August 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 and microinsurers.

The publication of any summary of an insurer's and microinsurer'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 the analysis does not include Trident Insurance Company Limited, APA Microinsurance Limited, Birdview Microinsurance Limited, CIC Microinsurance Limited and Star Discover Microinsurance Limited 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 second quarter of 2025. Data for the analysis does not include Trident Insurance Company Limited, APA Microinsurance Limited, Birdview Microinsurance Limited, CIC Microinsurance Limited and Star Discover Microinsurance Limited 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** – This 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 Q2 2025 under the general liability class were 147,606 and amounted to KES 40.51 billion. This represents an increase in the total number of claims from 144,787 in Q1 2025, with an increase in the claims amounts from KES 38.50 billion in Q1 2025 to KES 40.51 billion.

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<sup>1</sup> Liability Claims are third party claims while non liability claims are policyholder claims.

On the other hand, 7,263,558 general non-liability claims amounting to KES 67.53 billion were reported. This represents an increase in the total number of claims from 5,683,075 and an increase in the total claims amounts from KES 64.55 billion reported in Q1 2025.

Long-term claims in Q2 2025 increased both in number and amounts to 185,312 claims and KES 44.40 billion, from 164,371 claims and KES 39.13 billion in Q1 2025 respectively.

Microinsurance claims in Q2 2025 increased both in number and amounts to 28,834 claims and KES 289.19 million, from 8,902 claims and KES 61.83 million in Q1 2025 respectively.

### **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 Q2 2025 increased both in number and amount from 17,370 to 17,513 and KES 2.57 billion to KES 3.93 in Q1 2025 respectively.

The non-liability claims reported as intimated or revived increased to 5,008,612 in Q2 2025 from 4,340,397 in Q1 2025, while the quantum increased to KES 20.89 billion from KES 16.93 billion.

Long-term claims intimated or revived increased in number from 126,311 to 145,963 and in amounts from KES 28.11 billion in Q1 2025 to KES 33.03 billion in Q2 2025.

Microinsurance claims intimated or revived increased in number from 8,830 in Q1 2025 to 20,997 in Q2 2025 and in amounts from 61.17 million in Q1 2025 to 239.76 million in Q2 2025.

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

In Q2 2025, general insurance business claims revised under liability and non-liability were 14,987 claims amounting to KES 2.79 billion and 31,149 claims amounting to KES 4.37 billion, respectively. The long-term revised claims were 1,576 amounting to KES 369.47 million in Q2 2025. Microinsurance business claims revised were 95 amounting to KES 929,000 in Q2 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.

The general liability claims paid were 15,874 and amounted to KES 5.23 billion compared to KES 5.51 billion paid in the first quarter of 2025. On the other hand, the non-liability claims paid were 4,314,502 amounting to KES 22.32 billion compared to KES 21.07 billion in non-liability claims paid in Q1 2025.

Long-term insurers paid 145,658 claims amounting to KES 32.67 billion in Q2 2025 an increase of 16.9% in numbers from 124,595 reported in Q1 2025 while the claims amounts increased by 17.3% from KES 27.86 billion paid in Q1 2025.

Microinsurance claims paid were 10,666 amounting to KES 121.05 million in Q2 2025.

**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 Q2 2025, liability claims declined, increased by 41.1% in terms of numbers from 56 to 79 and by 136.4% in terms of amounts from KES 43.84 million to KES 103.63 million. The number and amounts of non-liability claims declined dropped by 29.2% from 19,037 to 13,479 and increased in amounts by 49.7% from KES 391.81 million to KES 586.46 million.

During the period under review, the number of claims declined by the long-term insurers increased by 76.1% from 222 to 391 while the amounts decreased by 54.1% from KES 202.20 million to KES 92.72 million.

The number of claims declined by the microinsurers rose by 117.5% from 3,049 to 6,632, while the respective amounts increased by 217.3% from 21.08 million to 66.91 million in Q2 2025.

**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 Q2 2025, the number of general liability claims closed as no claims decreased by 31.0%, from 2,294 to 1,582 with the associated amounts declining by 15.3%, from KES 428.66 million to KES 362.93 million. For non-liability claims, the number closed as no claims dropped by 79.3%, from 15,411 to 3,186 while the corresponding amounts increased significantly by 83.8%, from KES 671.59 million to 1.23 billion.

During the same period, the number of claims closed as no claims under long-term insurance business increased by 98.6% from 214 to 425 while the amounts increased by 88.7% from KES 65.56 million to 123.69 million.

Additionally, for the microinsurance, there were no claims closed as no claims during the quarter under review.

**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 the month ending the quarter under review.

In Q2 2025, the number of claims outstanding under general liability increased from 127,197 in Q1 2025 to 130,071, while the corresponding amounts increased from KES 32.52 billion to KES 34.82 billion.

For non-liability business, the number of claims outstanding increased from 2,270,486 to 2,932,391, while the amounts increased from KES 42.41 billion to KES 43.40 billion.

During the same period, the number of outstanding claims under long-term business decreased from 39,340 to 38,838, with the amount increasing from KES 11.00 billion to 11.50 billion.

The number of outstanding microinsurance claims increased from 1,038 to 11,536, while the corresponding amounts increased from KES 9.63 million to KES 101.23 million.

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 Q2 2025, the proportion of declined general liability claims increased to 0.05% in terms of numbers and increased to 0.26% in terms of amounts from 0.11% recorded in Q1 2025. The proportion of declined general non-liability claims decreased to 0.19% from 0.33% in terms of numbers and increased to 0.87% in terms of amounts from 0.61% in Q1 2025.

In addition, the proportion of declined long-term business claims in Q2 2025 increased from 0.14% to 0.21% in terms of numbers and decreased to 0.21% from 0.52% in terms of amounts recorded in Q1 2025.

During the same period, the proportion of declined microinsurance business claims increased to 50.15% from 34.25%, while the amounts increased to 55.97% from 34.10% in Q1 2025 respectively.

### **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 Q2 2025, the proportion of general business liability claims closed as no claims decreased to 1.07% and to 0.90% in terms of numbers and amounts compared to 1.58% and 1.11% reported in Q1 2025, respectively. The proportion of general business non-liability claims closed as no claims in Q2 2025 decreased to 0.04% from 0.27% in terms of numbers and increased to 1.82% from 1.04% in terms of amounts recorded in Q1 2025.

The proportion of long-term insurance business claims closed as no claims in Q2 2025 increased to 0.23% from 0.13% in terms of numbers and increased to 0.28 from 0.17% in terms of amounts in Q1 2025.

### **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 Q2 2025, the claims payment ratio for general liability claims increased to 10.75% from 10.53% recorded in Q1 2025 in terms of numbers, while it decreased to 12.90% from 14.31% recorded in Q1 20245 in terms of amounts. During the same period, the claims payment ratio for general non-liability claims remained the same at 59.4% in numbers while it increased to 33.05% from 32.64% in respect of amounts.

The claims payment ratio for the long-term insurance business increased to 78.60% in Q2 2025 compared to 75.80% in Q1 2025 in terms of numbers and increased to 73.60% in terms of amounts from 71.21% recorded in Q1 2025.

The claims payment ratio for microinsurance business increased to 73.99% in Q2 2025 compared to 47.29% in Q1 2025 in numbers while it increased to 80.69% in terms of amounts from 46.91% recorded in Q1 2025.

<b>INSURANCE REGULATORY AUTHORITY</b>	
 Insurance Regulatory Authority <small>Bina Bora kwa Taifa</small>	
<b>TYPE OF INDUSTRY STATISTICS</b>	<b>Quarterly Claims Statistics</b>
<b>QUARTER</b>	<b>Two</b>
<b>YEAR</b>	<b>2025</b>
<b>PERIOD ENDED</b>	<b>30<sup>th</sup> June 2025</b>

## **2.0 Statistical Appendices**

**Appendix 1:** Analysis of liability claims movement (numbers) under general insurance business for the quarter ended 30<sup>th</sup> June 2025

**Appendix 2:** Analysis of liability claims movement (amounts) under general insurance business for the quarter ended 30<sup>th</sup> June 2025

**Appendix 3:** Analysis of non-liability claims movement (numbers) under general insurance business for the quarter ended 30<sup>th</sup> June 2025

**Appendix 4:** Analysis of non-liability claims movement (amounts) under general insurance business for the quarter ended 30<sup>th</sup> June 2025

**Appendix 5:** Analysis of long-term insurance business claims movement (numbers) for the quarter ended 30<sup>th</sup> June 2025

**Appendix 6:** Analysis of long-term insurance business claims movement (amounts) for the quarter ended 30<sup>th</sup> June 2025

**Appendix 7:** Analysis of microinsurance business claims movement (numbers) for the quarter ended 30<sup>th</sup> June 2025

**Appendix 8:** Analysis of microinsurance business claims movement (amounts) for the quarter ended 30<sup>th</sup> June 2025

## Appendix 1: Analysis of liability claims movement (numbers) under general insurance business for the quarter ended 30th June 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 %	
											Q2 2025	Q1 2025
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	AAR INSURANCE KENYA LIMITED	166	46	-	17	18	-	177	8.5	-	8.0	9.6
2	AFRICA MERCHANT ASSURANCE COMPANY LIMITED	2,379	1,009	282	546	-	-	2,842	-	-	16.1	15.0
3	APA INSURANCE LIMITED	15,395	532	1,390	1,309	-	-	15,626	-	-	7.7	6.8
4	BRITAM GENERAL INSURANCE COMPANY (K) LTD	2,887	350	-	441	-	-	2,796	-	-	13.6	10.0
5	CANNON GENERAL INSURANCE (K) LIMITED	4,754	353	2,475	104	-	241	4,762	-	4.7	2.0	0.8
6	CIC GENERAL INSURANCE LIMITED	3,625	1,108	285	1,096	-	-	3,637	-	-	23.2	23.3
7	CORPORATE INSURANCE COMPANY LIMITED-GENERAL	1,329	12	709	5	-	-	1,336	-	-	0.4	2.2
8	DEFINITE ASSURANCE COMPANY LIMITED	12	74	-	5	5	-	76	5.8	-	5.8	-
9	DIRECTLINE INSURANCE COMPANY LTD	17,842	1,271	-	1,824	-	-	17,289	-	-	9.5	13.4
10	EQUITY GENERAL INSURANCE (KENYA) LIMITED	-	-	-	-	-	-	-	-	-	0.0	-
11	FIDELITY SHIELD INSURANCE COMPANY LIMITED	1,944	422	269	173	1	60	2,132	0.0	2.5	7.3	7.9
12	FIRST ASSURANCE COMPANY LIMITED	1,475	334	643	101	-	50	1,658	-	2.8	5.6	8.7
13	GA INSURANCE LIMITED	7,758	366	225	316	2	-	7,806	0.0	-	3.9	4.9
14	GEMINIA INSURANCE COMPANY LIMITED	9,050	679	1,869	1,089	-	96	8,544	-	1.0	11.2	7.5
15	ICEA LION GENERAL INSURANCE COMPANY LTD	2,511	427	297	209	-	-	2,729	-	-	7.1	14.0
16	INTRA AFRICA ASSURANCE COMPANY LIMITED	1,874	249	360	308	-	5	1,810	-	0.2	14.5	10.0
17	JUBILEE ALLIANZ GENERAL INSURANCE LTD	7,603	340	96	578	13	68	7,284	0.2	0.9	7.3	9.0
18	JUBILEE HEALTH INSURANCE LTD	-	-	-	-	-	-	-	-	-	0.0	-
19	KENINDIA ASSURANCE COMPANY LIMITED-GENERAL	5,403	870	206	556	-	175	5,542	-	2.8	8.9	8.2
20	KENYA ORIENT INSURANCE COMPANY LIMITED	2,366	609	238	410	-	160	2,405	-	5.4	13.8	-
21	MADISON GENERAL INSURANCE COMPANY LIMITED	1,401	603	1,686	592	-	-	1,412	-	-	29.5	30.6
22	MAYFAIR INSURANCE COMPANY LIMITED	4,215	1,314	-	957	2	3	4,567	0.0	0.1	17.3	13.6
23	MUA INSURANCE (KENYA) LIMITED	2,647	244	157	201	-	5	2,685	-	0.2	7.0	5.8
24	NCBA INSURANCE COMPANY LIMITED	501	34	34	21	1	39	474	0.2	7.3	3.9	5.2
25	OCCIDENTAL INSURANCE COMPANY LIMITED	3,240	408	-	563	-	-	3,085	-	-	15.4	23.2
26	OLD MUTUAL GENERAL INSURANCE KENYA LIMITED	6,967	673	1,022	224	5	189	7,222	0.1	2.5	2.9	9.4
27	PACIS INSURANCE COMPANY LIMITED	2,464	188	698	147	22	255	2,228	0.8	9.6	5.5	2.7
28	PIONEER GENERAL INSURANCE LIMITED	758	204	181	149	-	27	786	-	2.8	15.5	13.6
29	SANLAM GENERAL INSURANCE LIMITED	1,067	408	204	165	-	84	1,226	-	5.7	11.2	16.5
30	STAR DISCOVER INSURANCE LIMITED	19	12	2	1	-	-	30	-	-	3.2	24.0
31	TAKAFUL INSURANCE OF AFRICA LIMITED	1,310	542	952	177	2	80	1,593	0.1	4.3	9.6	11.2
32	TAUSI ASSURANCE COMPANY LIMITED	1,553	130	86	41	-	33	1,609	-	2.0	2.4	2.0
33	THE HERITAGE INSURANCE COMPANY LIMITED	5,491	706	621	441	8	12	5,736	0.1	0.2	7.1	7.3
34	THE KENYAN ALLIANCE INSURANCE COMPANY LIMITED-GENERAL	6,085	24	-	72	-	-	6,037	-	-	1.2	0.7
35	THE MONARCH INSURANCE COMPANY LIMITED-GENERAL	2,994	2,972	-	3,036	-	-	2,930	-	-	50.9	18.7
36	TRIDENT INSURANCE COMPANY LIMITED	-	-	-	-	-	-	-	-	-	0.0	-
	Industry	129,085	17,513	14,987	15,874	79	1,582	130,071	0.05	1.1	10.8	10.5

## Appendix 2: Analysis of liability claims movement (amount) under general insurance business for the quarter ended 30th June 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 %	
											Q2 2025 (4/(4+5+6+7)) (10)	Q1 2025 (11)
1	AAR INSURANCE KENYA LIMITED	100,805	25,569	-	8,170	22,414	-	110,775	15.9	-	5.8	11.0
2	AFRICA MERCHANT ASSURANCE COMPANY LIMITED	726,507	627,895	205,196	208,579	-	-	1,432,324	-	-	12.7	15.5
3	APA INSURANCE LIMITED	1,801,350	72,011	243,313	375,835	-	-	1,853,181	-	-	16.9	16.3
4	BRITAM GENERAL INSURANCE COMPANY (K) LTD	2,419,063	89,711	109,609	148,965	-	20,076	2,563,050	-	0.7	5.5	2.6
5	CANNON GENERAL INSURANCE (K) LIMITED	784,448	85,700	77,704	229,962	-	11,007	756,122	-	1.1	23.1	20.1
6	CIC GENERAL INSURANCE LIMITED	705,807	79,523	252,299	396,586	-	-	709,199	-	-	35.9	32.7
7	CORPORATE INSURANCE COMPANY LIMITED-GENERAL	329,134	939	1,912	2,030	-	-	324,295	-	-	0.6	0.4
8	DEFINITE ASSURANCE COMPANY LIMITED	15,400	31,278	-	2,742	9,450	-	34,486	20.2	-	5.9	-
9	DIRECTLINE INSURANCE COMPANY LTD	5,430,865	218,194	561,871	457,992	-	-	5,904,793	-	-	7.2	15.5
10	EQUITY GENERAL INSURANCE (KENYA) LIMITED	-	-	-	-	-	-	-	-	-	0.0	-
11	FIDELITY SHIELD INSURANCE COMPANY LIMITED	848,213	213,638	19,433	111,561	2,702	9,187	952,015	0.3	0.9	10.4	9.1
12	FIRST ASSURANCE COMPANY LIMITED	535,796	50,769	79,702	101,470	-	50,025	531,652	-	7.3	14.9	17.0
13	GA INSURANCE LIMITED	2,465,325	82,799	218,207	274,199	19,407	-	2,540,729	0.7	-	9.7	10.7
14	GEMINIA INSURANCE COMPANY LIMITED	1,639,412	97,248	322,559	288,003	-	20,974	1,820,472	-	1.0	13.5	16.8
15	ICEA LION GENERAL INSURANCE COMPANY LTD	318,812	36,182	21,121	24,608	-	-	358,839	-	-	6.4	10.7
16	INTRA AFRICA ASSURANCE COMPANY LIMITED	395,747	14,220	74,339	101,092	-	215	394,091	-	0.0	20.4	17.5
17	JUBILEE ALLIANZ GENERAL INSURANCE LTD	2,226,188	114,147	25,359	202,663	11,178	12,635	2,146,972	0.5	0.5	8.5	5.9
18	JUBILEE HEALTH INSURANCE LTD	-	-	-	-	-	-	-	-	-	0.0	-
19	KENINDIA ASSURANCE COMPANY LIMITED-GENERAL	696,837	124,644	28,609	137,022	-	10,835	719,265	-	1.2	15.8	14.2
20	KENYA ORIENT INSURANCE COMPANY LIMITED	558,541	158,695	54,290	107,704	-	91,521	590,364	-	11.6	13.6	-
21	MADISON GENERAL INSURANCE COMPANY LIMITED	229,358	133,201	191,322	354,125	-	-	257,089	-	-	57.9	67.6
22	MAYFAIR INSURANCE COMPANY LIMITED	2,240,895	735,535	(320,699)	298,922	821	310	2,406,130	0.0	0.0	11.0	10.5
23	MUA INSURANCE (KENYA) LIMITED	619,918	21,837	50,269	96,347	-	770	601,124	-	0.1	13.8	10.9
24	NCBA INSURANCE COMPANY LIMITED	587,588	2,644	62,047	13,946	25,870	-	603,462	4.0	-	2.2	12.1
25	OCCIDENTAL INSURANCE COMPANY LIMITED	752,322	128,342	116,943	151,572	-	-	747,405	-	-	16.9	26.1
26	OLD MUTUAL GENERAL INSURANCE KENYA LIMITED	1,657,317	159,459	99,738	153,233	5,103	53,086	1,757,968	0.3	2.7	7.8	9.5
27	PACIS INSURANCE COMPANY LIMITED	804,048	39,707	50,827	109,759	2,115	10,348	747,568	0.2	1.2	12.6	11.4
28	PIONEER GENERAL INSURANCE LIMITED	371,648	30,540	52,066	91,862	-	1,350	358,396	-	0.3	20.3	18.9
29	SANLAM GENERAL INSURANCE LIMITED	665,266	101,490	90,736	203,123	-	14,760	650,377	-	1.7	23.4	19.9
30	STAR DISCOVER INSURANCE LIMITED	5,318	1,944	(177)	23	-	-	7,062	-	-	0.3	9.5
31	TAKAFUL INSURANCE OF AFRICA LIMITED	263,210	43,867	53,336	78,639	2,032	35,711	258,901	0.5	9.5	21.0	17.1
32	TAUSI ASSURANCE COMPANY LIMITED	299,387	15,138	11,782	8,206	-	18,238	306,763	-	5.5	2.5	1.6
33	THE HERITAGE INSURANCE COMPANY LIMITED	1,349,200	93,164	20,666	100,669	2,539	1,880	1,388,064	0.2	0.1	6.7	7.9
34	THE KENYAN ALLIANCE INSURANCE COMPANY LIMITED-GENERAL	301,776	5,325	19,805	34,427	-	-	303,116	-	-	10.2	5.7
35	THE MONARCH INSURANCE COMPANY LIMITED-GENERAL	737,633	296,465	-	353,424	-	-	680,674	-	-	34.2	13.0
36	TRIDENT INSURANCE COMPANY LIMITED	-	-	-	-	-	-	-	-	-	0.0	-
Industry		32,883,136	3,931,819	2,794,183	5,227,461	103,630	362,927	34,816,721	0.26	0.9	12.9	14.3

Amounts in thousands

## Appendix 3: Analysis of non-liability claims movement (numbers) under general insurance business for the quarter ended 30th June 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)	Q2 2025 (4/(4+5+6+7))	Q1 2025 (6/(4+5+6+7))
1	AAR INSURANCE KENYA LIMITED	1,083,479	1,686,469	-	1,267,563	470	-	1,501,915	0.0	-	45.8	41.7
2	AFRICA MERCHANT ASSURANCE COMPANY LIMITED	1,459	751	143	539	-	-	1,671	-	-	24.4	22.1
3	APA INSURANCE LIMITED	6,205	3,501	6,544	3,592	-	-	6,114	-	-	37.0	33.3
4	BRITAM GENERAL INSURANCE COMPANY (K) LTD	339,791	113,060	-	78,831	-	-	374,020	-	-	17.4	22.1
5	CANNON GENERAL INSURANCE (K) LIMITED	1,571	1,123	2,274	774	3	49	1,868	0.1	1.8	28.7	32.1
6	CIC GENERAL INSURANCE LIMITED	2,942	3,285	900	3,283	-	-	2,944	-	-	52.7	51.5
7	CORPORATE INSURANCE COMPANY LIMITED-GENERAL	2,213	56	400	139	-	-	2,130	-	-	6.1	7.8
8	DEFINITE ASSURANCE COMPANY LIMITED	-	-	-	-	-	-	-	-	-	-	-
9	DIRECTLINE INSURANCE COMPANY LTD	1,004	189	-	361	-	-	832	-	-	30.3	40.0
10	EQUITY GENERAL INSURANCE (KENYA) LIMITED	23,500	53,009	-	58,531	-	-	17,978	-	-	76.5	19.1
11	FIDELITY SHIELD INSURANCE COMPANY LIMITED	8,126	7,913	1,374	4,579	4	44	11,412	0.0	0.3	28.5	29.9
12	FIRST ASSURANCE COMPANY LIMITED	39,708	72,935	1,397	65,927	299	181	46,236	0.3	0.2	58.5	57.7
13	GA INSURANCE LIMITED	3,123	2,580	526	2,278	67	1	3,357	1.2	0.0	39.9	41.3
14	GEMINIA INSURANCE COMPANY LIMITED	4,572	1,383	2,937	1,258	-	266	4,431	-	4.5	21.1	15.6
15	ICEA LION GENERAL INSURANCE COMPANY LTD	8,811	7,572	2,611	7,204	11	16	9,152	0.1	0.1	44.0	29.7
16	INTRAF AFRICA ASSURANCE COMPANY LIMITED	1,658	1,255	983	1,099	-	122	1,692	-	4.2	37.7	40.8
17	JUBILEE ALLIANZ GENERAL INSURANCE LTD	2,648	1,302	94	1,575	10	45	2,317	0.3	1.1	39.9	33.9
18	JUBILEE HEALTH INSURANCE LTD	523,677	2,784,498	-	2,556,143	-	-	752,032	-	-	77.3	80.5
19	KENINDIA ASSURANCE COMPANY LIMITED-GENERAL	3,191	2,699	176	2,175	-	395	3,320	-	6.7	36.9	36.3
20	KENYA ORIENT INSURANCE COMPANY LIMITED	8,932	996	345	798	15	240	8,875	0.2	2.4	8.0	-
21	MADISON GENERAL INSURANCE COMPANY LIMITED	60,957	82,783	3,389	76,242	-	-	67,498	-	-	53.0	56.4
22	MAYFAIR INSURANCE COMPANY LIMITED	1,017	466	-	469	15	21	978	1.0	1.4	31.6	29.8
23	MUA INSURANCE (KENYA) LIMITED	2,989	15,984	112	11,908	1,745	34	5,286	9.2	0.2	62.8	61.0
24	NCBA INSURANCE COMPANY LIMITED	1,633	1,179	51	1,010	3	51	1,748	0.1	1.8	35.9	40.7
25	OCCIDENTAL INSURANCE COMPANY LIMITED	3,605	1,113	102	709	-	-	4,009	-	-	15.0	13.7
26	OLD MUTUAL GENERAL INSURANCE KENYA LIMITED	2,474	1,376	1,223	471	18	738	2,623	0.5	19.2	12.2	11.2
27	PACIS INSURANCE COMPANY LIMITED	7,174	30,073	1,241	25,174	4,000	339	7,734	10.7	0.9	67.6	66.8
28	PIONEER GENERAL INSURANCE LIMITED	1,480	948	1,431	431	9	112	1,876	0.4	4.6	17.8	25.8
29	SANLAM GENERAL INSURANCE LIMITED	3,107	980	956	595	1	160	3,331	0.0	3.9	14.6	16.6
30	STAR DISCOVER INSURANCE LIMITED	13,525	42,276	134	29,380	6,476	1	19,944	11.6	0.0	52.7	58.1
31	TAKAFUL INSURANCE OF AFRICA LIMITED	1,401	270	125	386	5	66	1,214	0.3	3.9	23.1	28.0
32	TAUSI ASSURANCE COMPANY LIMITED	1,225	464	182	354	-	221	1,114	-	13.1	21.0	27.5
33	THE HERITAGE INSURANCE COMPANY LIMITED	10,292	54,026	1,496	59,970	14	84	4,250	0.0	0.1	93.2	82.0
34	THE KENYAN ALLIANCE INSURANCE COMPANY LIMITED-GENERAL	70,764	22,473	-	41,112	303	-	51,822	0.3	-	44.1	28.8
35	THE MONARCH INSURANCE COMPANY LIMITED-GENERAL	6,696	9,625	3	9,642	11	-	6,668	0.1	-	59.1	28.8
36	TRIDENT INSURANCE COMPANY LIMITED	-	-	-	-	-	-	-	-	-	-	-
<b>Industry</b>		<b>2,254,949</b>	<b>5,008,612</b>	<b>31,149</b>	<b>4,314,502</b>	<b>13,479</b>	<b>3,186</b>	<b>2,932,391</b>	<b>0.19</b>	<b>0.0</b>	<b>59.4</b>	<b>59.4</b>

**Appendix 4: Analysis of non-liability claims movement (amount) under general insurance business for the quarter ended 30th June 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)	Q2 2025 (4/(4+5+6+7))	Q1 2025
1	AAR INSURANCE KENYA LIMITED	1,433,573	1,976,161	(203,999)	1,465,064	55,026	-	1,685,646	1.7	-	45.7	43.9
2	AFRICA MERCHANT ASSURANCE COMPANY LIMITED	716,725	477,394	240,919	145,697	-	-	1,289,341	-	-	10.2	11.6
3	APA INSURANCE LIMITED	2,870,601	735,388	411,981	965,461	-	-	3,052,509	-	-	24.0	33.2
4	BRITAM GENERAL INSURANCE COMPANY (K) LTD	5,704,865	1,570,405	469,957	1,832,428	-	113,137	5,799,662	-	1.5	23.7	28.4
5	CANNON GENERAL INSURANCE (K) LIMITED	364,708	205,767	32,624	204,984	2,486	7,270	388,360	0.4	1.2	34.0	28.5
6	CIC GENERAL INSURANCE LIMITED	1,209,526	281,904	784,823	1,074,204	-	-	1,202,048	-	-	47.2	43.5
7	CORPORATE INSURANCE COMPANY LIMITED-GENERAL	454,518	2,981	(1,476)	8,188	-	-	447,836	-	-	1.8	2.5
8	DEFINITE ASSURANCE COMPANY LIMITED	-	-	-	-	-	-	-	-	-	-	-
9	DIRECTLINE INSURANCE COMPANY LTD	521,291	35,510	26,639	47,086	-	-	536,353	-	-	8.1	18.0
10	EQUITY GENERAL INSURANCE (KENYA) LIMITED	180,874	508,990	-	543,578	-	-	146,286	-	-	78.8	18.5
11	FIDELITY SHIELD INSURANCE COMPANY LIMITED	1,732,710	466,993	15,895	400,545	1,827	39,614	1,773,612	0.1	1.8	18.1	20.1
12	FIRST ASSURANCE COMPANY LIMITED	1,465,491	1,071,244	235,922	985,176	60,616	103,208	1,623,656	2.2	3.7	35.5	38.4
13	GA INSURANCE LIMITED	3,265,646	2,023,572	573,911	2,171,896	71,905	500	3,618,828	1.2	0.0	37.0	43.9
14	GEMINIA INSURANCE COMPANY LIMITED	1,128,182	193,550	433,462	485,543	-	36,787	1,232,863	-	2.1	27.7	30.2
15	ICEA LION GENERAL INSURANCE COMPANY LTD	3,226,333	642,418	(261,901)	897,300	9,136	7,863	2,692,551	0.3	0.2	24.9	20.3
16	INTRA AFRICA ASSURANCE COMPANY LIMITED	445,445	161,746	292,906	542,053	-	7,744	350,300	-	0.9	60.2	40.6
17	JUBILEE ALLIANZ GENERAL INSURANCE LTD	2,088,991	302,399	418,030	934,415	10,105	9,000	1,855,900	0.4	0.3	33.3	13.8
18	JUBILEE HEALTH INSURANCE LTD	696,488	3,703,384	-	3,399,672	-	-	1,000,200	-	-	77.3	80.5
19	KENINDIA ASSURANCE COMPANY LIMITED-GENERAL	2,630,151	193,001	265,813	402,147	-	9,099	2,677,719	-	0.3	13.0	4.0
20	KENYA ORIENT INSURANCE COMPANY LIMITED	1,461,242	316,815	198,070	71,496	217,708	162,142	1,524,782	11.0	8.2	3.6	-
21	MADISON GENERAL INSURANCE COMPANY LIMITED	1,083,663	930,822	366,166	1,372,052	-	-	1,008,599	-	-	57.6	60.0
22	MAYFAIR INSURANCE COMPANY LIMITED	1,714,704	1,316,152	(988,217)	301,560	11,762	11,173	1,718,145	0.6	0.5	14.8	16.8
23	MUA INSURANCE (KENYA) LIMITED	493,562	193,034	143,901	290,361	9,153	4,714	526,269	1.1	0.6	35.0	27.1
24	NCBA INSURANCE COMPANY LIMITED	570,594	218,588	1,770	211,472	971	-	578,509	0.1	-	26.7	37.1
25	OCCIDENTAL INSURANCE COMPANY LIMITED	525,835	118,854	(29,817)	170,227	-	-	444,644	-	-	27.7	23.8
26	OLD MUTUAL GENERAL INSURANCE KENYA LIMITED	748,758	265,476	337,956	203,436	12,864	181,695	954,195	1.0	13.4	15.0	19.2
27	PACIS INSURANCE COMPANY LIMITED	334,271	340,980	(3,816)	349,169	12,715	5,166	304,385	1.9	0.8	52.0	50.6
28	PIONEER GENERAL INSURANCE LIMITED	480,731	169,888	79,028	173,860	2,433	2,828	550,527	0.3	0.4	23.8	29.4
29	SANLAM GENERAL INSURANCE LIMITED	476,482	173,392	99,101	357,501	268	18,005	373,201	0.0	2.4	47.7	33.2
30	STAR DISCOVER INSURANCE LIMITED	284,123	403,634	6,026	267,586	70,212	145,157	210,830	10.1	20.9	38.6	45.2
31	TAKAFUL INSURANCE OF AFRICA LIMITED	172,594	72,198	114,024	70,774	4,034	56,340	227,669	1.1	15.7	19.7	26.8
32	TAUSI ASSURANCE COMPANY LIMITED	691,590	141,342	172,153	77,617	-	273,721	653,747	-	27.2	7.7	12.8
33	THE HERITAGE INSURANCE COMPANY LIMITED	2,177,726	1,063,383	22,348	1,086,075	8,635	31,938	2,136,808	0.3	1.0	33.3	28.9
34	THE KENYAN ALLIANCE INSURANCE COMPANY LIMITED-GENERAL	392,494	138,056	114,275	282,181	19,830	-	342,814	3.1	-	43.8	37.8
35	THE MONARCH INSURANCE COMPANY LIMITED-GENERAL	523,554	479,458	(1,152)	524,634	4,777	-	472,449	0.5	-	52.4	23.0
36	TRIDENT INSURANCE COMPANY LIMITED	-	-	-	-	-	-	-	-	-	-	-
<b>Industry</b>		<b>42,268,039</b>	<b>20,894,878</b>	<b>4,367,324</b>	<b>22,315,439</b>	<b>586,459</b>	<b>1,227,103</b>	<b>43,401,241</b>	<b>0.87</b>	<b>1.8</b>	<b>33.0</b>	<b>32.7</b>

Amounts in thousands

**Appendix 5: Analysis of long-term insurance business claims movement (numbers) for the quarter ended 30th June 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)	Q2 2025 (4/(4+5+6+7)) (10)	Q1 2025 (11)
1	ABSA LIFE ASSURANCE KENYA LIMITED	1,384	3,123	63	2,907	3	279	1,318	0.1	6.2	64.5	65.3
2	APA LIFE ASSURANCE LIMITED	1,269	2,258	-	2,066	-	41	1,420	-	1.2	58.6	54.3
3	BRITAM LIFE INSURANCE COMPANY K LIMITED	4,265	52,276	-	51,820	8	-	4,713	0.0	-	91.7	90.9
4	CANNON LIFE ASSURANCE (K) LIMITED	370	202	3	181	-	15	376	-	2.6	31.6	30.2
5	CAPEX LIFE ASSURANCE COMPANY LIMITED	10	2,074	1	2,071	3	-	10	0.1	-	99.4	99.5
6	CIC LIFE ASSURANCE LIMITED	1,507	1,781	1,426	1,511	21	-	1,756	0.6	-	46.0	57.3
7	CORPORATE INSURANCE COMPANY LIMITED-LIFE	1,873	205	-	91	7	-	1,990	0.3	-	4.4	7.9
8	EQUITY LIFE ASSURANCE (KENYA) LIMITED	105	680	3	663	17	5	99	2.2	0.6	84.6	67.9
9	GA LIFE ASSURANCE LIMITED	1	6,935	-	6,935	-	-	1	-	-	100.0	99.9
10	GEMINIA LIFE INSURANCE COMPANY LIMITED	422	82	(14)	98	-	-	406	-	-	19.4	18.7
11	ICEA LION LIFE ASSURANCE COMPANY LTD	3,258	29,592	-	29,787	5	48	3,010	0.0	0.1	90.7	88.9
12	JUBILEE LIFE INSURANCE LIMITED	3,537	14,799	93	14,556	24	-	3,756	0.1	-	79.4	78.3
13	KENINDIA ASSURANCE COMPANY LIMITED-LIFE	396	4,197	1	4,147	4	17	425	0.1	0.4	90.3	90.8
14	KENYA ORIENT LIFE ASSURANCE COMPANY LIMITED	17	24	-	28	-	-	13	-	-	68.3	54.1
15	KUSCCO MUTUAL ASSURANCE LIMITED	2,067	93	-	5	48	-	2,107	2.2	-	0.2	1.0
16	LIBERTY LIFE ASSURANCE KENYA LIMITED	797	1,490	-	1,505	22	-	760	1.0	-	65.8	67.8
17	MADISON LIFE ASSURANCE KENYA LIMITED	3,536	8,831	-	8,919	-	-	3,448	-	-	72.1	70.2
18	OLD MUTUAL ASSURANCE COMPANY LIMITED	958	973	-	875	-	1	1,055	-	0.1	45.3	48.3
19	OLD MUTUAL LIFE ASSURANCE KENYA LIMITED	424	2,880	-	2,807	-	-	497	-	-	85.0	89.3
20	PIONEER ASSURANCE COMPANY LIMITED	8,383	5,576	-	5,973	7	-	7,979	0.1	-	42.8	43.0
21	PRUDENTIAL LIFE ASSURANCE KENYA LIMITED	142	1,528	-	1,536	-	-	134	-	-	92.0	89.4
22	SANLAM LIFE INSURANCE LIMITED	3,780	4,282	-	4,566	222	19	3,255	2.8	0.2	56.6	57.5
23	STAR DISCOVER LIFE INSURANCE LIMITED	681	579	-	1,213	-	-	47	-	-	96.3	38.6
24	THE KENYAN ALLIANCE INSURANCE COMPANY LIMITED-LIFE	61	1,337	-	1,332	-	-	66	-	-	95.3	95.6
25	THE MONARCH INSURANCE COMPANY LIMITED-LIFE	97	166	-	66	-	-	197	-	-	25.1	36.2
<b>Industry</b>		<b>39,340</b>	<b>145,963</b>	<b>1,576</b>	<b>145,658</b>	<b>391</b>	<b>425</b>	<b>38,838</b>	<b>0.21</b>	<b>0.23</b>	<b>78.6</b>	<b>75.8</b>

**Appendix 6: Analysis of long-term insurance business claims movement (amount) for the quarter ended 30th June 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)	Q2 2025 (4/(4+5+6+7)) (10)	Q1 2025 (11)
1	ABSA LIFE ASSURANCE KENYA LIMITED	399,884	1,168,437	(3,262)	1,037,019	759	33,361	493,921	0.0	2.1	66.3	69.5
2	APA LIFE ASSURANCE LIMITED	691,183	435,030	1,540	350,316	-	13,727	763,710	-	1.2	31.1	37.0
3	BRITAM LIFE INSURANCE COMPANY K LIMITED	1,908,504	10,821,290	-	10,846,293	2,828	-	1,880,673	0.0	-	85.2	81.9
4	CANNON LIFE ASSURANCE (K) LIMITED	118,580	82,297	(3,008)	62,641	-	7,966	127,261	-	4.0	31.7	32.5
5	CAPEX LIFE ASSURANCE COMPANY LIMITED	7,959	191,581	(100)	193,640	435	-	5,365	0.2	-	97.1	96.3
6	CIC LIFE ASSURANCE LIMITED	577,484	676,491	406,674	881,216	2,912	-	776,521	0.2	-	53.1	61.1
7	CORPORATE INSURANCE COMPANY LIMITED-LIFE	326,682	26,458	-	3,078	1,415	-	348,647	0.4	-	0.9	1.5
8	EQUITY LIFE ASSURANCE (KENYA) LIMITED	59,155	528,962	(1,319)	508,955	13,006	277	64,560	2.2	0.0	86.7	77.6
9	GA LIFE ASSURANCE LIMITED	267	1,137,837	-	1,134,268	-	-	3,836	-	-	99.7	100.0
10	GEMINIA LIFE INSURANCE COMPANY LIMITED	419,319	96,529	(16,451)	155,353	-	-	344,044	-	-	31.1	31.4
11	ICEA LION LIFE INSURANCE COMPANY LTD	711,947	5,613,995	-	5,683,943	1,881	12,092	628,027	0.0	0.2	89.9	88.5
12	JUBILEE LIFE INSURANCE LIMITED	1,256,246	5,203,724	1,555	5,170,473	17,553	-	1,273,497	0.3	-	80.0	72.6
13	KENINDIA ASSURANCE COMPANY LIMITED-LIFE	107,442	1,833,824	(293)	1,704,779	488	31,233	204,473	0.0	1.6	87.8	93.9
14	KENYA ORIENT LIFE ASSURANCE COMPANY LIMITED	38,779	40,545	-	50,239	-	-	29,085	-	-	63.3	35.7
15	KUSCCO MUTUAL ASSURANCE LIMITED	887,513	34,994	-	1,375	21,958	-	899,174	2.4	-	0.1	0.5
16	LIBERTY LIFE ASSURANCE KENYA LIMITED	461,588	575,694	-	508,702	9,267	-	519,314	0.9	-	49.0	51.4
17	MADISON LIFE ASSURANCE KENYA LIMITED	392,043	717,049	(15,869)	834,168	-	-	259,055	-	-	76.3	63.6
18	OLD MUTUAL ASSURANCE COMPANY LIMITED	226,579	658,805	-	640,334	-	752	244,298	-	0.1	72.3	69.2
19	OLD MUTUAL LIFE ASSURANCE KENYA LIMITED	678,742	957,824	-	922,860	-	-	713,705	-	-	56.4	59.4
20	PIONEER ASSURANCE COMPANY LIMITED	714,035	547,391	-	612,828	860	-	647,738	0.1	-	48.6	45.5
21	PRUDENTIAL LIFE ASSURANCE KENYA LIMITED	5,662	263,041	-	263,380	-	-	5,323	-	-	98.0	96.5
22	SANLAM LIFE INSURANCE LIMITED	548,865	873,563	-	796,047	19,359	24,284	582,738	1.4	1.7	56.0	57.4
23	STAR DISCOVER LIFE INSURANCE LIMITED	17,662	48,421	-	64,757	-	-	1,326	-	-	98.0	67.3
24	THE KENYAN ALLIANCE INSURANCE COMPANY LIMITED-LIFE	173,424	248,884	-	226,192	-	-	196,116	-	-	53.6	52.2
25	THE MONARCH INSURANCE COMPANY LIMITED-LIFE	267,672	244,229	-	21,753	-	-	490,147	-	-	4.2	1.2
<b>Industry</b>		<b>10,997,219</b>	<b>33,026,897</b>	<b>369,468</b>	<b>32,674,610</b>	<b>92,723</b>	<b>123,692</b>	<b>11,502,558</b>	<b>0.21</b>	<b>0.28</b>	<b>73.6</b>	<b>71.2</b>

Amounts in thousands

**Appendix 7: Analysis of Microinsurance claims movement (numbers) under general insurance business for the quarter ended 30th June 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	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	Q2 2025 (4/(4+5+6+7))	Q1 2025 (10) (11)
1	APA MICROINSURANCE LIMITED	-	-	-	-	-	-	-	-	-	-	-
2	BIRDVIEW MICROINSURANCE LIMITED	-	-	-	-	-	-	-	-	-	-	-
3	BRITAM MICROINSURANCE COMPANY (KENYA) LIMITED	6,799	8,811	-	5,765	-	-	9,845	-	-	36.9	
4	CIC MICROINSURANCE LIMITED	-	-	-	-	-	-	-	-	-	-	-
5	STAR DISCOVER MICRO INSURANCE LIMITED	-	-	-	-	-	-	-	-	-	-	-
6	TURACO MICROINSURANCE LIMITED	1,038	12,186	95	4,901	6,632	-	1,691	50.2	-	37.1	47.3
	Industry	7,837	20,997	95	10,666	6,632	-	11,536	50.2	-	74.0	47.3

**Appendix 8: Analysis of Microinsurance claims movement (amount) under general insurance business for the quarter ended 30th June 2025**

1	APA MICROINSURANCE LIMITED	-	-	-	-	-	-	-	-	-	-	-
2	BIRDVIEW MICROINSURANCE LIMITED	-	-	-	-	-	-	-	-	-	-	-
3	BRITAM MICROINSURANCE COMPANY (KENYA) LIMITED	39,298	130,358	-	83,261	-	-	86,395	-	-	49.1	
4	CIC MICROINSURANCE LIMITED	-	-	-	-	-	-	-	-	-	-	-
5	STAR DISCOVER MICRO INSURANCE LIMITED	-	-	-	-	-	-	-	-	-	-	-
6	TURACO MICROINSURANCE LIMITED	9,626	109,406	929	37,789	66,905	-	14,838	56.0	-	31.6	46.9
	Industry	48,925	239,764	929	121,050	66,905	-	101,234	56.0	-	80.7	46.9

Amounts in thousands