

Nepalese Journal of Insurance and Social Security

(Annual peer reviewed journal)

Editorial Note

Dear Readers,

Nepalese Journal of Insurance and Social Security is pioneer journal in the field of risk management, insurance and social security not only inside Nepal but also in the entire South Asia. The objective of the journal is to promote the insurance and social security sectors, sharing the findings of the empirical research. We welcome the research based original papers, empirical and theoretical papers, technical notes, review papers, case studies and book reviews from both veteran scholars and fresh researchers. The journal also encourages practitioners and professionals to share their experience in the field of insurance, risk management, social security, financial inclusions and access to insurance. Such scholarly activities obviously encourage the researchers and academicians to delve on contemporary issues, dig out the truth and unmask the social problems. The aim of NJISS is to promote the insurance education, insurance research and insurance industry at a large scale.

The first issue of the journal has already been indexing in Nepal Journal online which is a part of the Ubiquity Press Network. We are trying to index the journal to the wide and internationally reputed platform in the coming days. We have received manuscripts from Asia, Europe and North America while articles are welcomed across the globe and throughout the year.

Now, the second issue of Nepalese Journal of Insurance and Social Security is in your hand. First of all, I would like to thank all contributors for their valuable papers and time. The editorial board is grateful to reviewers and advisory board for the valuable suggestions, comments and time to enhance the quality of the journal. Current issue includes seven articles from different area viz. social health insurance, commercial insurance, actuarial issue on social security and bancassurance. Articles are received from fresh researchers, practitioners and seasoned academicians.

We request to the researchers and practitioners to contribute in the thematic area of the journal. We look forward to work with all of you as we continue to make the journal at the height of success, and we welcome your submission as well as feedback as authors, readers and reviewers of the journal.

Prof. Fatta Bahadur KC, PhD
Editor in Chief
NJISS