

## FIRM SIZE AND THE PERFORMANCE OF NEPALESE NON-LIFE INSURERS: A MODERATION ANALYSIS

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### ABSTRACT

*This study aims to analyze the direct effect of Premium Growth Rate (PGR), Solvency Ratio (SR), Inflation (INF) and Gross Domestic Growth Rate (GDP) along with moderating effect of Size of business in terms of Total Assets (TA) in Return on Assets (ROA) and Return on Equity (ROE). The sampling method used is purposive and data of five non-life insurance companies from 2015 to 2022 A.D. has been taken for study. The statistical analysis method used is descriptive statistics, correlation and multiple regression analysis. The result showed that PGR, INF and GDP has positive and significant effect on ROA whereas insignificant effect on ROE. The solvency ratio has negative and significant effect on ROA but insignificant effect on ROE. TA moderated the effect of solvency ratio on ROA.*

**KEYWORDS:** *Financial Performance, Non-Life Insurance, Premium, Solvency Ratio.*

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