

HANDBOOK ON INDIAN INSURANCE STATISTICS 2011-12



**INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY
INDIA**

Head Office

3rd Floor, Parishram Bhavan
Basheerbagh, Hyderabad – 500 004
INDIA.
Phone : +91-40-2338 1100 / 1300
Fax : +91-40-6682 3334

Delhi Office

Gate No. 3, 1st Floor, Jeevan Tara
Parliament Street, New Delhi – 110 001
INDIA.
Phone : +91-11-2374 7648
Fax : +91-11-2374 7650

Website: www.irda.gov.in
E-mail: irda@irda.gov.in

जे. हरि नारायण
अध्यक्ष
J. Hari Narayan
Chairman



बीमा विनियामक और विकास प्राधिकरण
INSURANCE REGULATORY AND
DEVELOPMENT AUTHORITY

FOREWORD

The Insurance Regulatory and Development Authority (IRDA) is the regulator for the insurance sector in India. The Authority has been set up with the mandate to protect the interests of the policyholders and to regulate, promote and ensure orderly growth of the insurance industry. The Authority, as part of the regulatory oversight, has mandated submission of Reports/Returns to be submitted by its regulated entities, including insurance companies, intermediaries and Third Party Administrators (TPAs), at periodic intervals. With the stabilization of the Industry post opening up of the sector to private participation in the year 2000, a wealth of statistical information has been generated. This information has been captured into different time-series tabulations to provide an insight into the various aspects of the operations of the industry commencing from the year 2000-01. The initiative which began in the year 2007-08, with the maiden edition of the Handbook on Indian Insurance Statistics has been alleviated to consistently improve the datasets which are being published on an annual basis.

The present edition is fifth in the series, and its scope has been enlarged to include additional industry-wide data on both life and non-life insurance companies and intermediaries. Thus, the fifth edition of the Handbook has widened the coverage by incorporating additional statistical trends which, amongst others, includes statistics on state-wise life insurance penetration and density of individual new business, persistency of life insurance policies; average number of policies; average new business premium and average premium per policy for individual and corporate agents.

I commend the contribution of Dr. Mamta Suri, Joint Director and her team who have brought out this enlarged edition of Handbook at an appropriate stage of time to cater to the increasing needs of the industry. I trust all stakeholders of the insurance industry will find this Handbook useful. My team at IRDA will continue to strive at improving the coverage and content of the Handbook in its subsequent editions as well. We welcome all readers and users of this publication to offer their valuable feedback and suggestions. The suggestions and feedback may be directly sent through e-mail to mamta@irda.gov.in

(J. HARI NARAYAN)

Place: Hyderabad
Date: 27.12.2012

CONTENTS

Sl. No.	Particulars	Page No.
SUMMARY		
A	Summary of Indian Life Insurance Sector	3-4
B	Summary of Indian Non-Life Insurance Sector	5
C	International Comparison of Insurance Penetration	6-7
D	International Comparison of Insurance Density	8-9
CHARTS		
Life Insurance		
1	Number of Insurers	13
2	Region Wise Distribution of Offices	13
3	Number of New Policies Issued	14
4	Total Life Insurance Premium	14
5	Channel Wise New Business Premium (Individual + Group)	15
6	Equity Share Capital	15
7	Assets Under Management	16
8	Profitability of Sector	16
Non-Life Insurance		
9	Number of Insurers	17
10	Number of Policies Issued	17
11	Gross Direct Premium	18
12	Segment Wise Net Premium Income Earned	18
13	Equity Share Capital	19
14	Share of each fund in Total Assets Under Management	19
15	Profitability of Sector	20
16	Incurred Claim Ratio	20
TABLES		
PART - I		
LIFE INSURANCE		
1	Life Insurance Companies Operating in India	23
2	First Year Life Insurance Premium	24
3	Total Life Insurance Premium	25
4	Individual New Business Performance of Life Insurers - Channel Wise	26
5	Group New Business Performance of Life Insurers - Channel Wise	27
6	State Wise Individual New Business Underwritten	28
7	State Wise Group New Business Underwritten	29

HANDBOOK ON INDIAN INSURANCE STATISTICS 2011-12

Sl. No.	Particulars	Page No.
8	State wise Life Insurance Penetration and Density of Individual New Business	30
9	Number of New Policies Issued	31
10	Individual Business (Within India) - Business in Force (Number of Policies)	32-42
11	Individual Business (Within India) - Business in Force (Sum Assured)	43-54
12	Linked and Non - Linked Premium of Life Insurers	55-57
13	Linked and Non - Linked Commission of Life Insurers	58-60
14	Individual Death Claims	61
15	Group Death Claims	62
16	Duration Wise Settlement of Death Claims - Individual Category	63-69
17	Duration Wise Settlement of Death Claims - Group Category	70-78
18	Assets Under Management of Life Insurers	79
19	Equity Share Capital of Life Insurers	80
20	Solvency Ratio of Life Insurers	81-82
21	Life Insurers - Policyholders Account	83-97
22	Life Insurers - Shareholders Account	98-111
23	Life Insurers - Balance Sheet	112-123
24	Life Insurance Corporation of India - Policyholders Account (Non-Participating)	124
25	Life Insurance Corporation of India - Shareholders Account (Non-Participating)	125
26	Life Insurance Corporation of India - Balance Sheet (Non-Participating)	126
27	Individual Business - Details of Forfeiture/Lapsed Policies in Respect of Non-Linked Business	127
28	Persistency of Life Insurance Policies	128
29	Number of Individual Agents of Life Insurers	129
30	Number of Corporate Agents of Life Insurers	130
31	Average Number of Policies Sold by Individual and Corporate Agents	131
32	Average New Business Premium for Individual and Corporate Agents	132
33	Average Premium Per Policy for Individual and Corporate Agents	133
34	State Wise Distribution of Offices of Life Insurers	134-139
35	Region Wise Distribution of Offices of Life Insurers	140
36	State Wise Distribution of Individual Agents	141-150
37	New Business Under Micro Insurance Portfolio	151-152
38	Death Claims Under Micro Insurance Portfolio - Individual Category	153-155
39	Death Claims Under Micro Insurance Portfolio - Group Category	156-157
40	Duration Wise Settlement of Claims- Micro Insurance - Individual Category	158-160
41	Duration Wise Settlement of Claims- Micro Insurance Claims - Group Category	161-162
42	Company Wise Number of Micro-Insurance Agents	163
43	Status of Grievances - Life Insurance	164
44	Performance of Ombudsmen at Different Centers - Life Insurance	165-166

Sl. No.	Particulars	Page No.
PART - II NON-LIFE INSURANCE		
45	Non-Life Insurance Companies Operating in India	169
46	Gross Direct Premium of Non-Life Insurance (Within & Outside India)	170
47	Segment Wise Gross Direct Premium of Non-Life Insurers (Within India)	171-175
48	Segment Wise Net Premium Income in India (Earned)	176-180
49	Health Insurance (Other than Travel-domestic/overseas & Personal accident): Gross Premium and Number of Persons Covered	181-182
50	Personal Accident Insurance : Gross Premium and Number of Persons Covered	183-184
51	Channel Wise Gross Direct Premium of Non Life Insurers	185
52	State Wise Gross Direct Premium Income	186-189
53	Number of New Policies Issued : Non-Life Insurers	190
54	Net Retentions of Non Life Insurers	191
55	Incurred Claims Ratio - Public & Private Sector Non-Life Insurers	192-205
56	Underwriting Experience and Profits of Public Sector Companies	206-210
57	Underwriting Experience and Profits of Private Sector Companies	211-219
58	Assets Under Management of Non-Life Insurers	220
59	Equity Share Capital of Non-Life Insurers	221
60	Solvency Ratio of Non-Life Insurers	222
61	Public Sector Non-Life Insurers - Policyholders Account	223-238
62	Public Sector Non Life Insurers - Shareholders Account	239-243
63	Public Sector Non-Life Insurers - Balance Sheet	244-248
64	Private Sector Non-Life Insurers - Policyholders Account	249-278
65	Private Sector Non-Life Insurers - Shareholders Account	279-287
66	Private Sector Non-Life Insurers - Balance Sheet	288-296
67	Health Insurers - Policyholders Account	297-298
68	Health Insurers - Shareholders Account	299-300
69	Health Insurers - Balance Sheet	301
70	Export Credit Guarantee Corporation Ltd. (ECGC) - Policyholders Account	302
71	Export Credit Guarantee Corporation Ltd.(ECGC) - Shareholder Account	303
72	Export Credit Guarantee Corporation Ltd. (ECGC) – Balance Sheet	304
73	Agriculture Insurance Company of India Ltd. (AIC) - Policyholders Account	305
74	Agriculture Insurance Company of India Ltd. (AIC) - Shareholders Account	306
75	Agriculture Insurance Company of India Ltd. (AIC) – Balance Sheet	307
76	General Insurance Corporation (GIC) - Policyholders Account	308
77	General Insurance Corporation (GIC) - Shareholders Account	309

HANDBOOK ON INDIAN INSURANCE STATISTICS 2011-12

Sl. No.	Particulars	Page No.
78	General Insurance Corporation (GIC) – Balance Sheet	310
79	State Wise Number of Offices of Non-Life Insurers	311-314
80	State-Wise Number of Registered Brokers	315
81	Third Party Administration – Number of Claims Received & Duration Wise Settlement of Claims	316-320
82	Status of Grievances - Non-Life Insurers	321-322
83	Performance of Ombudsmen at different centers - Non - Life Insurance	323-324
84	Performance of Ombudsmen at different centers - Life and Non-Life Insurance Combined	325-326

SUMMARY

A. SUMMARY OF INDIAN LIFE INSURANCE SECTOR (Contd.)

PARTICULARS	Remarks	Unit	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
PROFILE														
No of companies	As on 31 st March	Nos.	5	12	13	13	14	15	16	18	22	23	23	24
No of branch offices	As on 31 st March	Nos.	2199	2306	2445	2612	3001	3865	5373	8913	11815	12018	11546	11167
Insurance penetration	Calendar Year	In per cent		2.15	2.59	2.26	2.53	2.53	4.10	4.00	4.00	4.60	4.40	3.40
Insurance density	Calendar Year	US \$		9.10	11.70	12.90	15.70	18.30	33.20	40.40	41.20	47.70	55.70	49.00
BUSINESS FIGURES														
Number of new policies issued	FY	In Lakhs			253.71	286.27	262.11	354.62	461.52	508.74	509.23	532.25	481.52	441.93
First year premium (including single premium)	FY	(₹ Crore)	9707	19857	16942	19788	26218	38786	75649	93713	87331	109894	126381	113942
Total Premium	FY	(₹ Crore)	34898	50094	55748	66654	82855	105876	156076	201351	221785	265447	291605	287072
Market share of LIC (based on Total Premium)	FY	In Per cent	99.98	99.46	97.99	95.32	90.67	85.75	81.90	74.39	70.92	70.10	69.78	70.68
Individual Business in Force (Number of policies)	FY	In Thousands						193601	451963	257911	291618	318927	329187	335284
Individual Business in Force (Sum Assured)	FY	(₹ Crore)						1554045	3857531	2396646	2913703	3338541	3856219	4311470
INTERMEDIARIES														
No of individual agents	As on 31 st March	Nos.		476902	1038802	1556817	481250	1423839	1993199	2520492	2937435	3742439	2639392	2358885
No of corporate agents	As on 31 st March	Nos.		275	757	2436	819	216	656	2415	2506	2930	2165	882
Commission paid	FY	(₹ Lakh)		456691	515273	615838	709861	863548	1226864	1468058	1549598	1803559	1828029	1848619
Operating Expenses related to Insurance Business	FY	(₹ Lakh)		467417	545115	642483	821560	961105	1358584	2030673	2583190	2890628	3294230	2967459
POLICYHOLDERS' SERVICES														
No of claims submitted (Individual)	FY	No. of policies								577322	640620	762435	851534	854200
No of claims submitted (Group)	FY	No of Lives								162837	264138	309151	436201	402407
Amount Claimed (Individual)	FY	(₹ Crore)								4625.95	5279.02	6541.04	8286.40	9157.94
Amount Claimed (Group)	FY	(₹ Crore)								1114.31	1383.04	1678.77	2118.01	2458.45
Total Benefit Paid (Net)	FY	(₹ Lakh)		1747952	2054522	2399357	2875133	3520986	5571501	6168637	5837029	9556491	14215045	15267108

A. SUMMARY OF INDIAN LIFE INSURANCE SECTOR (Concd.)

Particulars	Remarks	Unit	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Channel Wise-New Business (Amount of Premium)-Individual plus Group														
Individual agents	FY	(₹ Crore)						54611	67611	56884	66906	68094	53113	
Corporate agents-Banks	FY	(₹ Crore)						3690	6822	7307	9288	12391	12811	
Corporate agents-Others	FY	(₹ Crore)						1829	3503	3511	3912	3277	2322	
Brokers	FY	(₹ Crore)						363	573	857	1476	1685	1460	
Direct selling	FY	(₹ Crore)						13847	15174	18340	28262	40886	44163	
Total	FY	(₹ Crore)						75597	93683	86900	109845	126333	113868	
Referrals	FY	(₹ Crore)						1258	2347	2731	2610	875	35	
Channel Wise-New Business (No. of Lives Covered)-Individual plus Group														
Individual agents	FY	In Lakhs						423.29	499.89	462.66	540.33	450.17	478.06	
Corporate agents-Banks	FY	In Lakhs						29.06	34.62	41.43	32.66	65.88	47.99	
Corporate agents-Others	FY	In Lakhs						17.53	32.74	33.35	103.59	97.24	27.32	
Brokers	FY	In Lakhs						7.51	9.48	9.50	53.66	51.69	28.47	
Direct selling	FY	In Lakhs						174.97	277.23	490.92	608.64	648.40	526.90	
Total	FY	In Lakhs						660.15	853.96	1037.85	1338.88	1313.39	1108.74	
Referrals	FY	In Lakhs						7.79	13.52	19.57	12.86	8.68	0.13	
Region Wise distribution of Offices														
Metro	As on 31st March	Nos.						549	939	1265	1244	1132	1106	
Urban	As on 31st March	Nos.						1347	1637	2123	2105	1988	1956	
Semi-Urban	As on 31st March	Nos.						2159	3540	4513	4530	4668	4792	
Others	As on 31st March	Nos.						1318	2797	3914	4139	3758	3313	
Total	As on 31st March	Nos.						5373	8913	11815	19575	11546	11167	
Assets Under Management														
Life Fund	As on 31st March	(₹ Crore)	194010	230369	229649	307309	366220	397189	465555	541630	629650	731291	841075	974620
Pension & General Annuity & Group fund	As on 31st March	(₹ Crore)	0	0	30638	43627	54705	64074	71575	91262	113952	143627	189927	236667
Unit ULIP Fund	As on 31st March	(₹ Crore)	0	0	266	1688	7527	25888	67050	133077	172763	337540	399116	369972
Total Fund	As on 31st March	(₹ Crore)	194010	230369	260552	352625	428452	487151	604180	765989	916365	1212458	1430118	1581259
Profit/(Loss) after tax	As on 31st March	(₹ Lakh)	29115	59398	11064	(41456)	(16483)	(45242)	(115960)	(341281)	(488301)	(98882)	265704	597353
Equity Capital	As on 31st March	(₹ Crore)		1669	2234	3244	4353	5892	8124	12296	18255	21020	23662	24932
REDRESSEL OF CONSUMER GRIEVANCES														
No of grievances reported during the year	FY	Nos.				519	1433	2516	861	2057	1794	2449	9565	309613
No. of complaints reported with the Ombudsmen at different centres	FY	Nos.		1967	2481	3404	4893	4980	5433	5565	5753	8967	11017	12353

B. SUMMARY OF INDIAN NON-LIFE INSURANCE SECTOR

PARTICULARS	Remarks	Unit	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
PROFILE														
No of companies (incl reinsurer)	As on 31st March	Nos.	9	13	15	15	15	15	16	19	21	23	25	25
Insurance penetration	Calendar Year	In percent	0.56	0.67	0.67	0.62	0.64	0.61	0.60	0.60	0.60	0.60	0.71	0.70
Insurance density	Calendar Year	US \$	2.4	3.0	3.5	3.5	4.0	4.4	5.2	6.2	6.2	6.7	8.7	10
BUSINESS FIGURES														
Number of new policies issued	FY	In Lakhs	436	436	417	498	511	467	573	671	675	793	857	857
Gross Direct Premium (Within & Outside India)	FY	(₹ Crore)	12385	14870	16542	18456	21339	25930	28806	31428	35816	43842	54578	54578
Market share of PSUs (Excluding GIC, AIC & ECGC)		In Per cent	96.22	90.92	86.35	81.00	74.87	66.60	61.48	59.74	59.20	60.22	59.11	59.11
Segment Wise Gross Direct Premium (Within India)														
Fire	FY	(₹ Lakh)	206436	266739	295478	333092	377453	413238	345921	338468	386927	455512	542971	542971
Marine	FY	(₹ Lakh)	98515	1105340	121519	122810	128409	162784	32857	195615	216759	251877	287459	287459
Motor	FY	(₹ Lakh)					873338	1069666	1268525	1333602	1504699	1817272	2423864	2423864
Health	FY	(₹ Lakh)					222075	331929	488442	608800	731137	994393	1177730	1177730
Others	FY	(₹ Lakh)	675744	772485	973695	1292158	434697	512929	498604	568698	622522	738594	855553	855553
Total	FY	(₹ Lakh)	980695	1144582	1390692	1748060	2035972	2490549	2788134	3035183	3462045	4257647	5287577	5287577
Net Retentions of Non-Life Insurers														
Fire	FY	In Per Cent				80.5	76.0	85.8	65.7	75.7	77.35	73.99	65.39	75.16
Marine	FY	In Per Cent				89.5	85.1	91.8	77.1	84.4	88.59	85.35	79.18	78.86
Cargo	FY	In Per Cent				26.7	25.6	39.8	18.3	20.0	31.26	23.31	25.06	32.29
Hull	FY	In Per Cent				81.3	75.8	91.6	72.9	77.5	71.26	68.88	70.15	73.53
Engineering	FY	In Per Cent				99.0	99.6	100.0	96.2	100.0	99.99	99.99	98.88	99.02
Motor	FY	In Per Cent				26.0	23.5	48.5	21.9	24.2	23.71	25.64	37.50	20.16
Aviation	FY	In Per Cent				94.7	88.4	94.5	89.6	97.1	96.95	91.39	90.63	94.52
Miscellaneous	FY	In Per Cent				87.9	86.5	92.6	83.4	91.3	94.45	90.30	88.24	91.84
Total- All Segments	FY	In Per Cent												
Incurred Claims Ratio														
Fire	FY	In Per Cent	46.52	47.04	47.04	30.33	39.54	64.57	58.52	68.69	75.74	79.91	86.07	96.77
Marine	FY	In Per Cent	59.70	67.10	67.10	62.19	66.61	74.41	86.52	91.63	102.93	78.08	90.18	83.42
Motor	FY	In Per Cent							84.69	92.31	88.82	84.51	102.54	94.90
Health	FY	In Per Cent							141.02	106.99	105.95	111.13	100.08	93.97
Miscellaneous	FY	In Per Cent							52.85	52.52	54.17	56.64	56.13	54.35
Total- All Segments	FY	In Per Cent							81.27	87.78	86.31	85.67	93.30	88.85
Assets Under Management	As on 31st March	(₹ Crore)	38442	63191	78.27	77.20	77.43	88.39	313711	224932	39707	120451	(515547)	(881684)
Underwriting Profit/Loss	FY	(₹ Lakh)	24462	23400	30334	34075	37412	42332	50383	56280	58893	66372	82520	99268
Equity Share Capital (Including specialised insurers but excluding GIC))	As on 31st March	(₹ Crore)	1517	1723	1723	2149	2299	2784	3056	3661	4400	5255	6276	7396
Commission expenses	FY	(₹ Lakh)	(5319)	(2420)	8634	11075	30384	40078	25233	61750	104660	119879	144373	202825
Operating expenses related to insurance business	FY	(₹ Lakh)	225842	308449	308449	420346	440489	520001	541293	632209	760976	874600	1062048	1117763
Operating profit/(Loss)	FY	(₹ Lakh)	(2554)	(57594)	10696	46452	87824	38922	205785	135774	(104451)	(104774)	(368607)	(2444576)
Income from investments	FY	(₹ Lakh)	1514	78077	91224	126067	142246	192612	211079	260384	226494	277048	439478	307745
Profit after tax (Industry Total)	FY	(₹ Lakh)	(1358)	(7210)	68064	141100	153811	174723	355134	286300	84212	117061	(101894)	3229
REDRESSEL OF CONSUMER GRIEVANCES														
No of grievances reported during the year	FY	Nos.		2969	3898	4311	4534	4094	4756	5300	5640	2076	5274	93155
No. of complaints reported with the Ombudsmen at difference centres	FY	Nos.										7097	10048	9987

C: INTERNATIONAL COMPARISON OF INSURANCE PENETRATION*

(in Per cent)

Countries	2001			2002			2003			2004			2005			2006			
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	
Australia	9.15	5.7	3.45	8.48	5.02	3.46	7.99	4.42	3.57	8.02	4.17	3.85	6.60	3.51	3.09	7.00	3.80	3.20	
Brazil	2.14	0.36	1.78	2.79	1.05	1.74	2.96	1.28	1.68	2.98	1.36	1.62	3.01	1.33	1.68	2.80	1.30	1.60	
France	8.58	5.73	2.85	8.58	5.61	2.97	9.15	5.99	3.16	9.52	6.38	3.14	10.21	7.08	3.13	11.00	7.90	3.10	
Germany	6.59	3	3.59	6.76	3.06	3.7	6.99	3.17	3.82	6.97	3.11	3.86	6.79	3.06	3.73	6.70	3.10	3.60	
Russia	3.06	1.55	1.51	2.77	0.96	1.81	3.25	1.12	2.13	2.83	0.61	2.22	2.27	0.12	2.15	2.30	0.10	2.30	
South Africa	17.97	15.19	2.78	18.78	15.92	2.86	15.88	12.96	2.92	14.38	11.43	2.95	13.87	10.84	3.03	16.00	13.00	3.00	
Switzerland	12.71	7.95	4.76	13.36	8.14	5.22	12.74	7.72	5.02	11.75	6.73	5.02	11.19	6.20	4.99	11.00	6.20	4.90	
United Kingdom	14.18	10.73	3.45	14.75	10.19	4.56	13.37	8.62	4.75	12.6	8.92	3.68	12.45	8.90	3.55	16.50	13.10	3.40	
United States	8.97	4.4	4.57	9.58	4.6	4.98	9.61	4.38	5.23	9.36	4.22	5.14	9.15	4.14	5.01	8.80	4.00	4.80	
Asian Countries																			
Bangladesh	0.46	0.29	0.17	0.46	0.29	0.17	0.57	0.37	0.2	0.57	0.37	0.2	0.61	0.42	0.20	0.60	0.40	0.20	
Hong Kong	6.34	5.13	1.21	6.65	5.2	1.45	7.88	6.38	1.5	9.27	7.88	1.39	9.93	8.63	1.29	10.50	9.20	1.20	
India#	2.71	2.15	0.56	3.26	2.59	0.67	2.88	2.26	0.62	3.17	2.53	0.64	3.14	2.53	0.61	4.80	4.10	0.60	
Japan	11.07	8.85	2.22	10.86	8.64	2.22	10.81	8.61	2.2	10.51	8.26	2.25	10.54	8.32	2.22	10.50	8.30	2.20	
Malaysia	5.18	3.38	1.8	4.91	2.94	1.97	5.35	3.29	2.06	5.4	3.52	1.88	5.42	3.60	1.82	4.90	3.20	1.70	
Pakistan	0.68	0.3	0.38	0.62	0.24	0.38	0.62	0.24	0.38	0.71	0.28	0.43	0.67	0.27	0.40	0.80	0.30	0.50	
PR China	2.2	1.34	0.86	2.98	2.03	0.95	3.33	2.3	1.03	3.26	2.21	1.05	2.70	1.78	0.92	2.70	1.70	1.00	
Singapore	4.58	3.4	1.18	4.91	3.48	1.43	7.59	6.09	1.5	7.5	6.02	1.48	7.47	6.00	1.48	6.50	5.40	1.10	
South Korea	12.07	8.69	3.38	11.61	8.23	3.38	9.63	6.77	2.86	9.52	6.75	2.77	10.25	7.27	2.98	11.10	7.90	3.20	
Sri Lanka	1.2	0.53	0.67	1.3	0.55	0.75	1.3	0.55	0.75	1.37	0.6	0.77	1.46	0.62	0.84	1.60	0.60	0.90	
Taiwan	8.62	6.03	2.59	10.16	7.35	2.81	11.31	8.28	3.03	14.13	11.06	3.07	14.11	11.17	2.93	14.50	11.60	2.90	
Thailand	2.94	1.86	1.08	3.24	2.09	1.15	3.45	2.25	1.2	3.52	1.94	1.58	3.61	1.99	1.62	3.50	1.90	1.60	
World	7.83	4.68	3.15	8.14	4.76	3.38	8.06	4.59	3.47	7.99	4.55	3.44	7.52	4.34	3.18	7.50	4.50	3.00	

* Insurance penetration is measured as ratio of premium (in US Dollars) to GDP (in US Dollars)

data relates to financial year.

Source: Swiss Re, Sigma various volumes

C: INTERNATIONAL COMPARISON OF INSURANCE PENETRATION* (Concl.d.)

(In Per cent)

Countries	2007			2008			2009			2010			2011		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	6.80	3.80	3.00	7.30	4.40	2.90	6.40	3.40	3.00	5.90	3.10	2.80	6.00	3.00	3.00
Brazil	3.00	1.40	1.60	3.00	1.40	1.60	3.10	1.60	1.50	3.10	1.60	1.50	3.20	1.70	1.50
France	10.30	7.30	3.00	9.20	6.20	3.00	10.30	7.20	3.10	10.50	7.40	3.10	9.50	6.20	3.30
Germany	6.60	3.10	3.60	6.60	3.00	3.50	7.00	3.30	3.70	7.20	3.50	3.70	6.80	3.20	3.60
Russia	2.40	0.10	2.40	2.30	0.00	2.30	2.50	0.00	2.50	2.30	0.00	2.30	2.40	0.10	2.30
South Africa	15.30	12.50	2.80	15.30	12.50	2.90	12.90	10.00	2.90	14.80	12.00	2.80	12.90	10.20	2.70
Switzerland	10.30	5.70	4.60	9.90	5.50	4.40	9.80	5.40	4.50	9.90	5.50	4.40	10.00	5.50	4.50
United Kingdom	15.70	12.60	3.00	15.70	12.80	2.90	12.90	10.00	3.00	12.40	9.50	2.90	11.80	8.70	3.10
United States	8.90	4.20	4.70	8.70	4.10	4.60	8.00	3.50	4.50	8.00	3.50	4.50	8.10	3.60	4.50
Asian Countries															
Bangladesh	0.70	0.50	0.20	0.90	0.70	0.20	0.90	0.70	0.20	0.90	0.70	0.20	0.90	0.70	0.20
Hong Kong	11.80	10.60	1.20	11.20	9.90	1.30	11.00	9.60	1.40	11.40	10.10	1.40	11.40	10.10	1.40
India#	4.70	4.00	0.60	4.60	4.00	0.60	5.20	4.60	0.60	5.10	4.40	0.70	4.10	3.40	0.70
Japan	9.60	7.50	2.10	9.80	7.60	2.20	9.90	7.80	2.10	10.10	8.00	2.10	11.00	8.80	2.20
Malaysia	4.60	3.10	1.50	4.30	2.80	1.50	4.40	2.90	1.60	4.80	3.20	1.60	5.10	3.30	1.80
Pakistan	0.70	0.30	0.40	0.80	0.30	0.40	0.70	0.30	0.40	0.70	0.30	0.30	0.70	0.40	0.30
PR China	2.90	1.80	1.10	3.30	2.20	1.00	3.40	2.30	1.10	3.80	2.50	1.30	3.00	1.80	1.20
Singapore	7.60	6.20	1.50	7.80	6.30	1.60	6.80	5.10	1.70	6.10	4.60	1.60	5.90	4.30	1.50
South Korea	11.80	8.20	3.60	11.80	8.00	3.70	10.40	6.50	3.90	11.20	7.00	4.20	11.60	7.00	4.60
Sri Lanka	1.50	0.60	0.90	1.40	0.60	0.90	1.40	0.60	0.90	1.40	0.60	0.90	1.20	0.60	0.60
Taiwan	15.70	12.90	2.80	16.20	13.30	2.90	16.80	13.80	3.00	18.40	15.40	3.00	17.00	13.90	3.10
Thailand	3.40	1.80	1.50	3.30	1.80	1.50	4.00	2.40	1.60	4.30	2.60	1.70	4.40	2.70	1.70
World	7.50	4.40	3.10	7.10	4.10	2.90	7.00	4.00	3.00	6.90	4.00	2.90	6.60	3.80	2.80

* Insurance penetration is measured as ratio of premium (in US Dollars) to GDP (in US Dollars)

data relates to financial year.

Source: Swiss Re, Sigma various volumes

D: INTERNATIONAL COMPARISON OF INSURANCE DENSITY*

(In US Dollar)

Countries	2001			2002			2003			2004			2005			2006		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	1668.3	1040.3	628.0	1705.9	1010.4	695.5	2041.4	1129.3	912.1	2471.4	1285.1	1186.3	2569.9	1366.7	1203.2	2580.8	1389.0	1191.9
Brazil	64.0	10.8	53.2	72.2	27.2	45.0	82.6	35.8	46.8	101.1	45.9	55.2	128.9	56.8	72.1	160.9	72.5	88.4
France	1898.8	1268.2	630.6	2064.2	1349.5	714.7	2698.3	1767.9	930.4	3207.9	2150.2	1057.7	3568.5	2474.6	1093.9	4075.4	2922.5	1152.9
Germany	1484.2	674.3	809.9	1627.7	736.7	891.0	2051.2	930.4	1120.8	2286.6	1021.3	1265.3	2310.5	1042.1	1268.4	2436.8	1136.1	1300.7
Russia	65.8	33.2	32.6	66.6	23.1	43.5	98.2	33.9	64.3	114.4	24.8	89.6	122.8	6.3	116.5	150.9	4.0	146.9
South Africa	446.3	377.2	69.1	425.3	360.5	64.8	583.9	476.5	107.4	686.5	545.5	141.0	714.6	568.3	156.2	855.8	695.6	160.2
Switzerland	4342.8	2715.7	1627.1	4922.4	3099.7	1822.7	5660.3	3431.8	2228.5	5716.4	3275.1	2441.3	5558.4	3078.1	2480.3	5561.9	3111.8	2450.1
United Kingdom	3393.8	2567.9	825.9	3879.1	2679.4	1199.7	4058.5	2617.1	1441.4	4508.4	3190.4	1318.0	4599.0	3287.1	1311.9	6466.7	5139.6	1327.1
United States	3266.0	1602.0	1664.0	3461.6	1662.6	1799.0	3637.7	1657.5	1980.2	3755.1	1692.5	2062.6	3875.2	1753.2	2122.0	3923.7	1789.5	2134.2
Asian Countries																		
Bangladesh	1.6	1.0	0.6	1.6	1.0	0.6	2.1	1.4	0.7	2.3	1.5	0.8	2.5	1.7	0.8	2.6	1.8	0.8
Hong Kong	1545.2	1249.7	295.5	1583.0	1237.9	345.1	1832.6	1483.9	348.7	2217.2	1884.3	332.9	2544.9	2213.2	331.7	2787.6	2456.0	331.6
India#	11.5	9.1	2.4	14.7	11.7	3.0	16.4	12.9	3.5	19.7	15.7	4.0	22.7	18.3	4.4	38.4	33.2	5.2
Japan	3507.5	2806.4	701.1	3498.6	2783.9	714.7	3770.9	3002.9	768.0	3874.8	3044.0	830.8	3746.7	2956.3	790.4	3589.6	2829.3	760.4
Malaysia	198.3	129.5	68.8	198.0	118.7	79.3	227.0	139.8	87.2	256.5	167.3	89.2	283.3	188.0	95.3	292.2	189.2	103.0
Pakistan	2.7	1.2	1.5	2.7	1.0	1.7	2.9	1.1	1.8	3.7	1.5	2.2	4.6	1.9	2.8	5.9	2.3	3.6
PR China	20.0	12.2	7.8	28.7	19.2	9.5	36.3	25.1	11.2	40.2	27.3	12.9	46.3	30.5	15.8	53.5	34.1	19.4
Singapore	959.0	713.2	245.8	1030.7	730.1	300.6	1620.5	1300.2	320.3	1849.3	1483.9	365.4	1983.4	1591.4	392.0	1957.7	1616.5	341.2
South Korea	1060.1	763.4	296.7	1159.8	821.9	337.9	1243.0	873.6	369.4	1419.3	1006.8	412.5	1706.1	1210.6	495.5	2071.3	1480.0	591.2
Sri Lanka	9.7	4.3	5.4	10.6	4.5	6.1	12.5	5.3	7.2	14.1	6.2	7.9	16.3	6.9	9.4	21.3	8.5	12.8
Taiwan	1088.5	760.9	327.6	1279.2	925.1	354.1	1433.3	1050.1	383.2	1909.0	1494.6	414.4	2145.5	1699.1	446.4	2250.2	1800.0	450.3
Thailand	53.9	34.1	19.8	65.2	42.1	23.1	79.6	52.0	27.6	92.1	50.8	41.3	99.0	54.6	44.4	110.1	60.0	50.0
World	393.3	235.0	158.3	422.9	247.3	175.6	469.6	267.1	202.5	511.5	291.5	220.0	518.5	299.5	219.0	554.8	330.6	224.2

* Insurance density is measured as ratio of premium (in US Dollar) to total population.

data relates to financial year.

Source: Swiss Re, Sigma various volumes

D: INTERNATIONAL COMPARISON OF INSURANCE DENSITY* (Concl.d.)

(In US Dollar)

Countries	2007			2008			2009			2010			2011		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	3000.2	1674.1	1326.1	3386.5	2038.0	1348.6	2832.7	1524.8	1307.9	3369.2	1766.3	1603.0	4094.0	2077.0	2017.0
Brazil	202.2	95.3	106.9	244.5	115.4	129.1	251.7	127.9	123.8	327.6	169.9	157.7	398.0	208.0	189.0
France	4147.6	2928.3	1219.3	4131.0	2791.9	1339.2	4269.2	2979.8	1289.4	4186.6	2937.6	1249.0	4041.0	2638.0	1403.0
Germany	2662.1	1234.1	1427.9	2919.2	1346.5	1572.7	2878.4	1356.7	1518.7	2903.8	1402.2	1501.6	2967.0	1389.0	1578.0
Russia	209.4	6.1	203.3	273.5	5.4	268.1	280.9	4.5	276.4	296.8	6.4	290.4	303.0	8.0	295.0
South Africa	878.5	719.0	159.5	870.6	707.0	163.6	738.1	574.2	163.9	1054.7	854.6	200.1	1037.0	823.0	215.0
Switzerland	5740.7	3159.1	2581.7	6379.4	3551.5	2827.9	6257.7	3405.6	2852.1	6633.7	3666.8	2966.9	8012.0	4421.0	3591.0
United Kingdom	7113.7	5730.5	1383.2	6857.8	5582.1	1275.7	4578.8	3527.6	1051.2	4496.6	3436.3	1060.2	4535.0	3347.0	1188.0
United States	4086.5	1922.0	2164.4	4078.0	1900.6	2177.4	3710.0	1602.6	2107.3	3759.9	1631.8	2127.2	3846.0	1716.0	2130.0
Asian Countries															
Bangladesh	2.9	1.9	0.9	4.4	3.3	1.1	5.2	3.9	1.3	5.8	4.4	1.4	7.0	5.0	2.0
Hong Kong	3373.2	3031.9	341.3	3310.3	2929.6	380.8	3304.0	2886.6	417.5	3635.5	3197.3	438.2	3904.0	3442.0	462.0
India#	46.6	40.4	6.2	47.4	41.2	6.2	54.3	47.7	6.7	64.4	55.7	8.7	59.0	49.0	10.0
Japan	3319.9	2583.9	736.0	3698.6	2869.5	829.2	3979.0	3138.7	840.4	4390.2	3472.8	917.4	5169.0	4138.0	1031.0
Malaysia	332.1	221.5	110.6	345.4	225.9	119.5	321.8	206.9	115.0	421.1	282.8	138.3	502.0	328.0	175.0
Pakistan	6.5	2.6	3.9	6.8	2.8	4.0	6.6	3.0	3.6	6.1	3.2	2.9	8.0	4.0	4.0
PR China	69.9	44.2	25.5	105.4	71.7	33.7	121.2	81.1	40.0	158.4	105.5	52.9	163.0	99.0	64.0
Singapore	2776.0	2244.7	531.2	3179.0	2549.0	630.0	2557.6	1912.0	645.6	2823.4	2101.4	722.1	3106.0	2296.0	810.0
South Korea	2384.0	1656.6	727.3	1968.7	1347.7	621.0	1890.3	1180.6	709.7	2339.4	1454.3	885.1	2661.0	1615.0	1045.0
Sri Lanka	24.9	10.2	14.7	32.1	12.8	19.3	29.5	11.8	17.7	34.2	13.7	20.6	33.0	15.0	18.0
Taiwan	2628.0	2165.7	462.3	2787.6	2281.1	499.6	2752.1	2257.3	494.8	3296.2	2756.8	539.3	3371.0	2757.0	614.0
Thailand	129.7	70.8	58.9	142.1	77.2	64.9	154.4	91.7	62.7	199.4	121.9	77.5	222.0	134.0	88.0
World	607.7	358.1	249.6	633.9	369.7	264.2	595.1	341.2	253.9	627.3	364.3	263.0	661.0	378.0	283.0

* Insurance density is measured as ratio of premium (in US Dollar) to total population.

data relates to financial year.

Source: Swiss Re, Sigma various volumes

CHARTS

LIFE INSURANCE

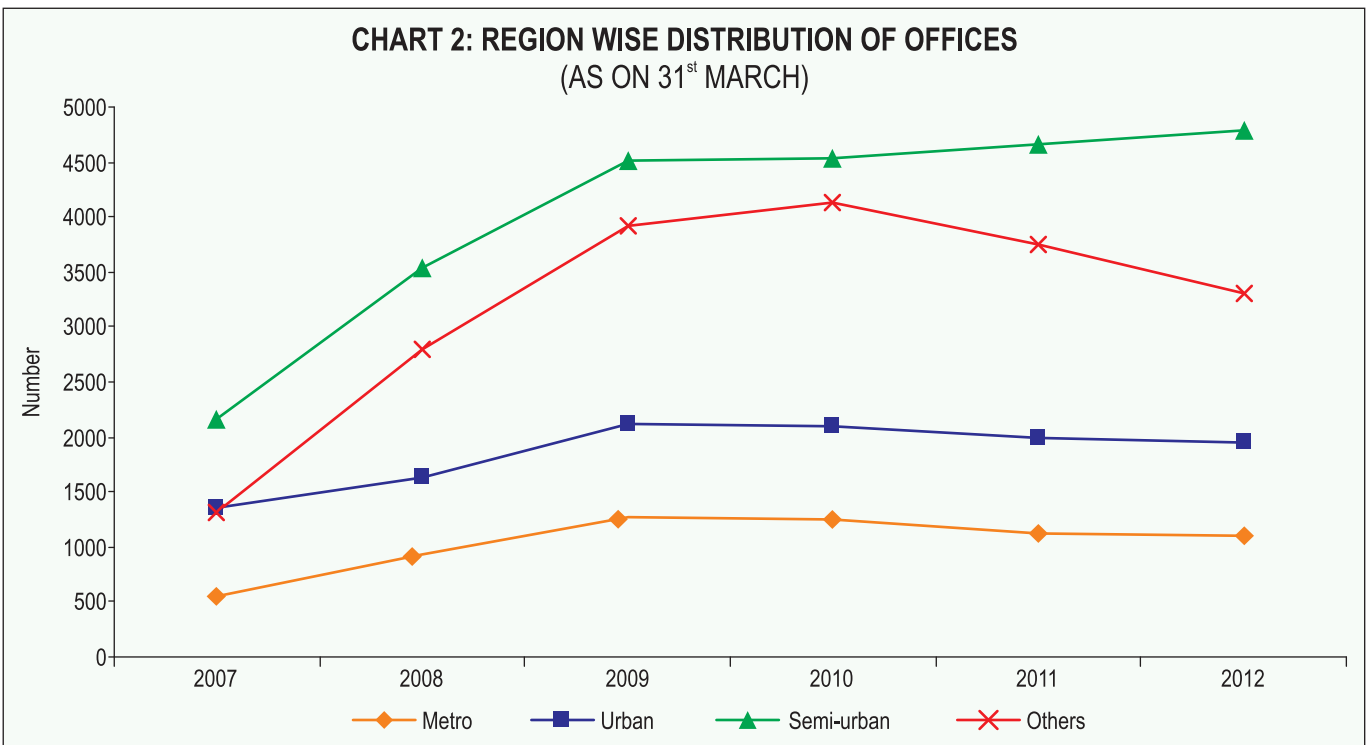
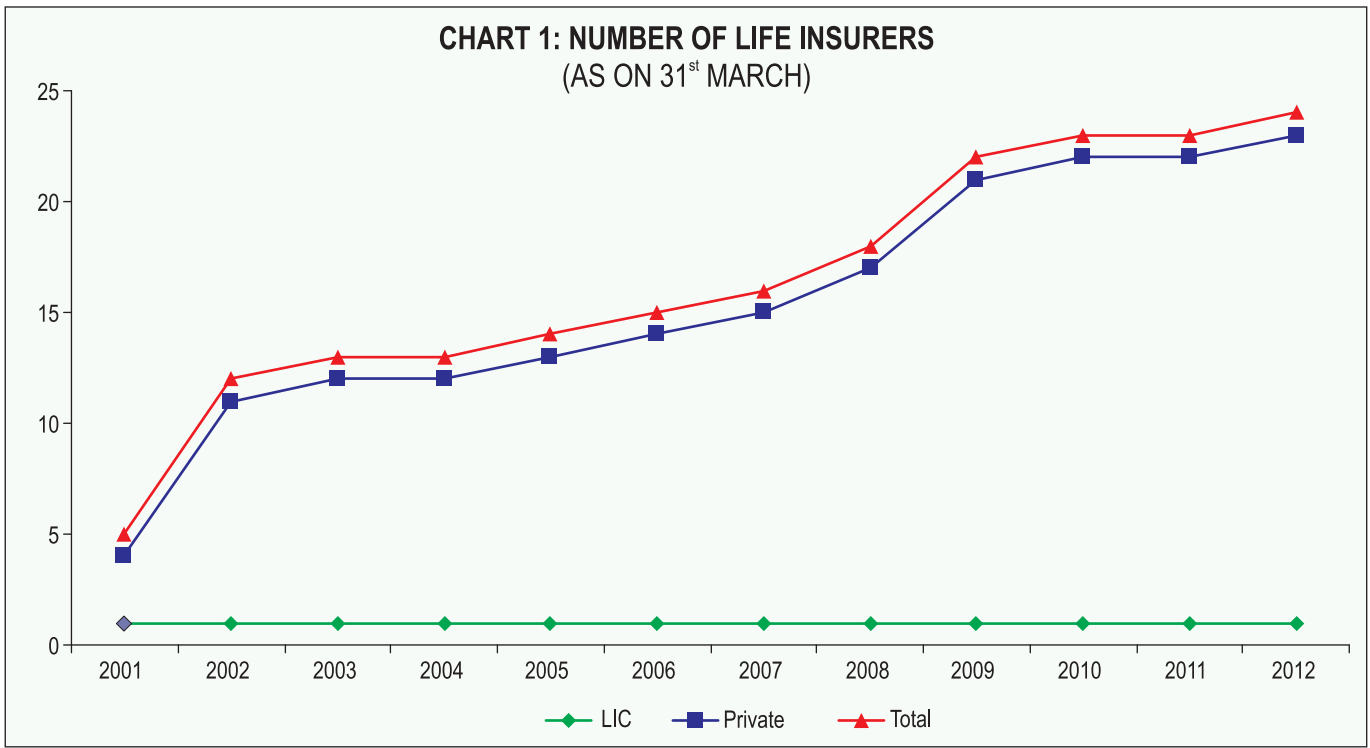


CHART 3: NUMBER OF NEW POLICIES ISSUED

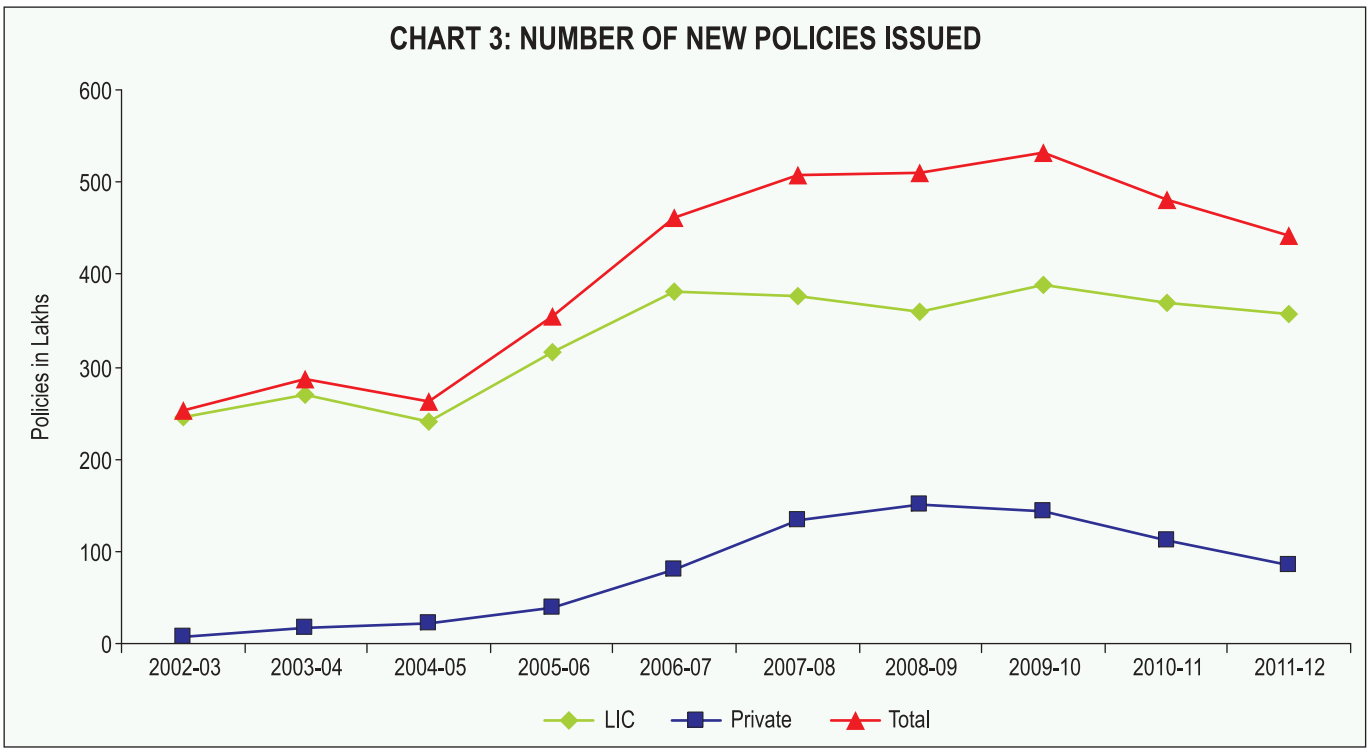
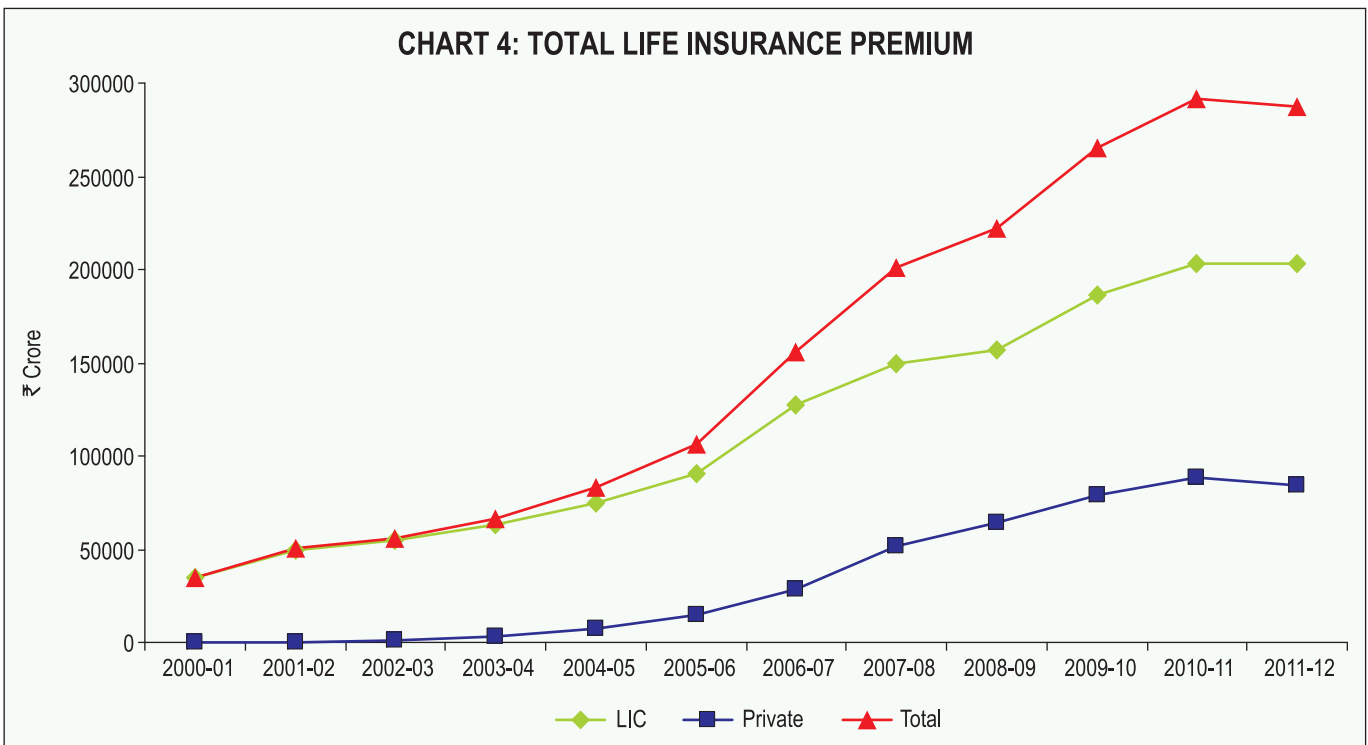


CHART 4: TOTAL LIFE INSURANCE PREMIUM



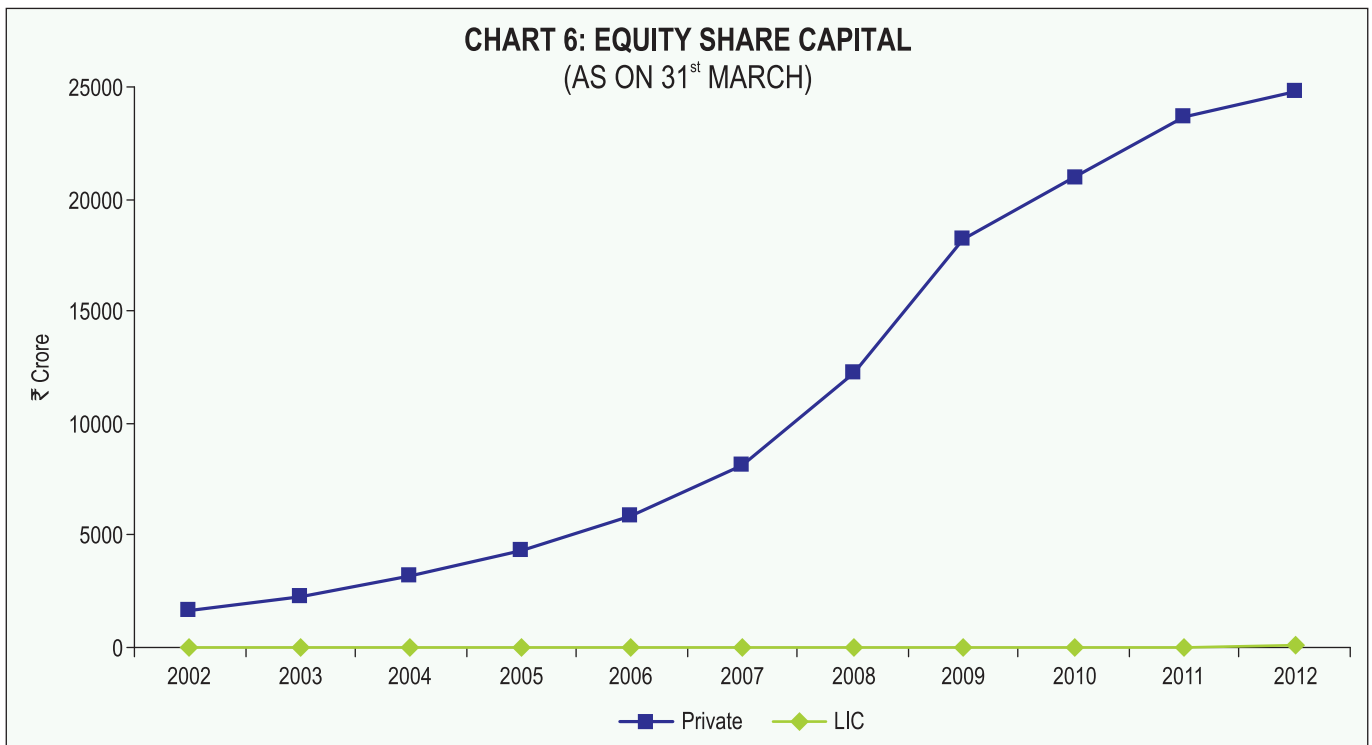
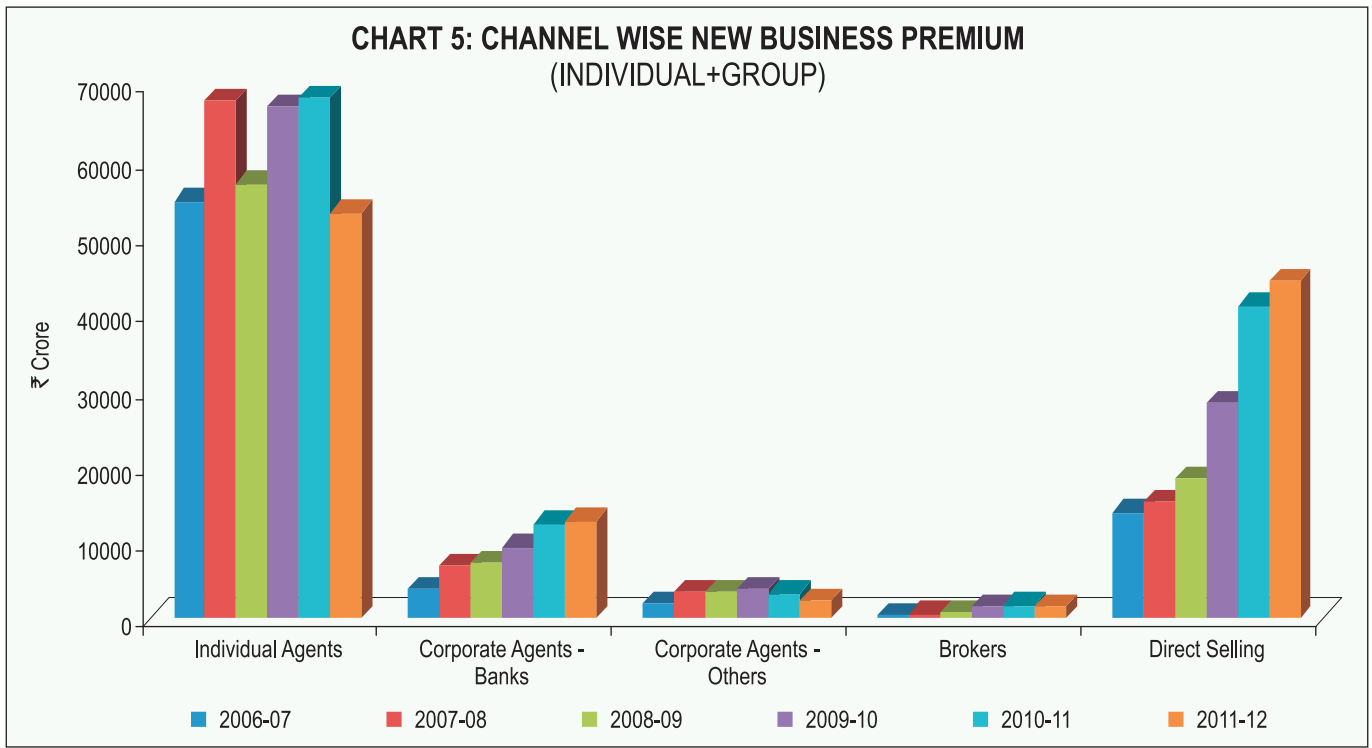


CHART 7: ASSETS UNDER MANAGEMENT

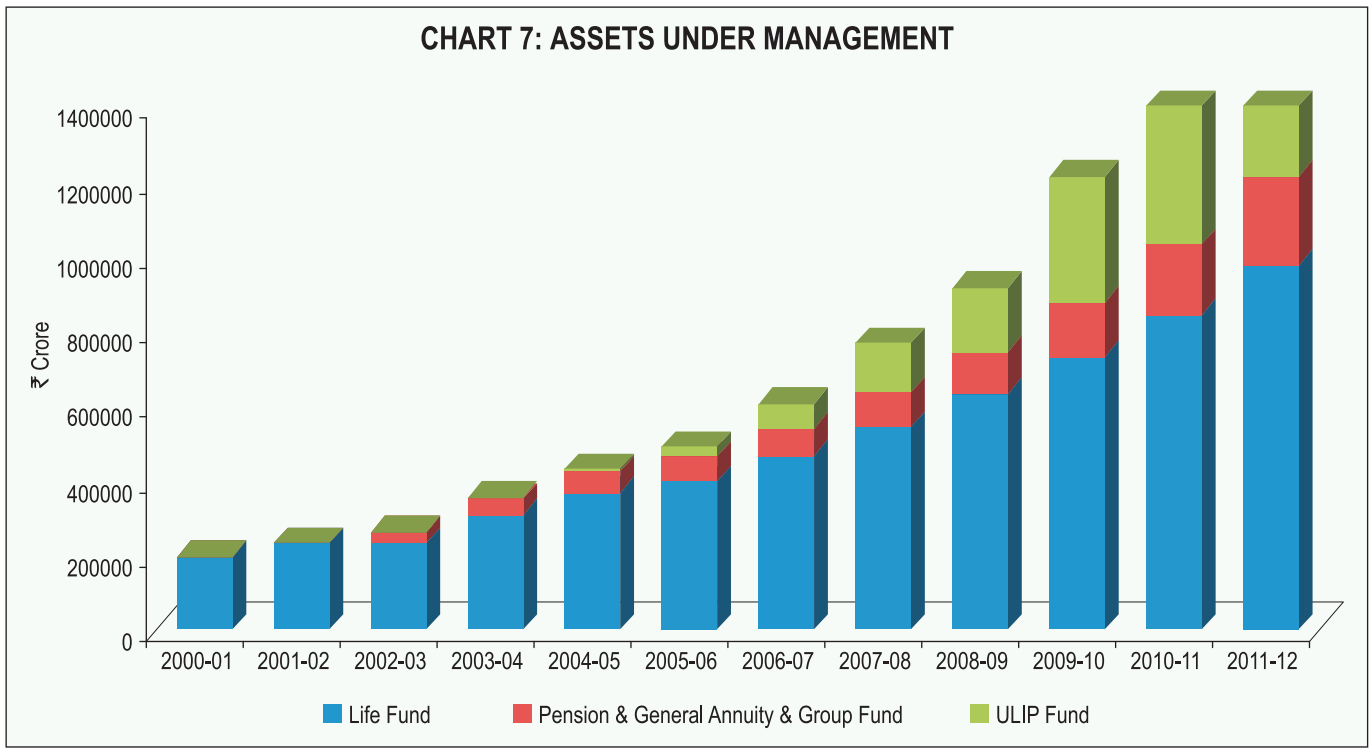
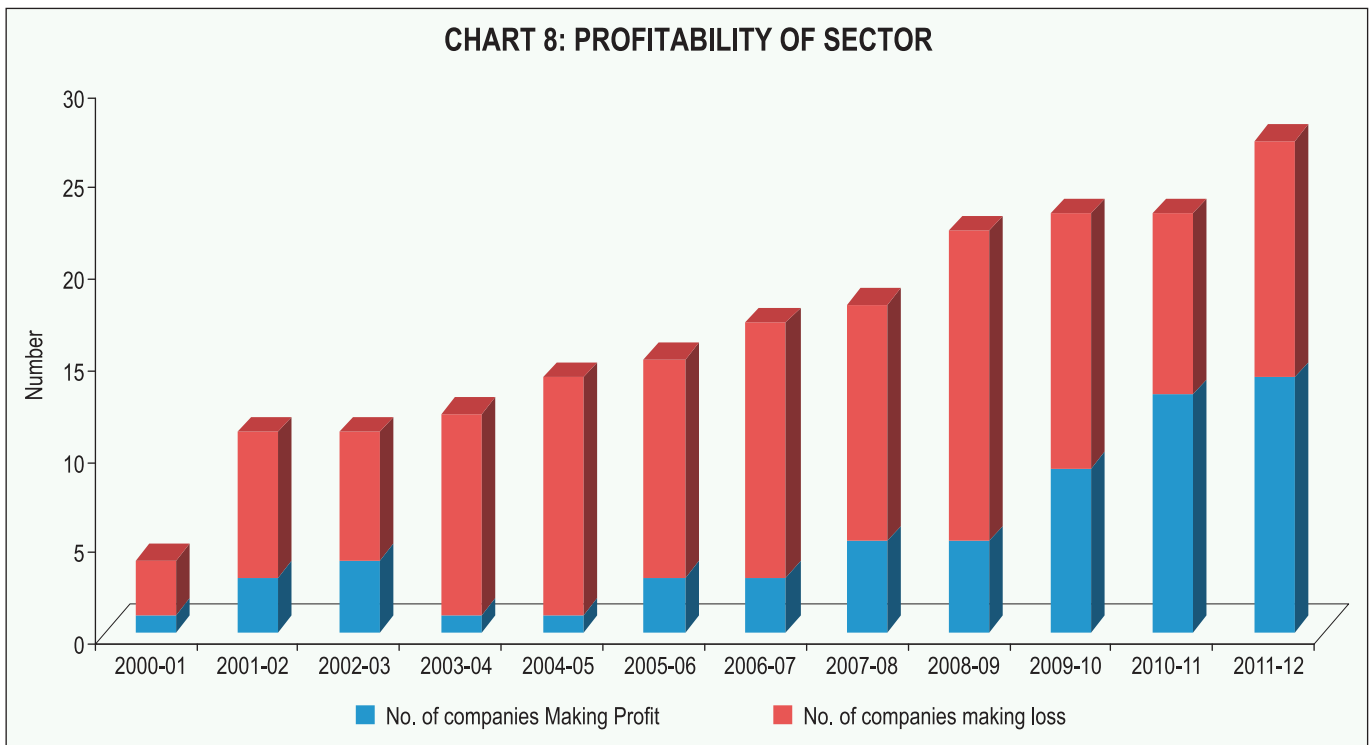
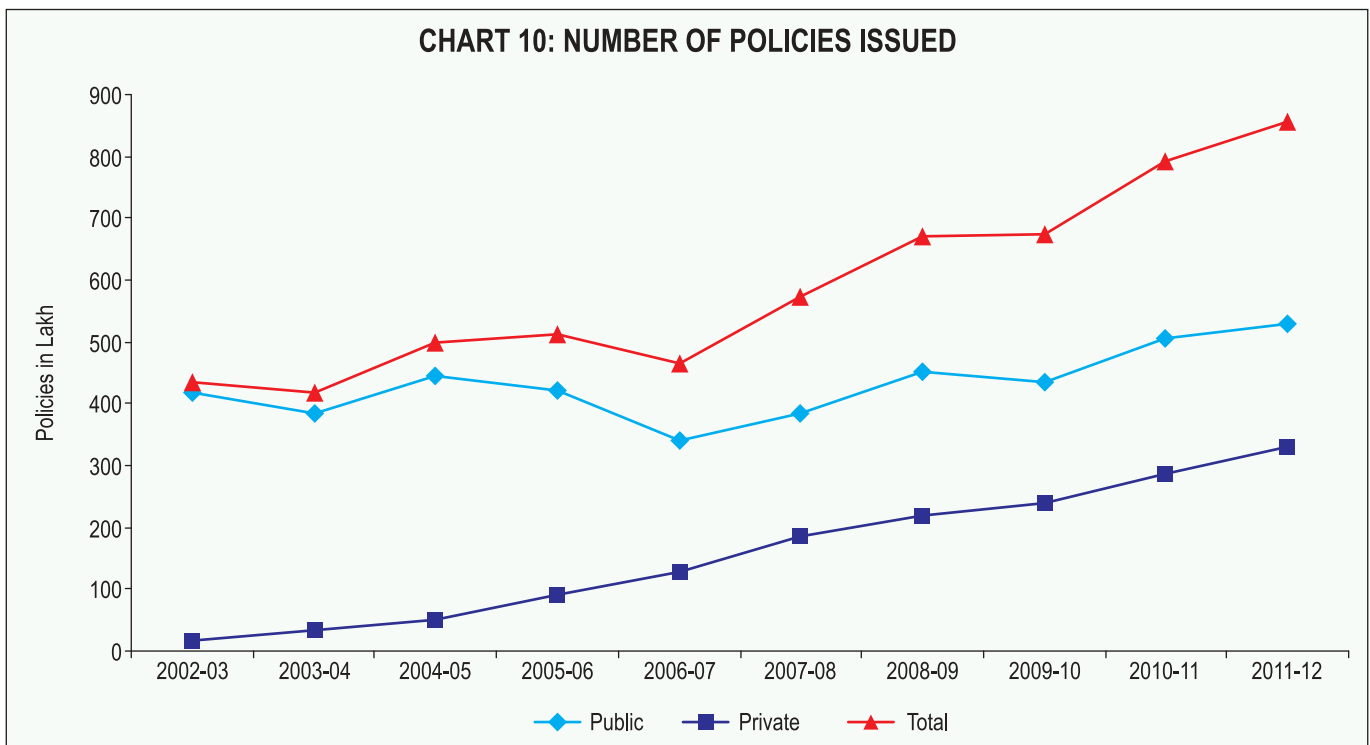
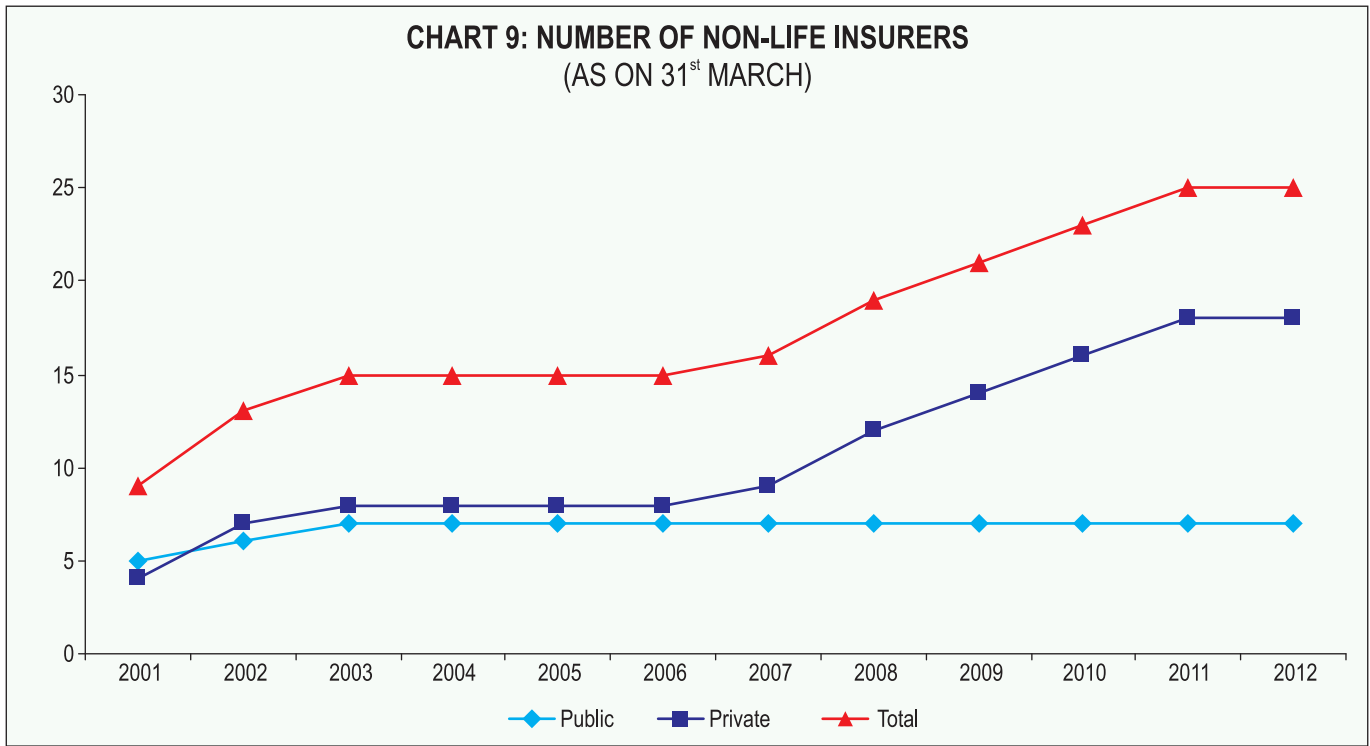
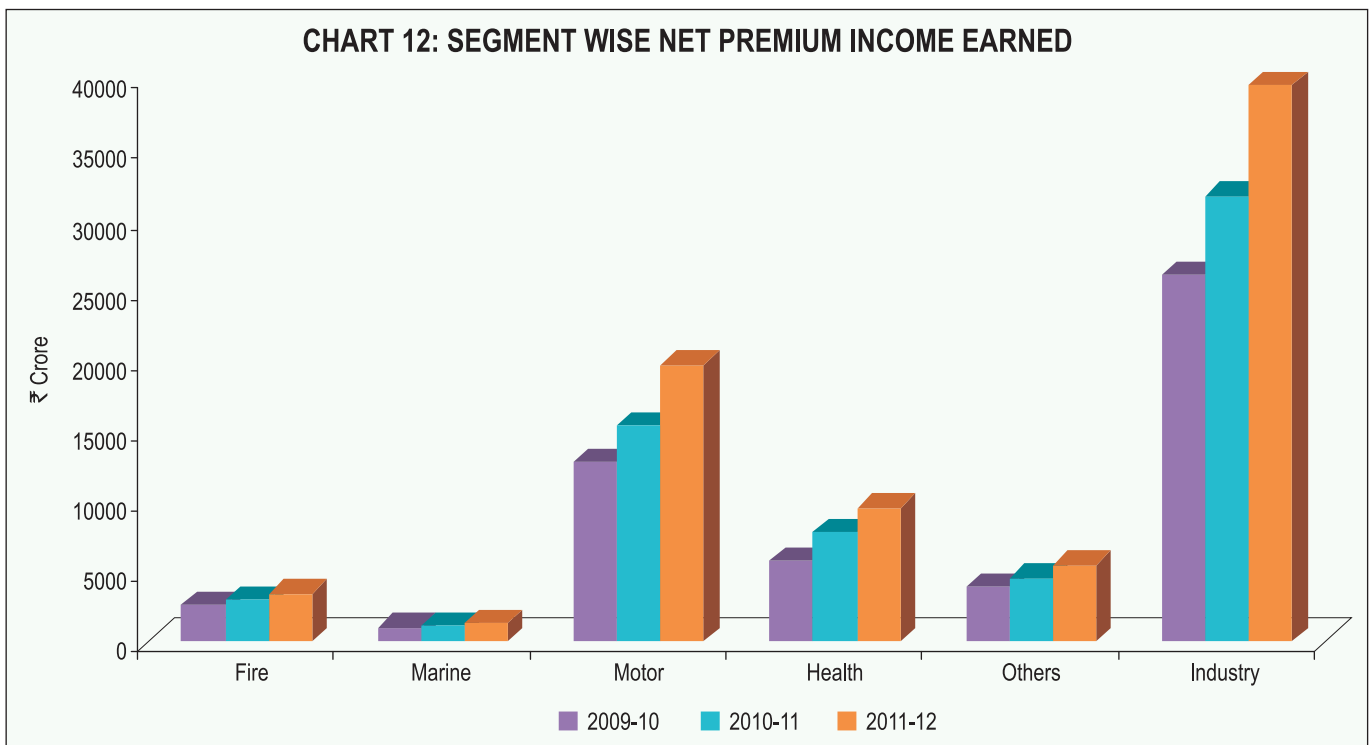
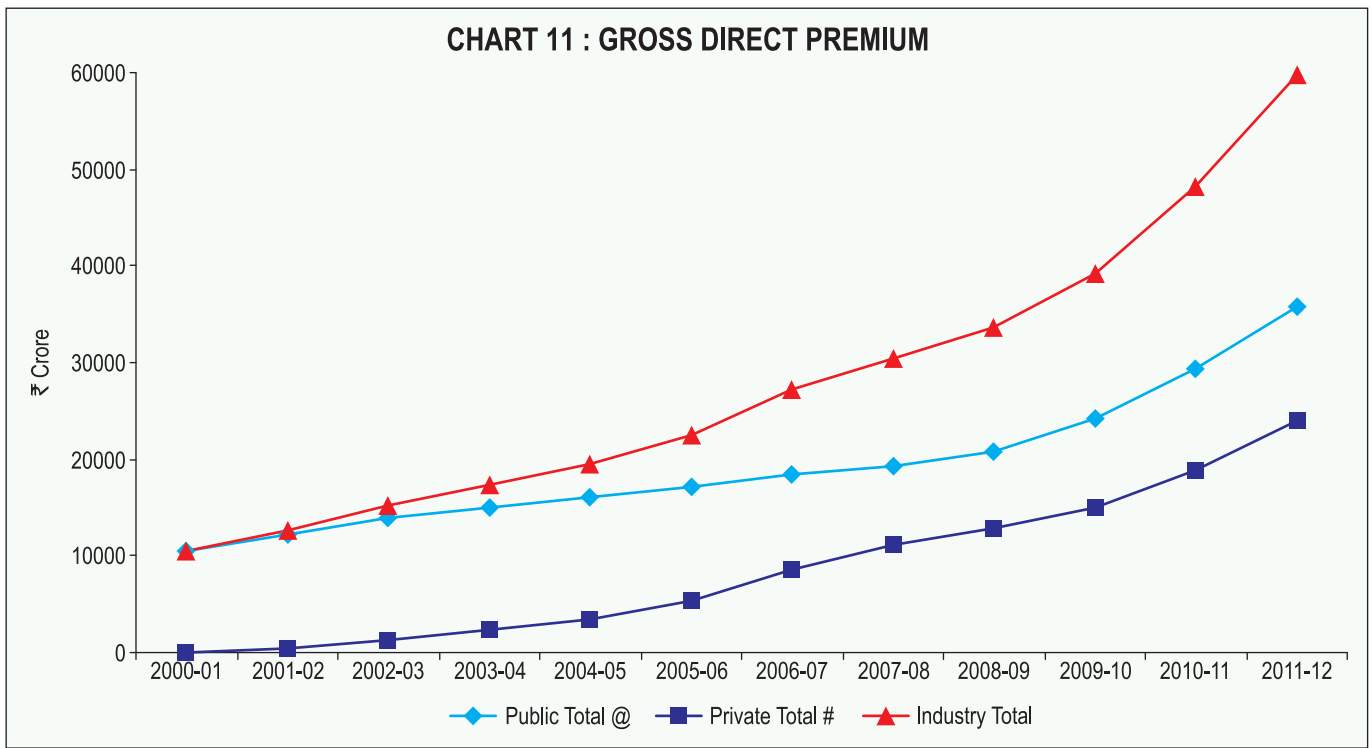


CHART 8: PROFITABILITY OF SECTOR

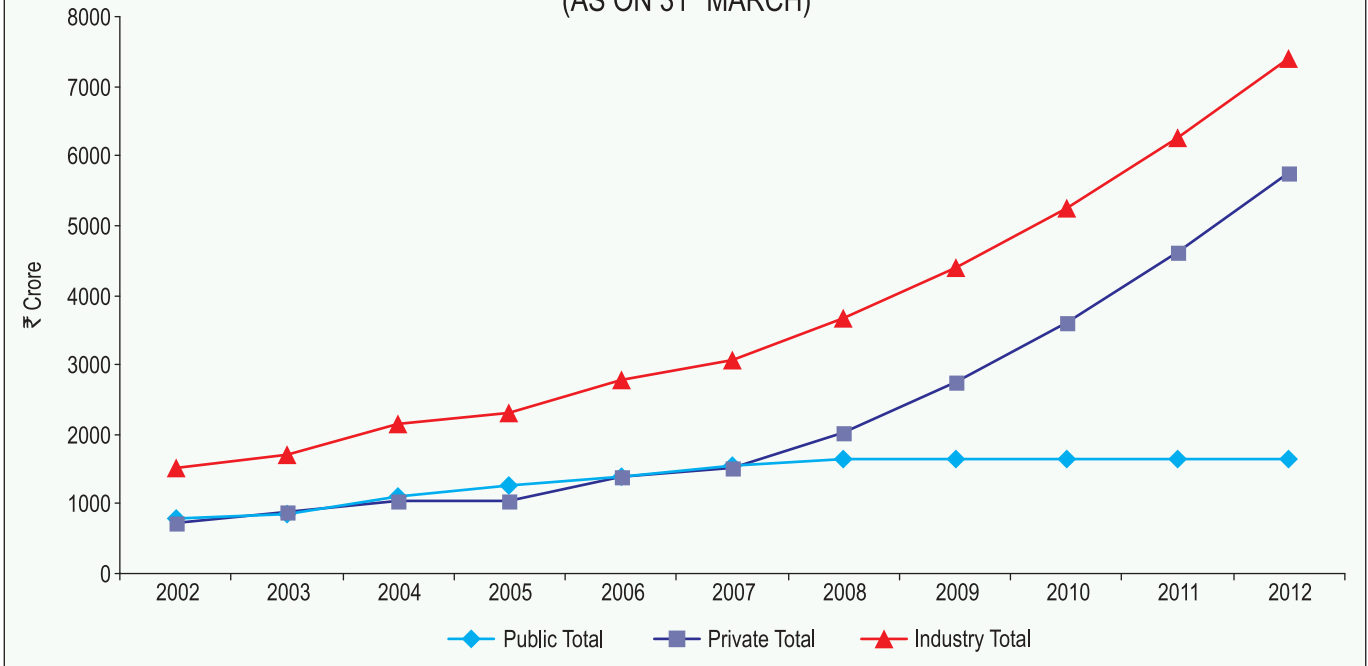


NON-LIFE INSURANCE





**CHART 13: EQUITY SHARE CAPITAL
(AS ON 31st MARCH)**



**CHART 14: SHARE OF EACH FUND IN TOTAL ASSETS UNDER MANAGEMENT
(AS ON 31st MARCH)**

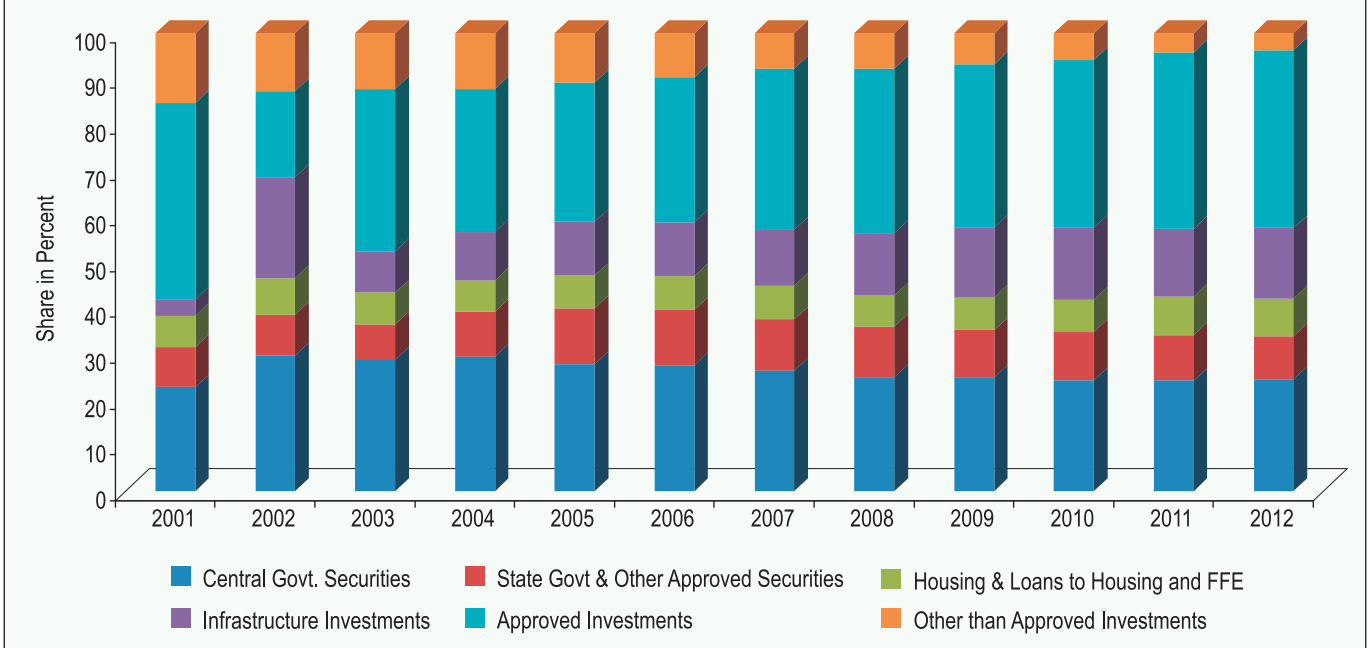


CHART 15: PROFITABILITY OF SECTOR

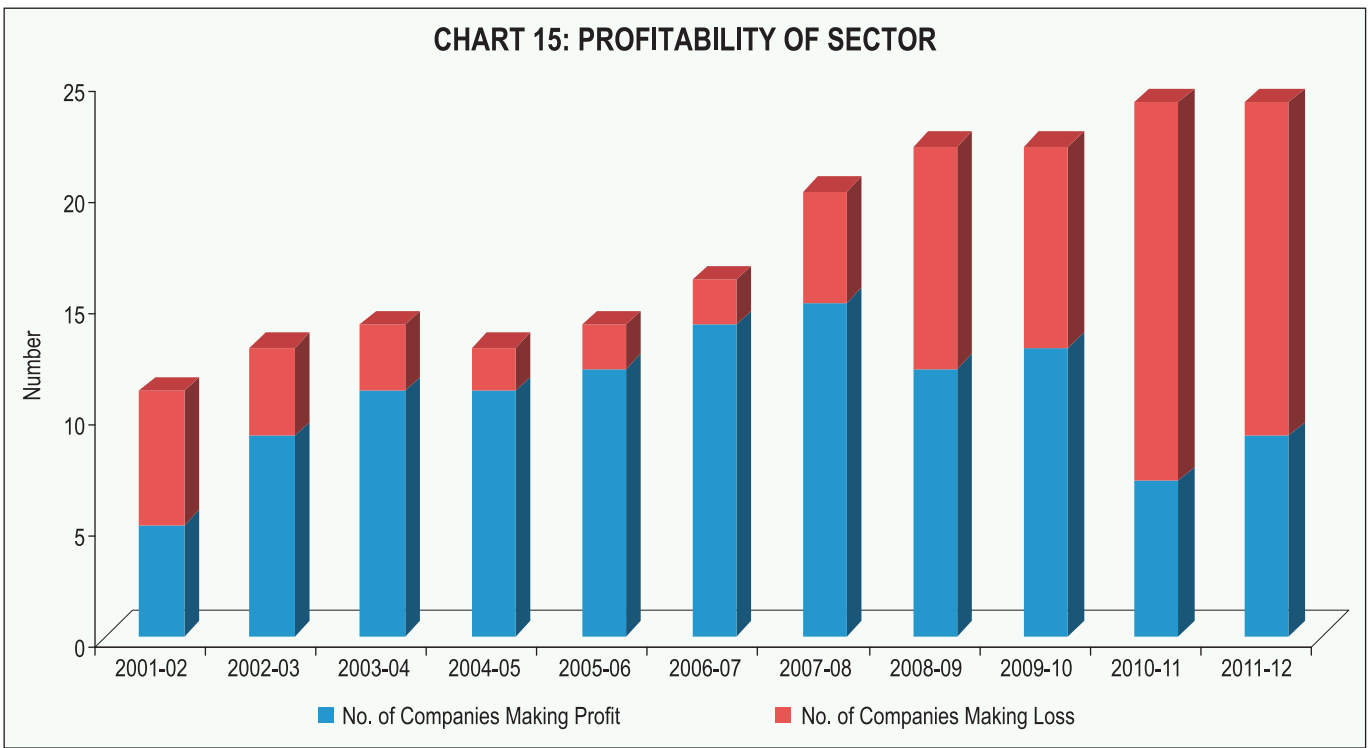
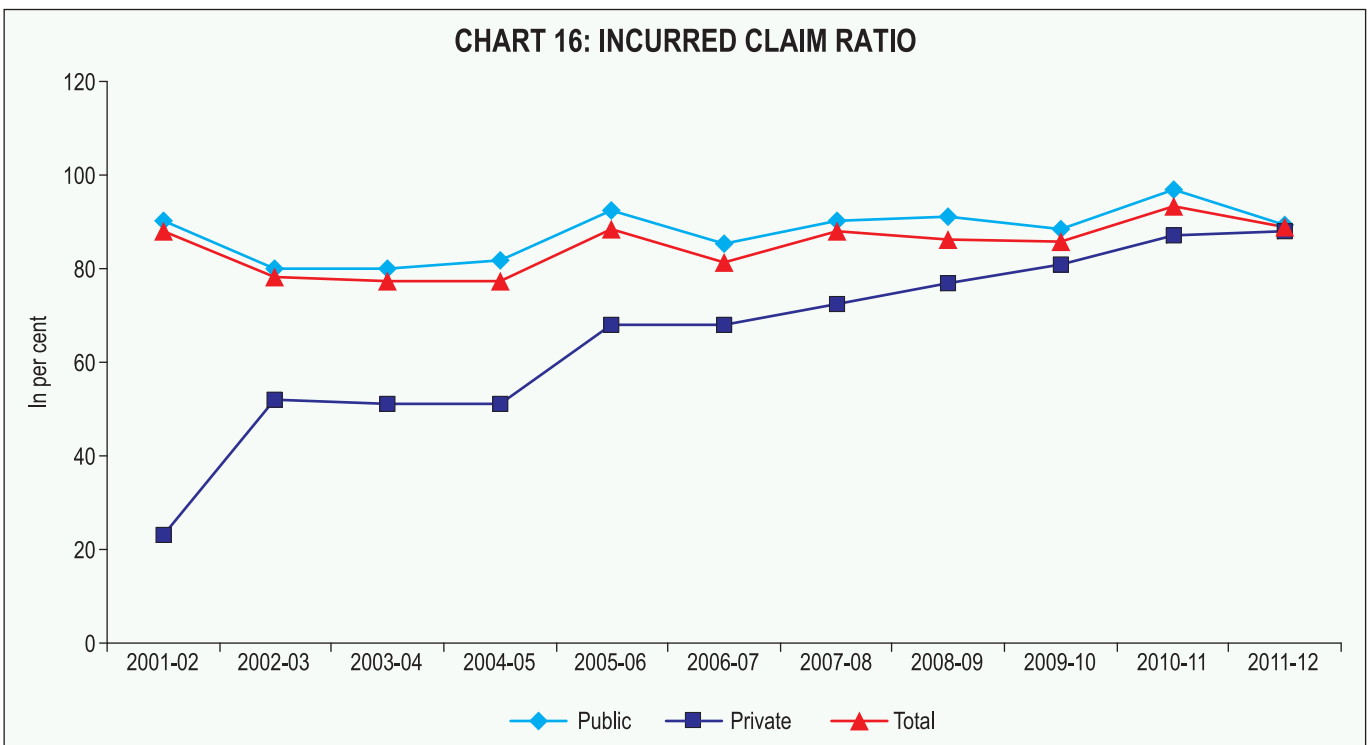


CHART 16: INCURRED CLAIM RATIO



PART - I
LIFE INSURANCE

TABLE 1: DETAILS OF LIFE INSURANCE COMPANIES OPERATING IN INDIA *

Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
PRIVATE SECTOR				
Aegon Religare Life Insurance Company Ltd.	Aegon India Holdings BV, Netherlands	138	27.06.2008	2008-09
Aviva Life Insurance Company Ltd.	Aviva International Holdings Ltd. UK	122	14.05.2002	2002-03
Bejaj Allianz Life Insurance Company Ltd.	Allianz, SE Germany	116	03.08.2001	2001-02
Bharti AXA Life Insurance Company Ltd.	AXA India Holdings, France	130	14.07.2006	2006-07
Birla Sunlife Insurance Company Ltd.	Sun Life Financial (India) Insurance Investment Inc, Canada	109	31.01.2001	2000-01
Canara HSBC OBC Life Insurance Company Ltd.	HSBC Insurance (Asia Pacific) Holdings Ltd.	136	08.05.2008	2008-09
DLF Pramerica Life Insurance Company Ltd.	Prudential International Insurance Holdings Ltd. USA	140	27.06.2008	2008-09
Edelweiss Tokio Life Insurance Company Ltd.	Tokio Marine & Nichido Fire Insurance Company Ltd. Japan	147	05.10.2011	2011-12
Future Generali Life Insurance Company Ltd.	Participatie Maatschapj Graafschap Holland NV, Netherlands	133	04.09.2007	2007-08
HDFC Standard Life Insurance Company Ltd.	Standard Life Assurance, UK	101	23.10.2000	2000-01
ICICI Prudential Life Insurance Company Ltd.	Prudential Corporation Holdings Ltd. UK	105	24.11.2000	2000-01
IDBI Federal Life Insurance Company Ltd.	Aegis Insurance International NV Netherlands	135	19.12.2007	2007-08
IndiaFirst Life Insurance Company Ltd.	Legal & General Middle East Ltd.	143	05.11.2009	2009-10
ING Vysya Life Insurance Company Ltd.	ING Insurance International BV Netherlands	114	02.08.2001	2001-02
Kotak Mahindra OM Life Insurance Company Ltd.	Old Mutual Plc, South Africa	107	10.01.2001	2001-02
MaxLife Insurance Company Ltd.	Mitsui Sumitomo Insurance Company Ltd. Japan	104	15.11.2000	2000-01
MetLife India Insurance Company Ltd.	MetLife International Holdings Inc, USA	117	06.08.2001	2001-02
Reliance Life Insurance Company Ltd.	Nippon Life Insurance Company Ltd. Japan	121	03.01.2002	2001-02
Sahara India Life Insurance Company Ltd.	---	127	06.02.2004	2004-05
SBI Life Insurance Company Ltd.	BNP Paribas Cardif, France	111	29.03.2001	2001-02
Shriram Life Insurance Company Ltd.	---	128	17.11.2005	2005-06
Star Union Dai-ichi Life Insurance Company Ltd.	Dai-ichi Life Insurance Company Ltd. Japan	142	26.12.2008	2008-09
TATAAIA Life Insurance Company Ltd.	American International Assurance Company (Bermuda Ltd.)	110	12.02.2001	2001-02
PUBLIC SECTOR				
Life Insurance Corporation of India	---	512	01.09.1956	1956-57

* as on 30th September, 2012.

TABLE 2: FIRST YEAR (INCLUDING SINGLE PREMIUM) LIFE INSURANCE PREMIUM

(₹ Crore)

INSURER	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Aegon Religare	--	--	--	--	--	--	--	--	31.21	150.37	274.87	207.65
Aviva	--	--	13.47	76.96	192.29	407.12	721.35	1053.98	724.56	798.37	745.39	801.86
Bajaj Allianz	--	7.14	63.39	179.55	857.45	2716.77	4302.74	6674.48	4491.43	4451.10	3465.82	2717.31
Bharti AXA	--	--	--	--	--	--	7.78	113.24	292.93	437.43	347.78	224.59
Bitla Sunlife	0.32	28.11	129.57	449.86	621.31	678.12	882.72	1965.01	2820.85	2960.01	2080.30	1926.17
Canara HSBC	--	--	--	--	--	--	--	--	296.41	622.62	817.29	687.10
DLF Pramerica	--	--	--	--	--	--	--	--	3.37	37.38	74.15	103.16
Edelweiss Tokio	--	--	--	--	--	--	--	--	--	--	--	10.88
Future Generali	--	--	--	--	--	--	--	2.49	149.97	486.08	448.61	345.03
HDFC Standard	0.002	32.78	129.31	209.33	486.15	1042.65	1648.85	2685.37	2651.11	3257.51	4059.33	3833.61
ICICI Prudential	5.97	113.33	364.11	750.84	1584.34	2602.50	5162.13	8034.75	6811.83	6333.92	7862.14	4441.09
IDBI Federal	--	--	--	--	--	--	--	11.90	316.78	400.56	444.95	311.01
IndiaFirst	--	--	--	--	--	--	--	--	--	201.59	704.77	982.31
ING Vysya	--	4.19	17.66	72.10	282.42	283.98	467.66	704.44	688.95	642.43	660.49	638.14
Kotak Mahindra	--	7.58	35.21	125.51	373.99	396.06	614.94	1106.62	1343.03	1333.98	1253.14	1164.27
Max Life	0.16	38.80	67.31	137.28	233.63	471.36	912.11	1597.83	1842.91	1849.08	2061.39	1901.72
Mellife	--	0.48	7.70	23.41	57.52	148.53	340.44	825.35	1144.70	1061.85	706.22	1076.97
Reliance Life	--	0.28	6.32	27.21	91.33	193.56	932.11	2751.05	3513.98	3920.78	3034.94	1809.29
Sahara	--	--	--	--	1.74	26.34	43.00	122.12	134.01	124.83	91.83	71.14
SBI Life	--	14.69	71.88	207.05	484.85	827.82	2563.84	4792.82	5386.64	7040.74	7589.58	6531.32
Shriram	--	--	--	--	--	10.33	181.17	309.99	314.47	419.50	571.99	390.99
Star Union Dai-ichi	--	--	--	--	--	--	--	--	50.19	519.87	758.69	964.77
TATA AIA	--	21.14	59.77	181.59	297.55	464.53	644.82	964.51	1142.67	1322.01	1332.21	939.55
Private Total	6.45	268.51	965.69	2440.71	5564.57	10269.67	19425.65	33715.95	34152.00	38372.01	39385.84	32079.92
		(4061.70)	(259.65)	(152.74)	(127.99)	(84.55)	(88.84)	(73.56)	(1.29)	(12.36)	(2.64)	(-18.55)
LIC	9700.98	19588.77	15976.76	17347.62	20653.06	28515.87	56223.56	59996.57	53179.08	71521.90	87012.35	81862.25
		(101.93)	(-18.44)	(8.58)	(19.05)	(38.07)	(97.17)	(6.71)	(-11.36)	(34.49)	(21.66)	(-5.92)
Industry Total	9707.43	19857.28	16942.45	19788.32	26217.64	38785.54	75649.21	93712.52	87331.08	109893.91	126398.18	113942.17
		(104.56)	(-14.68)	(16.80)	(32.49)	(47.94)	(94.96)	(23.88)	(-6.81)	(25.84)	(15.02)	(-9.85)

Note: 1) Figures in the bracket represent the growth over the previous year in per cent.

2) -- represents business not started.

TABLE 3: TOTAL LIFE INSURANCE PREMIUM

INSURER	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Aegon Religare	--	--	--	--	--	--	--	--	31.21	165.65	388.61	457.32
Aviva	--	--	13.47	81.50	253.42	600.27	1147.23	1891.88	1992.87	2378.01	2345.17	2415.87
Bajaj Allianz	--	7.14	69.17	220.80	1001.68	3133.58	5345.24	9725.31	10624.52	11419.71	9609.95	7483.80
Bharti AXA	--	--	--	--	--	--	7.78	118.41	360.41	669.73	792.02	774.16
Birla Sunlife	0.32	28.26	143.92	537.54	915.47	1259.68	1776.71	3272.19	4571.80	5505.66	5677.07	5885.36
Canara HSBC	--	--	--	--	--	--	--	--	296.41	842.45	1531.86	1861.08
DLF Pramerica	--	--	--	--	--	--	--	--	3.37	38.44	95.04	167.01
Edelweiss Tokio	--	--	--	--	--	--	--	--	--	--	--	10.88
Future Generali	--	--	--	--	--	--	--	2.49	152.60	541.51	726.16	779.58
HDFC Standard	0.002	33.46	148.83	297.76	686.63	1569.91	2855.87	4858.56	5564.69	7005.10	9004.17	10202.40
ICICI Prudential	5.97	116.38	417.62	989.28	2363.82	4261.05	7912.99	13561.06	15356.22	16528.75	17880.63	14021.58
IDBI Federal	--	--	--	--	--	--	--	11.90	318.97	571.12	811.00	736.70
IndiaFirst	--	--	--	--	--	--	--	--	--	201.60	798.43	1297.93
ING Vysya	--	4.19	21.16	88.51	338.86	425.38	707.20	1158.87	1442.28	1642.65	1708.95	1679.98
Kotak Mahindra	--	7.58	40.32	150.72	466.16	621.85	971.51	1691.14	2343.19	2868.05	2975.51	2937.43
Max Life	0.16	38.95	96.59	215.25	413.43	788.13	1500.28	2714.60	3857.26	4860.54	5812.63	6390.53
MetLife	--	0.48	7.91	28.73	81.53	205.99	492.71	1159.54	1996.64	2536.01	2508.17	2677.50
Reliance Life	--	0.28	6.47	31.06	106.55	224.21	1004.66	3225.44	4932.54	6604.90	6571.15	5497.62
Sahara	--	--	--	--	1.74	27.66	51.00	143.49	206.47	250.59	243.41	225.95
SBI Life	--	14.69	72.39	225.67	601.18	1075.32	2928.49	5622.14	7212.10	10104.03	12945.29	13133.74
Shriram	--	--	--	--	--	10.33	184.16	358.05	436.17	611.27	821.52	644.16
Star Union Dai-ichi	--	--	--	--	--	--	--	--	50.19	530.37	933.31	1271.95
TATA AIA	--	21.14	81.21	253.53	497.04	880.19	1367.18	2046.35	2747.50	3493.78	3985.22	3630.30
Private Total	6.45	272.55 (4124.31)	1119.06 (310.59)	3120.33 (178.83)	7727.51 (147.65)	15083.54 (95.19)	28253.00 (87.31)	51561.42 (82.50)	64497.43 (25.09)	79369.94 (23.06)	88165.24 (11.08)	84182.83 (-4.52)
LIC	34892.02	49821.91 (42.79)	54628.49 (9.65)	63533.43 (16.30)	75127.29 (18.25)	90792.22 (20.85)	127822.84 (40.79)	149789.99 (17.19)	157288.04 (5.01)	186077.31 (18.30)	203473.40 (9.35)	202889.28 (-0.29)
Industry Total	34898.47	50094.46 (43.54)	55747.55 (11.28)	66653.75 (19.56)	82854.80 (24.31)	105875.76 (27.78)	156075.84 (47.41)	201351.41 (29.01)	221785.47 (10.15)	265447.25 (19.69)	291638.64 (9.87)	287072.11 (-1.57)

Note: 1) Figures in the bracket represent the growth over the previous year in per cent.
2) -- represents business not started.

TABLE 4: INDIVIDUAL NEW BUSINESS PERFORMANCE OF LIFE INSURERS - CHANNEL WISE

(Premium in ₹ Crore)

Particulars	Number of Policies Issued						Amount of Premium					
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Individual Agents	42301907 (93.15)	44752611 (88.01)	43460589 (85.38)	45036904 (86.44)	41581811 (86.44)	39103141 (88.55)	54605.30 (90.46)	66515.43 (83.75)	55327.54 (79.57)	65289.25 (79.61)	65665.52 (78.95)	50972.32 (78.69)
Corporate Agents-Banks	1426919 (3.14)	1693610 (3.33)	1896457 (3.73)	2084543 (3.92)	1936562 (4.03)	2180018 (4.94)	3363.17 (5.57)	6329.22 (7.97)	6737.38 (9.69)	8688.68 (10.60)	11062.63 (13.30)	9692.90 (14.96)
Corporate Agents- Others*	1284785 (2.83)	2599723 (5.11)	2798776 (5.50)	3819790 (7.18)	2988481 (6.21)	1588650 (3.60)	1825.89 (3.02)	3461.89 (4.36)	3380.54 (4.86)	3510.76 (4.28)	2957.75 (3.56)	1749.78 (2.7)
Brokers	259177 (0.57)	227403 (0.45)	306277 (0.60)	439396 (0.83)	511388 (1.06)	476054 (1.08)	331.63 (0.55)	473.73 (0.60)	773.62 (1.11)	1128.50 (1.38)	1471.80 (1.77)	1134.64 (1.75)
Direct Selling	139077 (0.31)	1573849 (3.10)	2442772 (4.80)	1814558 (3.41)	1088426 (2.26)	812478 (1.84)	235.33 (0.39)	2642.71 (3.33)	3310.33 (4.76)	3389.85 (4.13)	2016.32 (2.42)	1222.61 (1.89)
TOTAL	45411865 (100.00)	50847196 (100.00)	50904871 (100.00)	53195191 (100.00)	48106668 (100.00)	44160341 (100.00)	60361.32 (100.00)	79422.97 (100.00)	69529.41 (100.00)	82007.05 (100.00)	83174.03 (100.00)	64772.24 (100.00)
Referrals	715933 (1.55)	1349398 (2.65)	1952102 (3.83)	1232079 (2.32)	548772 (1.14)	12274 (0.03)	1256.51 (2.04)	2345.63 (2.95)	2714.81 (3.90)	2567.61 (3.13)	835.91 (1.01)	34.90 (0.05)

* Any entity other than banks but licensed as a corporate agent.

Note: 1) The leads obtained through referral arrangements have been included in the respective channels.

2) New business premium includes first year premium and single premium.

3) Figures in bracket show percentage to total individual new business procured through respective channels.

TABLE 5: GROUP NEW BUSINESS PERFORMANCE OF LIFE INSURERS - CHANNEL WISE

(Premium in ₹ Crore)

Particulars	Number of Schemes					Number of Lives Covered					Amount of Premium							
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Individual Agents	49 (0.18)	4082 (16.42)	3882 (15.88)	3636 (12.69)	5112 (16.71)	7122 (22.59)	27384 (0.13)	5236297 (15.16)	2805100 (5.30)	8996036 (11.15)	3435632 (4.13)	8703095 (13.05)	5.63 (0.04)	1095.28 (7.68)	1556.76 (8.96)	1617.12 (5.81)	2428.39 (5.63)	2140.40 (4.36)
Corporate Agents-Banks	275 (1.19)	765 (3.08)	1358 (5.48)	444 (1.55)	1834 (5.99)	936 (2.97)	1479025 (7.40)	1767953 (5.12)	2246435 (4.25)	1181334 (1.46)	4651600 (5.59)	2618616 (3.93)	326.98 (2.33)	492.69 (3.46)	569.19 (3.28)	599.57 (2.15)	1328.61 (3.08)	3117.71 (6.35)
Corporate Agents- Others*	8 (0.03)	278 (1.12)	132 (0.53)	1891 (6.60)	671 (2.19)	666 (2.11)	467838 (2.34)	674212 (1.95)	536188 (1.01)	6539250 (8.10)	6735374 (8.09)	1143544 (1.71)	3.17 (0.02)	40.83 (0.29)	130.74 (0.75)	401.73 (1.44)	318.92 (0.74)	572.45 (1.17)
Brokers	261 (1.09)	462 (1.86)	541 (2.18)	1072 (3.74)	1266 (4.14)	1519 (4.82)	492044 (2.46)	720816 (2.09)	643499 (1.22)	4926933 (6.11)	4657417 (5.60)	2370781 (3.55)	31.01 (0.21)	99.55 (0.70)	83.72 (0.48)	347.90 (1.25)	213.54 (0.49)	325.57 (0.66)
Direct Selling	22507 (97.50)	19271 (77.52)	18851 (76.12)	21612 (75.42)	21713 (70.97)	21286 (67.51)	17358013 (87.36)	26149338 (75.69)	46649328 (88.22)	59049732 (73.18)	63752022 (76.60)	51877235 (77.76)	13611.19 (97.39)	12531.47 (87.88)	15029.91 (86.53)	24872.06 (89.34)	38869.75 (76.60)	42939.92 (87.46)
TOTAL	23102 (100.00)	24858 (100.00)	24764 (100.00)	28655 (100.00)	30596 (100.00)	31529 (100.00)	19824304 (100.00)	34548616 (100.00)	52880550 (100.00)	80693285 (100.00)	83232045 (100.00)	66713271 (100.00)	13979.49 (100.00)	14259.83 (100.00)	17370.32 (100.00)	27838.37 (100.00)	43159.21 (100.00)	49096.06 (100.00)
Referrals	2 (0.01)	2 (0.01)	-	13 (0.05)	3 (0.01)	-	62913 (0.31)	2183 (0.01)	4771 (0.01)	53746.00 (0.07)	319262 (0.38)	841 0.00	1.50 (0.01)	1.64 (0.01)	15.83 (0.09)	42.29 (0.15)	39.23 (0.09)	0.26 0.00

*Any entity other than banks but licensed as a corporate agent.

Note: 1) The leads obtained through referral arrangements have been included in the respective channels.

2) New business premium includes first year premium and single premium.

3) Figures in bracket show percentage to total group new business procured through respective channels.

**TABLE 6: STATE WISE INDIVIDUAL NEW BUSINESS* UNDERWRITTEN
(LIFE INSURANCE)**

State/Union Territory	2006-07		2007-08		2008-09		2009-10		2010-11		2011-12	
	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium
Andhra Pradesh	4590505	5150.05	4705896	5707.75	4661915	4912.54	5033973	5572.37	4134985	5935.93	3812609	5041.86
Arunachal Pradesh	11778	16.67	13682	32.44	14774	26.30	21475	40.74	14250	39.51	15396	57.48
Assam	940729	970.26	986682	1152.23	1068332	1090.30	1147104	1392.92	1013067	1379.42	1084455	1209.20
Bihar	2015894	1795.18	2333424	2267.62	2551196	2235.68	2874562	2768.78	2541171	2459.16	2672631	2225.93
Chattisgarh	910886	1010.89	495942	711.6	746888	585.12	735256	718.33	728889	749.54	853299	600.61
Goa	120666	194.58	153612	324.12	152811	366.76	121306	431.96	143937	433.4	138714	315.33
Gujarat	2399812	3493.73	2703402	4398.88	2938482	4686.39	2508343	5286.79	2464183	5623.17	2068362	4737.12
Haryana	864779	1555.91	830714	1675.68	802335	1285.51	964886	1485.97	802421	1634.8	791654	1241.07
Himachal Pradesh	332171	810.59	436029	977.46	418696	690.05	571106	959.56	419388	879.75	473955	503.74
Jammu & Kashmir	223881	495.92	271996	620.85	202105	436.57	312365	592.89	246749	620.93	258124	449.94
Jharkhand	905158	995.87	984865	1285.94	1014194	1227.13	1046319	1454.22	872659	1486.4	903514	1201.79
Karnataka	3240376	3703.85	3554507	5007.13	3374040	4238.31	3385546	4714.64	3185958	4818.71	2979307	3989.54
Kerala	2038410	3913.36	2667048	6347.4	2513726	4073.22	2435371	4635.06	2193836	4645.81	2231036	2785.15
Madhya Pradesh	2006889	2346.94	1784882	2609.67	2029821	2552.70	2044796	3172.47	1966708	3200.27	1936102	2557.96
Maharashtra	5482681	7189.75	6643175	11257.38	6034206	10929.95	5471792	12476.44	5628117	12570.95	5168419	10740.39
Manipur	40891	53.36	55048	96.72	83361	69.75	82840	108.12	92004	109.66	98341	73.04
Meghalaya	22661	45.35	28561	84.09	32044	76.62	27639	84.53	27011	89.36	19597	63.33
Mizoram	8316	50.98	11296	53.42	10905	60.21	9418	48.14	6620	37.74	7420	26.94
Nagaland	23932	45.41	23498	43.22	30064	47.55	33066	72.56	19707	54.85	23881	104.11
Odisha	1348973	1302.23	1630089	1917.2	1607331	1653.33	1826498	2061.39	1611715	2021.38	1389530	1499.49
Punjab	940184	2340.48	1193593	3119.18	1304873	2351.72	1404191	2543.22	1138228	2447.18	1055030	1538.78
Rajasthan	2112791	3237.61	2077792	3397.49	2121980	2694.09	2612195	3371.59	2251502	3295.1	1942597	2356.50
Sikkim	23544	51.73	21987	58.81	21198	35.53	19893	38.58	17618	48.43	15346	37.77
Tamil Nadu	3827785	5614.57	4754322	8294.8	3896649	5315.17	3892855	6032.66	3429971	6568.47	3390971	4877.55
Tripura	127669	141.07	123237	194.85	108267	161.15	133017	224.08	132017	238.88	144018	114.54
Uttar Pradesh	5021447	5922.41	5395340	6853.05	5301049	5981.39	6176057	7601.30	5132460	7685.31	4641360	5790.82
Uttarakhand	507404	611.54	523911	679.18	510593	612.69	678103	885.38	576776	963.77	555740	714.87
West Bengal	3831294	3716.55	4465811	5315.71	5404180	5730.76	5697386	7655.61	5467384	7662.28	3935705	5889.81
Andaman & Nicobar	31474	48.76	28420	48.87	23104	49.21	23331	70.42	17466	31.9	13705	28.51
Chandigarh	316003	853.61	120840	864.99	118764	756.65	134611	723.26	198953	723.72	122637	477.75
Dadra & Nagar Haveli	313	0.64	932	1.52	1157	8.69	1393	3.98	2156	4.94	2266	3.51
Daman & Diu	4944	6.07	6689	10.23	6641	262.37	3086	112.22	4897	28.03	6105	9.51
Delhi	1810466	3876.06	1749006	3903.92	1748045	4214.90	1705367	4572.54	1565792	4561.31	1364415	3432.15
Lakshadweep	245	0.07	252	3.47	525	1.07	257	0.96	247	0.56	282	0.35
Puducherry	42846	55.79	70716	106.12	50660	110.03	59788	93.38	57825	123.41	43818	75.81
ALL INDIA	46127798	61617.83	50847196	79422.97	50904871	69529.41	53195191	82007.05	48106668	83174.03	44160341	64772.24

* New Business Premium includes first year premium and single premium.

**TABLE 7: STATE WISE GROUP NEW BUSINESS UNDERWRITTEN*
(LIFE INSURANCE)**

(Premium in ₹ Crore)

State/Union Territory	2010-11			2011-12		
	No. of schemes	Premium	No. of Lives Covered	No. of schemes	Premium	No. of Lives Covered
Andhra Pradesh	2291	2775.71	39851287	2330	2734.48	14647540
Arunachal Pradesh	0	0.90	3932	7	2.11	2463
Assam	1056	263.17	290465	1551	317.37	327802
Bihar	618	83.86	1120171	572	93.69	308412
Chattisgarh	538	415.19	239414	599	616.79	2669085
Goa	107	78.70	61044	107	134.85	44201
Gujarat	1192	1130.69	1459407	909	1363.44	1539679
Haryana	423	195.50	429299	430	304.34	633038
Himachal Pradesh	612	39.43	54577	546	39.82	61817
Jammu & Kashmir	115	183.05	55751	123	92.92	66597
Jharkhand	343	338.79	91669	450	620.36	230068
Karnataka	2486	6211.63	7796648	2672	5380.67	7844354
Kerala	1238	862.58	919667	1249	946.81	1071791
Madhya Pradesh	2174	258.98	1891592	1965	695.46	2866024
Maharashtra	3568	13484.27	8945201	3928	17430.31	10823683
Manipur	12	1.25	4371	24	2.71	13614
Meghalaya	6	4.55	7506	16	21.59	21083
Mizoram	2	1.87	2550	16	5.85	5249
Nagaland	1	1.87	4259	8	3.18	10961
Orissa	846	379.05	264643	801	404.12	514004
Punjab	422	103.95	322545	336	167.43	287777
Rajasthan	1108	343.79	2263847	1783	506.45	1836321
Sikkim	1	1.11	1496	7	4.24	1102
Tamil Nadu	3972	2416.60	6208804	3437	3606.10	6601960
Tripura	67	13.06	36389	80	20.38	40540
Uttar Pradesh	2612	552.01	1715693	2171	799.14	2322713
Uttrakhand	322	98.12	162081	450	250.00	138467
West Bengal	3050	2623.99	6126242	3492	5341.94	8950189
Andaman & Nicobar Island	0	0.59	598	5	1.42	602
Chandigarh	255	219.78	130909	267	219.92	170517
Dadra & Nagrahaveli	2	0.17	308	4	0.42	181
Daman & Diu	0	0.55	1074	4	0.60	1848
Delhi	1131	10064.14	2721588	1133	6964.10	2615424
Lakshadweep	0	0.00	5	3	0.01	8
Puducherry	26	10.31	47013	54	3.01	44157
ALL INDIA	30596	43159.21	83232045	31529	49096.06	66713271

* New Business Premium includes first year premium and single premium.

TABLE 8: STATE WISE LIFE INSURANCE PENETRATION AND DENSITY OF INDIVIDUAL NEW BUSINESS

State/Union Territory	INSURANCE PENETRATION (IN PER CENT)						INSURANCE DENSITY (IN ₹)					
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Andhra Pradesh	1.71	1.56	1.15	1.14	1.01	0.75	641.1	703.1	598.8	672.2	708.5	595.5
Arunachal Pradesh	0.41	0.67	0.46	0.57	0.48	0.61	135.3	257.3	203.9	308.5	292.4	415.7
Assam	1.50	1.62	1.34	1.50	1.33	1.05	336.6	393.5	366.6	461.1	449.5	387.9
Bihar	1.73	1.91	1.47	1.56	1.13	0.85	193.4	238.9	230.3	278.9	242.3	214.4
Chattisgarh	1.51	0.89	0.60	0.72	0.64	0.44	438.2	302.3	243.5	292.9	299.5	235.2
Goa	1.18	1.96	1.87	1.46	1.21	0.71	1388.3	2294.4	2575.9	3010.2	2996.6	2163.2
Gujarat	1.23	1.34	1.27	1.24	1.10	NA	631.6	781.4	818.0	906.8	947.7	784.5
Haryana	1.21	1.11	0.70	0.67	0.62	0.40	672.0	710.7	535.4	607.8	656.6	489.5
Himachal Pradesh	2.68	2.88	1.66	2.04	1.61	0.80	1255.7	1496.0	1043.5	1433.6	1298.6	734.7
Jammu & Kashmir	1.49	1.67	1.03	1.23	1.13	0.72	439.6	538.7	370.8	493.0	505.4	358.5
Jharkhand	1.49	1.53	1.40	1.51	1.39	1.01	334.1	422.8	395.5	459.3	460.1	364.6
Karnataka	1.63	1.85	1.37	1.37	1.19	0.86	651.6	868.2	724.3	794.0	799.8	652.6
Kerala	2.54	3.62	2.01	1.99	1.68	0.85	1200.2	1937.5	1237.5	1401.5	1398.1	834.2
Madhya Pradesh	1.62	1.62	1.30	1.40	1.23	NA	354.6	387.1	371.7	453.4	449.0	352.3
Maharashtra	1.24	1.66	1.45	1.38	1.22	NA	689.1	1063.0	1016.9	1143.7	1135.4	955.8
Manipur	0.87	1.43	0.94	1.30	1.19	0.72	219.7	389.3	274.4	415.8	412.2	268.4
Meghalaya	0.53	0.86	0.66	0.64	0.59	0.36	173.0	313.0	278.3	299.5	309.0	213.6
Mizoram	1.55	1.40	1.32	0.91	0.62	NA	517.8	531.5	586.9	459.8	353.1	246.9
Nagaland	0.63	0.54	0.50	0.71	0.49	0.86	228.7	217.8	239.8	366.0	276.8	525.6
Orissa	1.28	1.48	1.11	1.26	1.04	0.66	331.4	481.6	409.9	504.4	488.2	357.5
Punjab	1.84	2.05	1.35	1.27	1.07	0.59	901.0	1185.4	882.3	941.9	894.8	555.4
Rajasthan	1.89	1.74	1.17	1.28	1.02	NA	519.9	535.1	416.2	510.8	489.6	343.4
Sikkim	2.39	2.35	1.10	0.81	0.86	NA	902.3	1013.9	605.4	649.9	806.3	621.5
Tamil Nadu	1.81	2.36	1.32	1.27	1.20	0.77	836.8	1218.5	769.5	860.9	923.8	676.1
Tripura	1.29	1.65	1.19	1.46	1.37	0.58	411.6	560.8	457.5	627.4	659.7	312.0
Uttar Pradesh	1.76	1.79	1.35	1.46	1.29	0.86	325.2	369.5	316.6	395.1	392.2	290.1
Uttarakhand	1.66	1.48	1.09	1.33	1.28	0.82	659.9	720.1	638.3	906.4	969.5	706.6
West Bengal	1.42	1.77	1.68	1.89	1.62	1.07	434.3	613.1	652.4	860.2	849.8	644.8
Andaman & Nicobar	1.92	1.63	1.41	1.80	0.78	0.67	1325.5	1319.9	1320.5	1877.5	845.0	750.3
Chandigarh	6.95	6.33	4.93	4.07	3.50	NA	8758.4	8736.1	7522.2	7077.6	6971.2	4529.8
Delhi	2.86	2.47	2.22	2.04	1.72	1.09	2544.5	2514.5	2663.7	2835.2	2774.9	2048.6
Puducherry	0.67	1.15	1.09	0.82	0.95	0.55	506.7	940.4	951.5	788.0	1016.2	609.2
ALL INDIA	1.56	1.73	1.31	1.34	1.16	0.78	552.6	700.7	601.3	699.5	698.7	535.4

Note: 1. The premium data pertains only to the individual business of life insurers. It does not cover any renewal premium of life and also any non-life insurance business.

2. State-wise data on Gross Domestic Product (at current prices) has been taken from Ministry of Statistics and Programme Implementation., Gol.

3. State-wise population data has been estimated from Census 2001 and Census 2011 using simple interpolations for intermediate years.

4. NA: As data on GDP is not available, penetration values could not be estimated.

TABLE 9: LIFE INSURERS: NUMBER OF INDIVIDUAL NEW POLICIES ISSUED

(In Lakhs)

INSURERS	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
LIC	245.46 (96.75)	269.68 (9.87)	239.78 (-11.09)	315.91 (31.75)	382.29 (21.01)	376.13 (-1.61)	359.13 (-4.52)	388.63 (8.21)	370.38 (-4.70)	357.51 (-3.47)
Private Sector	8.25 (3.25)	16.59 (101.05)	22.33 (34.62)	38.71 (73.37)	79.22 (104.64)	132.62 (67.40)	150.11 (13.19)	143.62 (-4.32)	111.14 (-22.61)	84.42 (-24.04)
Total	253.71	286.27 (12.83)	262.11 (- 8.44)	354.62 (35.29)	461.52 (30.14)	508.74 (10.23)	509.23 (0.10)	532.25 (4.52)	481.52 (-9.53)	441.93 (-8.22)

Note: Figure in bracket indicates the growth over the previous year in per cent.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES)

(Policies in '000)

Particulars	Aegon Religare			Aviva					Bajaj Allianz									
	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business																		
Business in force at start of the financial year	0	6	15	54	23	34	51	48	62	62	152	248	395	511	540	721	941	1820
Additions during the year*	6	12	42	56	29	41	37	46	37	124	161	215	196	122	259	334	1036	905
Deletions during the year**	0	2	3	15	19	24	40	33	38	34	59	68	80	92	78	114	157	442
Business in force at end of the financial year	6	15	54	96	34	51	48	62	62	152	255	395	511	540	721	941	1820	2283
General Annuity and Pension Business																		
Business in force at start of the financial year	0	0	0	0.47					0.1	0.3	0.98	6.5	6.0	6.5	6.6	6.7	6.9	7.78
Additions during the year*	0	0.37	0.33					0.1	0.3	0.7	2.96	0.6	0.0	0.4	0.5	0.7	1.3	1.31
Deletions during the year**	0	0	0.16					0.0	0.1	0.0	0.04	0.7	0.0	0.2	0.5	0.5	0.4	0.40
Business in force at end of the financial year	0	0.37	0.54					0.1	0.3	1.0	3.90	6.4	6.0	6.6	6.6	6.9	7.8	8.68
Non linked Health Business																		
Business in force at end of the financial year			11.85	8.58							0		0	30	93	82	69	58.54
Linked Business #																		
Business in force at end of the financial year	16.96	44.34	72.21	0.00	226	438	684	824	922	711	590.01	710	2458	5608	6721	7248	6690	59.56
Linked Health Business																		
Business in force at end of the financial year				77.15							0							0
Grand Total																		
Business in force at end of the financial year	23	59	139	182	259	587	732	886	983	864	848	1112	3653	6184	7542	8277	8587	8307

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	DLF Pramerica			Edelweiss Tokio					HDFC Standard								
	2008-09	2009-10	2010-11	2011-12	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business																	
Business in force at start of the financial year	0	1	1	21	6	1	56	178	367	410	590	752	996	1244	1497	1598	
Additions during the year*	1	2	22	67	1	62	167	257	157	222	198	317	368	427	314	565	
Deletions during the year**	0	1	3	16		7	45	69	179	42	36	73	120	174	214	400	
Business in force at end of the financial year	1	1	21	72	6	56	178	367	344	590	752	996	1244	1497	1598	1761	
General Annuity and Pension Business																	
Business in force at start of the financial year							2.14	3.95	5.50	72.6	73.0	73.6	74.5	79.1	79.9	81.18	
Additions during the year*						2.27	1.89	1.70	0.96	3.5	4.0	7.1	20.0	13.1	9.2	17.86	
Deletions during the year**						0.13	0.08	0.15	0.18	3.4	3.0	6.3	15.4	12.3	8.0	10.56	
Business in force at end of the financial year						2.14	3.95	5.50	6.27	72.6	74.0	74.5	79.1	79.9	81.2	88.48	
Non linked Health Business																	
Business in force at end of the financial year													17		15	6.57	
Linked Business #																	
Business in force at end of the financial year	2.17	19.84	33.11	33.38	1	39.70	196.95	178.75	157.73	233	520	1028	1404	1667	1894	1975	
Linked Health Business																	
Business in force at end of the financial year																	
Grand Total																	
Business in force at end of the financial year	2.86	21.24	53.94	105.44	6	98.23	379.37	550.76	508.35	896	2249	2098	2744	3244	3588	3833	

* Includes New Policies issued.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	ICICI Prudential				IDBI Federal				IndiaFirst				
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12	2011-12
Life Business													
Business in force at start of the financial year	374	473	734	1037	1312	972	1090			10	47	120	1
Additions during the year*	237	426	706	913	523	620	722		10	37	77	76	1
Deletions during the year**	138	165	403	637	863	502	519				4	16	
Business in force at end of the financial year	473	734	1037	1313	972	1090	1293		10	47	120	179	1
General Annuity and Pension Business													
Business in force at start of the financial year	50.5	50.0	52.9	54.9	56.8	57.3	58.84					0.47	
Additions during the year*	1.1	5.0	4.6	4.1	2.6	3.3	3.51				0.47	0.58	
Deletions during the year**	1.3	2.0	2.6	2.2	2.1	1.8	2.93					0.14	
Business in force at end of the financial year	50.3	53.0	54.9	56.8	57.3	58.8	59.42				0.47	0.92	
Non linked Health Business													
Business in force at end of the financial year	2	93	227	217	115	66	45.61				0.57	0.71	
Linked Business #													
Business in force at end of the financial year	1238	2407	4036	4826	5089	4945	4561	3	70	114	129	117	169
Linked Health Business													
Business in force at end of the financial year				37	88	92	108.51						7.90
Grand Total													
Business in force at end of the financial year	1764	4408	5355	6449	6321	6251	6068	3	81	162	250	298	169

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	ING Vysya					Kotak Mahindra								
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business														
Business in force at start of the financial year	152	193	253	289	363	432	572	97	108	123	149	157	163	265
Additions during the year*	83	108	93	139	165	226	210	39	37	53	42	34	135	181
Deletions during the year**	42	48	58	65	96	83	122	27	22	27	35	28	32	62
Business in force at end of the financial year	193	253	289	363	432	575	660	108	123	149	157	163	265	384
General Annuity and Pension Business														
Business in force at start of the financial year	27.9	31.0	37.6	43.5	70.7	89.2	108.42	6.7	6.0	6.1	6.1	6.0	5.9	6.51
Additions during the year*	3.7	6.0	7.4	30.2	24.1	24.3	28.82	0.2	0.2	0.2	0.2	0.4	1.0	0.73
Deletions during the year**	0.1	1.5	1.5	3.0	5.6	5.0	5.92	0.4	0.4	0.4	0.4	0.4	0.4	0.60
Business in force at end of the financial year	31.5	38.0	43.5	70.7	89.2	108.4	131.33	6.5	6.0	5.9	6.0	5.9	6.5	6.63
Non linked Health Business														
Business in force at end of the financial year							5.98							0.00
Linked Business #														
Business in force at end of the financial year	49	169	399	581	664	631	552	74	189	415	788	913	878	781
Linked Health Business														
Business in force at end of the financial year							0.00							0.00
Grand Total														
Business in force at end of the financial year	274	847	731	1014	1185	1314	1349	189	494	571	951	1081	1150	1173

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	Max Life					Metlife								
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business														
Business in force at start of the financial year	353	562	713	896	1135	1342	1715	62	106	112	115	176	230	270
Additions during the year*	316	315	346	441	473	584	571	76	44	31	90	104	118	140
Deletions during the year**	107	164	163	202	266	211	260	32	38	28	29	49	78	94
Business in force at end of the financial year	562	713	896	1135	1342	1715	2027	106	112	115	176	230	270	316
General Annuity and Pension Business														
Business in force at start of the financial year	8.7	8.0	7.7	7.1	6.8	6.5	6.11	0.7	1.0	0.7	0.6	0.7	0.8	0.83
Additions during the year*	0.9		0.3	0.4	0.4	0.2	0.23	0.2		0.0	0.2	0.1	0.1	0.21
Deletions during the year**	1.4	1.0	0.9	0.6	0.7	0.7	0.66	0.2		0.1	0.1	0.1	0.1	0.14
Business in force at end of the financial year	8.2	8.0	7.1	6.8	6.5	6.1	5.68	0.7	1.0	0.6	0.7	0.8	0.8	0.90
Non linked Health Business														
Business in force at end of the financial year			14	73	42	24	19.30					10	3	1.76
Linked Business #														
Business in force at end of the financial year	119	351	794	1359	1587	1614	1460	22	95	273	469	563	578	578
Linked Health Business														
Business in force at end of the financial year														
Grand Total														
Business in force at end of the financial year	689	2122	1711	2575	2977	3359	3511	129	397	388	645	804	853	895

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	Reliance					Sahara								
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business														
Business in force at start of the financial year	48	77	189	220	234	600	1939							
Additions during the year*	47	162	77	106	450	1547	1006							
Deletions during the year**	18	49	46	92	84	208	790							
Business in force at end of the financial year	77	189	220	234	600	1939	2155	22	42	76	101	116	150	197
General Annuity and Pension Business														
Business in force at start of the financial year							13.88	0.2		0.3	0.3	0.3	0.3	0.35
Additions during the year*							0.04	0.2					0.1	0.05
Deletions during the year**							6.20	0.1					0.0	0.01
Business in force at end of the financial year							7.71	0.3		0.3	0.3	0.3	0.4	0.39
Non linked Health Business														
Business in force at end of the financial year			32				38.03							
Linked Business #														
Business in force at end of the financial year	48	326	1203	3015	3981	3262	2919	6	20	79	136	166	167	157
Linked Health Business														
Business in force at end of the financial year				63	52	46	38							
Grand Total														
Business in force at end of the financial year	125	803	1454	3313	4633	5279	5158	28	118	156	238	283	318	354

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	SBI Life						Shriram							
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business														
Business in force at start of the financial year	200	352	411	420	489	579	789		21	53	40	38	40	72
Additions during the year*	186	148	94	122	147	289	559		42	12	15	18	42	109
Deletions during the year**	35	89	85	53	57	79	143		9	25	16	16	9	13
Business in force at end of the financial year	352	411	420	489	579	789	1205		53	39	39	40	72	168
General Annuity and Pension Business														
Business in force at start of the financial year	54.0	64.0	76.9	91.8	122.5	133.2	138.79							0.02
Additions during the year*	10.7	14.0	23.2	41.9	19.4	15.4	34.57							
Deletions during the year**	0.1	2.0	8.4	11.2	8.7	9.8	12.18							
Business in force at end of the financial year	64.5	77.0	91.8	122.5	133.2	138.8	161.18							0.02
Non linked Health Business														
Business in force at end of the financial year							36							
Linked Business #														
Business in force at end of the financial year	92	499	1297	2030	3167	3549	3356		54	144	227	285	248	183
Linked Health Business														
Business in force at end of the financial year														
Grand Total														
Business in force at end of the financial year	508	1657	1809	2642	3879	4477	4758		21	179	266	325	321	351

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)
(Policies in '000)

Particulars	Star Union Dai-ichi				Tata AIA						
	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business											
Business in force at start of the financial year	0.07	0.62	12.23	36.99	329	453	567	579	710	740	819
Additions during the year*	0.62	11.94	29.30	64.56	205	243	208	264	288	314	215
Deletions during the year**		0.33	4.55	14.66	81	129	196	132	258	235	212
Business in force at end of the financial year	0.69	12.23	36.99	86.89	453	567	579	710	740	819	822
General Annuity and Pension Business											
Business in force at start of the financial year			0.01	0.11	17.7	22.0	21.8	21.0	19.9	19.3	19.7
Additions during the year*		0.01	0.10	0.16	7.4	3.0	1.5	0.7	0.5	1.1	0.3
Deletions during the year**				0.01	2.8	3.0	2.4	1.7	1.1	0.7	0.6
Business in force at end of the financial year		0.01	0.11	0.26	22.3	22.0	21.0	19.9	19.3	19.7	19.4
Non linked Health Business											
Business in force at end of the financial year				0.00	39	72	90	106	101	79	33
Linked Business #											
Business in force at end of the financial year	13	106	151	215	86	195	432	781	933	1000	956
Linked Health Business											
Business in force at end of the financial year								10	16	17	14
Grand Total											
Business in force at end of the financial year	13	118	188	302	600	1709	1122	1627	1809	1933	1845

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Private Total						LIC							
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business														
Business in force at start of the financial year	2408	3545	4745	5741	7531	9007	12843	162951	179564	189419	192428	210154	226058	240381
Additions during the year*	1768	2096	2316	3431	4031	6589	6660	30947	22959	20496	32017	32907	35392	38023
Deletions during the year**	631	894	1321	1638	2555	2757	4072	14334	13104	17487	14291	17003	21069	22559
Business in force at end of the financial year	3545	4746	5740	7533	9007	12839	15431	179564	189419	192428	210154	226058	240381	255845
General Annuity and Pension Business														
Business in force at start of the financial year	245	261	284	306	372	404	451	2868	2923	2909	2829	2789	2780	2749
Additions during the year*	28	32	45	100	64	75	94	293	176	220	201	256	256	348
Deletions during the year**	10	11	23	35	32	28	42	239	190	300	241	265	286	647
Business in force at end of the financial year	263	285	306	372	404	451	504	2923	2909	2829	2789	2780	2749	2450
Non linked Health Business														
Business in force at end of the financial year	40	165	392	516	363	302	276			102				183
Linked Business #														
Business in force at end of the financial year	3352	8439	17532	25264	30428	29496	27225	3914	20240	38582	44682	49434	42462	32793
Linked Health Business														
Business in force at end of the financial year				110	161	162	257				198	291	344	319
Grand Total														
Business in force at end of the financial year	7200	20479	23970	33795	40363	43251	43693	186401	431484	233941	257823	278563	285936	291591

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 10: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Concd.)
(Policies in '000)

Particulars	Industry Total						
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business							
Business in force at start of the financial year	165359	183109	194164	198169	217685	235065	253224
Additions during the year*	32715	25055	22812	35448	36939	41981	44683
Deletions during the year**	14965	13998	18808	15930	19558	23825	26630
Business in force at end of the financial year	183109	194165	198168	217687	235065	253221	271276
General Annuity and Pension Business							
Business in force at start of the financial year	3114	3184	3193	3135	3161	3184	3200
Additions during the year*	322	208	265	302	319	331	442
Deletions during the year**	249	201	323	276	296	314	688
Business in force at end of the financial year	3186	3194	3135	3161	3184	3200	2954
Non linked Health Business							
Business in force at end of the financial year	40	165	494	516	363	302	460
Linked Business #							
Business in force at end of the financial year	7266	28679	56114	69946	79862	71958	60018
Linked Health Business							
Business in force at end of the financial year				308	453	506	576
Grand Total							
Business in force at end of the financial year	193601	451963	257911	291618	318927	329187	335284

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 11: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED)

(₹ Crore)

Particulars	Aegon Religare				Aviva						
	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business											
Business in force at start of the financial year	-	903	3287	9896	113	201	415	294	828	3146	10198
Additions during the year*	999	2823	7274	11122	137	218	199	703	2751	8332	31879
Deletions during the year**	96	439	664	1954	49	4	320	168	433	1280	3320
Business in force at end of the financial year	903	3287	9896	19065	201	415	294	828	3146	10198	38757
General Annuity and Pension Business											
Business in force at start of the financial year	-	1	-	9	-	-	-	-	3	2	16
Additions during the year*	-	12	9	9	-	-	-	3	2	14	57
Deletions during the year**	-	1	-	3	-	-	-	1	3	-	1
Business in force at end of the financial year	-	12	9	15	-	-	-	3	2	16	72
Non linked Health Business											
Business in force at end of the financial year	-	-	492	399	-	-	-	-	-	-	-
Linked Business #											
Business in force at end of the financial year	358	1193	2965	7655	14282	21365	24058	26907	26459	25242	
Linked Health Business											
Business in force at end of the financial year	-	-	-	3763	-	-	-	-	-	-	-
Grand Total											
Business in force at end of the financial year	1261	4492	13363	23242	7855	15120	21659	24889	30055	36672	64071

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 11: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Bajaj Allianz						Bharti AXA						
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business													
Business in force at start of the financial year	8041	10619	12554	12998	15195	19098	38055	-	65	582	1314	1412	3814
Additions during the year*	5033	4562	3427	4604	7496	23556	19858	68	682	1419	1210	3566	3281
Deletions during the year**	2455	2627	2983	2407	3593	4600	11912	4	165	687	1112	1164	2570
Business in force at end of the financial year	10619	12554	12998	15195	19098	38055	46001	65	582	1314	1412	3814	4525
General Annuity and Pension Business													
Business in force at start of the financial year	217	288	239	226	226	219	245	-	-	-	-	-	26
Additions during the year*	97	20	10	17	13	23	29	-	-	-	-	28	72
Deletions during the year**	26	68	24	17	20	17	17	-	-	-	-	2	53
Business in force at end of the financial year	288	239	226	226	219	225	258	-	-	-	-	26	45
Non linked Health Business													
Business in force at end of the financial year	-	-	339	2329	2825	2822	2894	-	-	-	126	147	386
Linked Business #													
Business in force at end of the financial year	18898	64816	154938	180727	178770	164151	146534	175	582	4148	5487	6071	5982
Linked Health Business													
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total													
Business in force at end of the financial year	29805	95793	168501	198477	200912	205253	195687	312	1164	5462	7025	10058	10937

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 11: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Birla Sun Life						Canara HSBC				
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Life Business											
Business in force at start of the financial year	2951	3933	5113	4654	4830	6544	15054	-	59	366	1030
Additions during the year*	1381	1853	694	1055	2819	10843	25548	59	341	723	1062
Deletions during the year**	399	673	1153	879	1106	2333	7636	-	34	59	244
Business in force at end of the financial year	3933	5113	4654	4830	6544	15054	32966	59	366	1030	1848
General Annuity and Pension Business											
Business in force at start of the financial year	-	-	-	-	-	-	1	-	-	-	-
Additions during the year*	-	-	-	-	-	1	1	-	-	-	-
Deletions during the year**	-	-	-	-	-	-	-	-	-	-	-
Business in force at end of the financial year	-	-	-	-	-	1	2	-	-	-	-
Non linked Health Business											
Business in force at end of the financial year	-	-	-	766	773	704	703	-	-	-	-
Linked Business #											
Business in force at end of the financial year	18505	30297	49545	78955	109029	113594	109068	2462	6786	12374	15923
Linked Health Business											
Business in force at end of the financial year	-	-	-	-	578	742	1076	-	-	-	-
Grand Total											
Business in force at end of the financial year	22437	41869	54199	84551	116924	130095	143815	2521	7152	13404	17771

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 11: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	DLF Pramerica				Edelweiss Tokio	Future Generali				
	2008-09	2009-10	2010-11	2011-12		2007-08	2008-09	2009-10	2010-11	2011-12
Life Business										
Business in force at start of the financial year	-	49	114	522	1154	-	33	2041	4179	15495
Additions during the year*	55	123	572	1759	-	33	2297	3845	12943	6373
Deletions during the year**	6	58	164	501	15	-	288	1707	1627	8681
Business in force at end of the financial year	49	114	522	1781	1139	33	2041	4179	15495	13187
General Annuity and Pension Business										
Business in force at start of the financial year	-	-	-	-	-	-	-	1	1	2
Additions during the year*	-	-	-	-	-	-	1	1	-	-
Deletions during the year**	-	-	-	-	-	-	-	-	-	-
Business in force at end of the financial year	-	-	-	-	-	-	1	1	2	2
Non linked Health Business										
Business in force at end of the financial year	29	552	1250	1200	-	-	-	-	-	-
Linked Business #										
Business in force at end of the financial year	-	-	-	-	40	-	891	5043	4708	3982
Linked Health Business										
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-
Grand Total										
Business in force at end of the financial year	78	666	1773	2980	1179	33	2933	9223	20204	17171

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 11: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	HDFC Standard						ICICI Prudential							
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business														
Business in force at start of the financial year	8153	11801	14253	16973	22252	29563	35376	11030	13438	15403	21644	29118	27347	36278
Additions during the year*	4552	3444	4067	7510	10525	9024	27994	4063	3890	9242	13433	9027	16214	29360
Deletions during the year**	904	992	1347	2233	3232	3212	15241	1655	1925	3000	6163	10798	7282	6978
Business in force at end of the financial year	11801	14253	16973	22251	29544	35376	48128	13438	15403	21644	28914	27347	36278	58660
General Annuity and Pension Business														
Business in force at start of the financial year	1448	1478	1485	1434	1502	1580	1831	1557	1560	1559	1538	1568	1552	1565
Additions during the year*	109	105	95	258	315	434	1297	79	83	67	102	62	97	92
Deletions during the year**	79	98	146	191	237	183	445	76	85	89	71	78	84	95
Business in force at end of the financial year	1478	1485	1434	1502	1580	1830	2683	1560	1559	1538	1569	1552	1565	1562
Non linked Health Business														
Business in force at end of the financial year	-	-	-	408	-	377	213	55	4043	27245	35085	19586	11585	8066
Linked Business #														
Business in force at end of the financial year	10358	21487	37478	45479	57892	73239	84217	27686	56319	84912	95995	89388	127584	122854
Linked Health Business														
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	32	112	176	246
Grand Total														
Business in force at end of the financial year	23636	55144	55885	69640	89016	110822	135241	42740	98306	135339	161595	137984	177188	191389

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 11: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	IDBI Federal				IndiaFirst				ING Vysya						
	2007-08	2008-09	2009-10	2010-11	2011-12	2009-10	2011-12	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business															
Business in force at start of the financial year	-	11	1026	5063	11121	-	-	111	3580	4393	5036	5600	7253	8198	10962
Additions during the year*	11	1017	4060	6310	4502	-	111	565	1706	1508	1441	2818	2790	4435	5193
Deletions during the year**	-	1	24	252	1039	-	-	27	893	865	877	1164	1845	1494	2358
Business in force at end of the financial year	11	1026	5063	11121	14584	-	111	649	4393	5036	5600	7253	8198	11139	13796
General Annuity and Pension Business															
Business in force at start of the financial year	-	-	-	-	-	-	-	-	-	-	-	-	213	360	599
Additions during the year*	-	-	-	-	-	-	-	-	-	-	-	-	169	261	325
Deletions during the year**	-	-	-	-	-	-	-	-	-	-	-	-	22	22	74
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-	360	599	850
Non linked Health Business															
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	216
Linked Business #															
Business in force at end of the financial year	64	1655	2747	3249	3084	566	2722	5684	1351	4804	9499	11127	11477	11253	10138
Linked Health Business															
Business in force at end of the financial year	-	-	-	-	-	-	-	136	-	-	-	-	-	-	0
Grand Total															
Business in force at end of the financial year	74	2682	7810	14370	17667	566	2833	6468	5744	16605	15099	18380	20035	22991	25001

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 11: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Kotak Mahindra							Max Life						
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business														
Business in force at start of the financial year	5351	6083	7159	7561	8479	8738	19732	14132	19191	24525	29887	40914	41554	49378
Additions during the year*	1863	1792	1806	2340	1967	13250	16963	7917	8057	9755	17517	12296	16478	19823
Deletions during the year**	1132	716	1403	1423	1707	2257	4347	2858	2724	4392	6490	11656	8737	8771
Business in force at end of the financial year	6083	7159	7561	8479	8738	19732	32347	19191	24525	29887	40914	41554	49295	60430
General Annuity and Pension Business														
Business in force at start of the financial year	275	262	260	248	236	224	259	176	167	157	145	139	133	125
Additions during the year*	6	7	6	7	6	53	34	18	9	6	7	8	5	4
Deletions during the year**	19	9	19	20	17	17	28	26	19	17	13	14	13	14
Business in force at end of the financial year	262	260	248	236	224	259	266	167	157	145	139	133	125	115
Non linked Health Business														
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	218	1268	735	460	379
Linked Business #														
Business in force at end of the financial year	5671	9268	16868	25160	29030	27295	25152	5174	14906	27989	40593	47876	48743	45386
Linked Health Business														
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total														
Business in force at end of the financial year	12016	25556	24678	33874	37992	47286	57765	24533	69757	56240	82914	90299	98623	106310

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 11: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Metlife						Reliance							
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business														
Business in force at start of the financial year	2633	4491	5018	5522	7198	9336	11949	992	1767	3339	4102	6069	8723	22050
Additions during the year*	2908	1737	1396	2654	3707	4803	6385	1050	2691	1555	2782	4485	16075	16786
Deletions during the year**	1049	1211	892	978	1568	2191	3671	275	1118	793	814	1831	2748	8563
Business in force at end of the financial year	4491	5018	5522	7198	9336	11949	14663	1767	3339	4102	6069	8723	22050	30272
General Annuity and Pension Business														
Business in force at start of the financial year	16	16	15	15	15	15	20	-	-	-	-	-	-	-
Additions during the year*	3	2	1	3	2	5	25	-	-	-	-	-	-	-
Deletions during the year**	4	3	2	2	2	1	5	-	-	-	-	-	-	-
Business in force at end of the financial year	16	15	15	15	15	19	39	-	-	-	-	-	-	-
Non linked Health Business														
Business in force at end of the financial year	-	-	-	-	44	23	17	-	-	524	-	-	385	827
Linked Business #														
Business in force at end of the financial year	1240	6706	19550	29555	31918	35064	34449	486	6201	17337	32163	40592	38236	34773
Linked Health Business														
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	1199	1086	970	723
Grand Total														
Business in force at end of the financial year	5747	19198	25086	36768	41314	47056	49168	2253	15116	21962	39431	50401	61640	66594

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 11: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Sahara						SBI Life							
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business														
Business in force at start of the financial year	137	289	568	1085	1454	1700	2156	3713	7254	9155	10997	14455	18018	29725
Additions during the year*	214	356	694	644	592	855	1146	4092	2849	3156	5035	5642	14914	27706
Deletions during the year**	61	77	176	275	345	399	501	551	948	1314	1576	2080	3208	5185
Business in force at end of the financial year	289	568	1085	1454	1700	2156	2801	7254	9155	10997	14455	18018	29725	52246
General Annuity and Pension Business														
Business in force at start of the financial year	5	8	8	8	8	7	10	172	249	331	526	976	816	840
Additions during the year*	4	1	1	-	-	3	2	77	89	196	467	177	43	164
Deletions during the year**	1	1	1	-	1	1	1	-	7	-	17	336	19	629
Business in force at end of the financial year	8	8	8	8	7	10	11	249	331	526	976	816	840	375
Non linked Health Business														
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	142	5	1150
Linked Business #														
Business in force at end of the financial year	84	392	1604	2551	2875	2712	2347	2054	10734	26278	40010	55777	56779	61484
Linked Health Business														
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total														
Business in force at end of the financial year	380	1699	2696	4013	4583	4878	5160	9557	31616	37801	55441	74754	87349	115255

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 11: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Shriram						Star Union Dai-ichi				
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Life Business											
Business in force at start of the financial year	0	443	1380	1004	916	989	1886	-	15	230	733
Additions during the year*	443	1090	204	283	327	1191	3998	15	273	582	1418
Deletions during the year**	0	153	580	372	254	294	432	-	8	79	224
Business in force at end of the financial year	443	1380	1004	916	989	1886	5452	15	280	733	1927
General Annuity and Pension Business											
Business in force at start of the financial year	-	-	-	-	-	-	-	-	-	1	9
Additions during the year*	-	-	-	-	-	-	-	-	669	8	13
Deletions during the year**	-	-	-	-	-	-	-	-	-	-	-
Business in force at end of the financial year	-	-	-	-	-	-	-	-	669	9	21
Non linked Health Business											
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-
Linked Business #											
Business in force at end of the financial year	-	1164	3552	5794	7544	6020	4209	328	1854	2931	4913
Linked Health Business											
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-
Grand Total											
Business in force at end of the financial year	443	4230	4556	6710	8533	7906	9662	343	2804	3673	6861

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 11: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) (Contd.)

(₹ Crore)

Particulars	Tata AIA						Private Total							
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business														
Business in force at start of the financial year	7216	10303	12428	12550	13518	14846	18657	68041	94206	116408	135496	177887	212452	345330
Additions during the year*	4382	4318	3469	2678	3158	5908	6308	39741	38433	41831	69917	80256	177960	269027
Deletions during the year**	1295	2193	3346	1710	1831	2097	3128	13577	16230	22743	27731	45661	46141	97297
Business in force at end of the financial year	10303	12428	12550	13518	14846	18657	21837	94205	116411	135496	177682	212483	344271	517060
General Annuity and Pension Business														
Business in force at start of the financial year	525	486	475	460	444	434	448	4391	4514	4530	4599	5330	5345	6004
Additions during the year*	54	48	26	14	9	29	13	448	364	408	879	1445	1012	2138
Deletions during the year**	94	58	42	30	20	14	12	326	348	339	361	749	373	1376
Business in force at end of the financial year	486	475	460	444	434	448	449	4513	4529	4599	5117	6026	5984	6766
Non linked Health Business														
Business in force at end of the financial year	833	3233	4548	4281	5367	5143	1641	888	7276	32874	44136	29599	22143	16891
Linked Business #														
Business in force at end of the financial year	3886	8504	18787	25751	31035	33626	32682	103046	250055	490348	647791	744339	801025	779343
Linked Health Business														
Business in force at end of the financial year	-	-	-	215	2380	2940	2219	-	-	-	1447	4157	4827	8163
Grand Total														
Business in force at end of the financial year	15507	42046	36345	44209	54062	60813	58828	202653	532367	663317	876172	996603	1178249	1328223

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 11: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (SUM ASSURED) (Concl'd.)

(₹ Crore)

Particulars	LIC						Industry Total							
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Life Business														
Business in force at start of the financial year	1065095	1280159	1397468	1485380	1784880	2061034	2435396	1133136	1374365	1513876	1620876	1962767	2273486	2780726
Additions during the year*	311408	239860	215251	411205	454767	566583	565166	351149	278293	257081	481122	535023	744543	834193
Deletions during the year**	96344	122551	127339	111705	178613	192221	212830	109921	138781	150082	139436	224274	238362	310127
Business in force at end of the financial year	1280159	1397468	1485380	1784880	2061034	2435396	2787732	1374364	1513879	1620876	1962562	2273517	2779667	3304792
General Annuity and Pension Business														
Business in force at start of the financial year	63769	63912	87027	47269	46964	46927	51597	68160	68426	91557	51867	52294	52271	57601
Additions during the year*	8858	25460	11270	232873	6281	11196	9037	9306	25824	11678	233753	7726	12208	11175
Deletions during the year**	8715	2345	51029	233178	6318	6525	18140	9041	2693	51368	233539	7067	6899	19516
Business in force at end of the financial year	63912	87027	47269	46964	46927	51597	42494	68425	91556	51867	52081	52952	57581	49260
Non linked Health Business														
Business in force at end of the financial year	-	-	3744	-	-	-	3609	888	7276	36618	44136	29599	22143	20501
Linked Business #														
Business in force at end of the financial year	7321	106381	196936	198470	223125	178479	137067	110367	356436	687284	846261	967464	979504	916411
Linked Health Business														
Business in force at end of the financial year	-	-	-	7217	10852	12498	12343	-	-	-	8664	15008	17325	20506
Grand Total														
Business in force at end of the financial year	1351392	3325164	1733328	2037531	2341937	2677970	2983247	1554045	3857531	2396646	2913703	3338541	3856219	4311470

* Includes New Policies issued, Old Policies reinstated/revived.

** Includes policy terminations by death, maturity, lapse, surrenders or cancellations.

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

TABLE 12: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS

(Premium in ₹ Core)

Insurer	A. LINKED PREMIUM															
	a. Regular			b. Single			c. First Year (a+b)			d. Renewal			e. Total (c+d)			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Aegon Religare	26.59	138.06	176.01	78.80	0.62	3.50	21.79	20.29	27.20	141.57	197.80	99.08	13.73	105.58	198.06	297.15
Aviva	669.42	698.14	431.54	180.55	24.53	54.04	88.32	40.80	693.95	752.18	519.86	221.35	1259.88	1567.21	1459.32	1680.66
Bajaj Allianz	3731.30	2952.65	1295.01	171.94	465.77	796.19	1141.26	669.44	4197.07	3748.84	2436.27	841.38	5789.33	6536.42	3452.02	4293.41
Bharti AXA	228.01	399.96	250.81	92.70	1.65	3.82	4.61	1.09	229.66	402.77	255.42	93.79	61.60	437.95	508.63	602.42
Birla Sunlife	2658.89	2887.42	1726.41	1099.71	40.67	40.92	23.29	63.99	2699.56	2928.34	1749.70	1163.69	1723.32	3550.68	3747.70	4911.39
Canara HSBC	288.57	602.87	644.82	386.48	7.58	11.91	5.28	0.07	296.15	614.78	660.10	386.55	219.65	713.36	1142.33	1528.88
DLF Pramerica	3.24	35.62	46.28	16.01		1.38	5.00	9.78	3.24	37.00	51.28	25.79	1.04	20.75	50.85	76.65
Edelweiss Tokio				2.46								2.46				2.46
Future Generali	102.90	306.67	91.07	32.56	4.72	8.74	79.47	45.66	107.62	315.41	170.54	78.22	35.43	200.36	225.29	303.51
HDFC Standard	1996.62	2476.44	2937.32	1856.13	269.97	216.00	556.22	171.13	2266.58	2692.44	3493.54	2027.26	2462.86	3698.47	5092.49	7119.76
ICICI Prudential	6162.70	5960.48	4178.18	2062.60	232.82	113.15	1904.66	238.16	6395.52	6073.63	6082.84	2300.77	8107.79	9746.75	8662.29	10963.06
IDBI Federal	183.49	233.72	113.22	17.93	103.85	109.98	173.44	83.68	287.34	343.70	286.66	101.61	1.28	120.70	306.47	408.08
Indiafirst		162.74	405.34	173.49		38.85	261.57	207.23		201.59	666.91	380.72	0.01	93.66	315.18	695.90
ING Vysya	504.10	311.88	126.29	28.74	22.36	6.87	19.06	31.28	526.47	318.74	145.35	60.02	732.00	702.12	503.24	563.26
Koalak Mahindra	1224.75	1014.41	605.42	258.42	18.71	187.63	277.44	370.85	1243.46	1202.03	882.87	629.26	876.66	1603.25	1535.54	2164.80
Max Life	1296.16	1206.31	763.33	190.88	150.04	81.54	94.55	70.08	1446.21	1289.86	857.88	260.96	1230.29	2662.68	2713.17	2974.13
Melife	985.20	757.86	339.62	181.54	42.67	30.48	139.58	316.44	1027.86	788.34	479.20	497.98	701.47	1446.71	1148.92	1646.89
Reliance	2893.05	3323.31	1012.40	372.39	548.14	265.57	719.62	335.89	3441.19	3588.88	1732.02	708.28	1319.32	2967.85	2713.24	3421.52
Sahara	54.70	41.95	18.34	2.20	51.63	42.29	43.52	26.26	106.33	84.24	61.86	28.46	39.18	77.44	74.44	102.90
SBI Life	2736.21	3820.70	2902.60	1027.17	494.49	535.30	1963.38	1256.72	3230.69	4356.00	4465.98	2283.89	1287.58	2444.60	5403.39	7687.28
Shriram	172.72	261.80	113.05	10.19	135.32	112.82	322.91	161.13	308.05	374.62	435.96	171.32	100.49	168.88	206.77	378.09
Star Union Dai-ichi	30.10	233.20	189.58	175.14	14.65	237.67	353.50	355.01	44.75	470.87	543.09	530.15	10.12	160.26	266.26	796.41
Tata AIA	919.91	1093.95	712.79	256.37	38.91	19.42	162.54	125.21	968.82	1113.37	875.34	381.58	1543.58	1985.75	1,748.58	2130.16
Private Total	26668.63	28921.13	18679.43	8674.40	2669.11	2918.06	8361.02	4600.18	29537.74	31839.19	27040.46	13274.58	26412.22	36419.61	41474.19	55949.96
LIC	4459.22	4840.47	3103.62	464.95	10663.35	23245.78	23398.56	3642.44	15122.57	28086.26	26502.19	4107.39	19571.53	19715.90	10793.76	34697.10
Industry Total	31327.85	33761.61	21783.06	9139.35	13332.46	26163.84	31759.59	8242.62	44660.31	59925.45	53542.64	17381.97	45986.75	55459.42	52267.94	69649.91

TABLE 12: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS (Contd.)

(Premium in ₹ Crore)

Insurer	B.NON-LINKED PREMIUM																
	a. Regular			b. Single			c. First Year (a+b)			d. Renewal			e. Total (c+d)				
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	
Aegon Religare	2.32	8.36	75.14	107.50	1.69	0.45	1.93	1.07	4.01	8.80	77.07	108.57		1.55	8.16	51.61	160.18
Aviva	9.19	46.14	224.20	575.72	21.42	0.06	1.33	4.78	30.61	46.20	225.53	580.51	9.43	8.98	32.57	154.70	735.20
Bajaj Allianz	281.08	618.70	1017.08	1679.70	13.28	83.56	12.47	196.22	294.36	702.26	1029.55	1875.92	343.76	432.19	600.48	1314.47	3190.39
Bharti AXA	47.67	6.13	70.95	103.43	15.60	29.53	21.42	27.38	63.27	34.66	92.36	130.80	5.88	3.94	6.28	40.93	171.73
Birla Sunlife	105.07	29.85	302.86	743.75	16.22	1.82	27.75	18.72	121.29	31.67	330.60	762.47	27.63	30.80	46.08	211.49	973.97
Canara HSBC	0.26	1.30	151.89	296.65		6.54	15.29	3.90	0.26	7.84	167.19	300.55		0.19	1.21	31.65	332.20
DLF Pramerica	0.13	0.38	22.87	77.36					0.13	0.38	22.87	77.36		0.02	0.14	13.00	90.37
Edelweiss Tokio				8.09				0.34				8.42					8.42
Future Generali	41.73	170.26	275.79	263.26	0.61	0.41	2.28	3.54	42.35	170.67	278.06	266.80	2.64	20.01	77.20	209.27	476.07
HDFC Standard	339.74	507.45	401.73	1145.79	44.78	57.61	164.05	660.56	384.53	565.06	585.79	1806.34	450.72	666.41	1046.37	1276.30	3082.65
ICICI Prudential	182.62	97.95	1514.51	1582.32	233.69	162.34	264.79	558.00	416.31	260.29	1779.30	2440.32	436.60	448.08	453.56	918.20	3066.52
IDBI Federal	0.72	51.81	150.35	197.13	28.71	5.04	7.93	12.27	29.43	56.85	158.28	209.40	0.92	49.87	82.53	119.23	328.62
IndiaFirst			22.87	588.56			14.98	33.04			37.86	601.59				0.44	602.03
ING Vysya	149.07	314.79	507.84	575.36	13.41	8.90	7.29	2.77	162.49	323.69	515.13	578.12	228.72	268.21	346.34	538.60	1116.73
Koalak Mahindra	62.65	69.36	251.55	402.34	36.92	62.59	118.72	132.67	99.56	131.95	370.27	535.01	123.51	118.04	119.12	237.62	772.63
Max Life	297.55	439.16	1011.66	1360.42	99.15	120.06	191.85	280.34	396.70	559.22	1203.51	1640.76	784.06	903.76	1088.56	1775.65	3416.41
Melife	81.22	229.45	214.20	556.60	35.62	44.06	12.82	22.39	116.84	273.51	227.02	578.99	150.48	191.55	355.24	451.61	1030.60
Reliance	179.08	306.84	1272.22	1064.01	-106.29	25.06	30.70	37.01	72.79	331.90	1302.92	1101.02	99.24	116.27	209.50	975.08	2076.10
Sahara	27.68	40.59	29.97	39.87				2.81	27.68	40.59	29.97	42.68	33.27	48.33	61.45	80.37	123.06
SBI Life	1828.69	2461.12	871.59	1165.63	327.26	223.63	2234.83	3081.79	2155.95	2884.75	3106.41	4247.43	537.88	616.68	755.74	1199.03	5446.46
Shriram	6.03	7.20	46.38	140.38	0.39	37.68	89.65	79.29	6.42	44.88	136.03	219.68	21.21	22.89	25.96	46.40	266.07
Star Union Dai-ichi	1.59	22.04	154.21	236.53	3.86	26.96	61.39	198.09	5.44	49.00	215.60	434.62		0.38	14.36	40.91	475.53
Tata AIA	150.31	179.67	394.92	475.99	33.54	28.97	61.96	81.98	183.85	208.64	456.87	557.97	677.26	628.19	667.26	942.17	1500.14
Private Total	3794.41	5608.54	8984.76	13366.38	819.86	924.28	3343.43	5438.96	4614.26	6532.82	12328.19	18895.34	3933.21	4578.32	5998.12	10628.72	29434.07
LIC	14681.40	21344.01	33161.73	39729.58	23375.11	22091.64	27348.43	38025.27	38056.51	43435.65	60510.16	77754.85	84534.43	95379.51	103766.45	110233.27	187988.13
Industry Total	18475.80	26952.54	42146.49	53095.97	24194.97	23015.92	30691.86	43464.23	42670.77	49969.46	72838.36	96560.20	88467.64	99957.83	109764.57	120862.00	217422.20

TABLE 12: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS (Concl'd.)

(Premium in ₹ Core)

Insurer	C. TOTAL OF LINKED AND NON-LINKED PREMIUM														
	a. Regular			b. Single			c. First Year (a+b)			d. Renewal			e. Total (c+d)		
	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Aegon Religare	28.91	146.42	251.14	186.29	3.95	23.73	21.36	31.21	150.37	274.87	207.65	31.21	165.65	388.61	457.32
Aniva	678.61	744.28	655.74	756.28	54.10	89.65	45.58	724.56	799.37	745.39	801.86	1992.87	2378.01	2345.17	2415.87
Bajaj Allianz	4012.39	3571.35	2312.09	1851.64	879.75	1153.73	865.67	4491.43	4451.10	3465.82	2717.31	10624.52	11419.71	9609.95	7483.80
Bharti AXA	275.68	405.09	321.76	196.13	32.35	26.03	28.46	292.93	437.43	347.78	224.59	360.41	669.73	792.02	774.16
Birla Sunlife	2763.96	2917.26	2029.27	1843.46	42.75	51.04	82.71	2820.85	2960.01	2080.30	1926.17	4571.80	5505.66	5677.07	5685.36
Canara HSBC	288.83	604.17	796.71	683.13	18.45	20.57	3.97	296.41	622.62	817.29	687.10	296.41	842.45	1531.86	1861.08
DLF Pramerica	3.37	36.00	69.15	93.38	1.38	5.00	9.78	3.37	37.38	74.15	103.16	3.37	38.44	95.04	167.01
Edelweiss Tokio				10.55			0.34				10.88				10.88
Future Generali	144.63	476.93	366.86	195.82	9.15	81.75	49.21	149.97	486.08	448.61	345.03	152.60	541.51	726.16	779.58
HDFC Standard	2336.36	2983.89	3339.05	3001.91	314.75	273.62	81.69	2651.11	3257.51	4059.33	3633.61	5564.69	7005.10	9004.17	10202.40
ICICI Prudential	6345.32	6058.43	5692.89	3644.92	466.51	275.49	796.17	6811.83	6333.92	7862.14	4441.09	15356.22	16528.75	17880.63	14021.58
IDBI Federal	184.21	285.53	263.58	215.06	132.57	115.02	181.37	316.78	400.56	444.95	311.01	318.97	571.12	811.00	736.70
IndiaFirst		162.74	428.21	742.05	38.95	276.56	240.27		201.59	704.77	982.31		201.60	798.43	1297.93
ING Vysya	653.18	626.66	634.13	604.10	15.77	26.35	34.04	688.95	642.43	660.49	638.14	1442.28	1642.65	1708.95	1679.98
Kotak Mahindra	1287.39	1083.77	856.98	660.75	55.63	250.22	396.16	1343.03	1333.98	1253.14	1164.27	2943.19	2868.05	2975.51	2937.43
Max Life	1593.72	1647.47	1774.99	1551.29	249.19	201.60	350.42	1842.91	1849.08	2061.39	1901.72	3857.26	4860.54	5812.63	6390.53
MelLife	1066.42	987.31	553.81	738.14	78.28	152.40	338.83	1144.70	1061.85	706.22	1076.97	1966.64	2536.01	2508.17	2677.50
Reliance	3072.13	3630.15	2284.63	1436.40	441.85	290.62	372.89	3513.98	3920.78	3034.94	1809.29	4932.54	6604.90	6571.15	5497.62
Sahara	82.38	82.53	48.30	42.07	51.63	42.29	29.07	134.01	124.83	91.83	71.14	206.47	250.59	243.41	225.95
SBI Life	4564.89	6281.82	3374.19	2192.80	821.75	758.93	4338.52	5386.54	7040.74	7572.39	6531.32	7212.10	10104.03	12911.64	13133.74
Shriram	178.76	269.00	159.43	150.57	135.71	150.50	240.42	314.47	419.50	571.99	390.99	436.17	611.27	821.52	644.16
Star Union Dai-ichi	31.69	255.24	343.79	411.68	18.51	264.63	553.09	50.19	519.87	756.69	964.77	50.19	530.37	933.31	1271.95
Tata AIA	1070.22	1273.62	1107.71	732.36	72.45	48.39	207.19	1142.67	1322.01	1332.21	939.55	2747.50	3493.78	3985.22	3630.30
Private Total	30663.04	34529.67	27664.19	22040.78	3488.97	3842.34	11704.46	34152.01	38372.01	39366.65	32079.92	64497.44	79369.94	88131.60	84182.83
LIC	19140.61	26184.48	36265.36	40194.54	34038.47	45337.42	41667.71	53179.08	71521.90	87012.35	81862.25	157288.04	186077.31	203473.40	202889.28
Industry Total	49803.65	60714.15	63929.55	62235.32	37527.43	49179.76	62451.45	87331.09	109893.91	126381.00	113942.17	221785.47	265447.25	291604.99	287072.11

TABLE 13: LINKED AND NON-LINKED COMMISSION OF LIFE INSURERS

(Commission in ₹ Crore)

Insurer	Unit Linked Plans								
	Commission		% to ULIP Premium		% to Total Commission				
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12			
Aegon Religare	11.73	11.46	3.67	7.55	3.78	1.24	94.87	52.32	14.81
Aviva	151.38	63.49	22.81	6.52	3.04	1.36	95.63	62.84	24.37
Bajaj Allianz	803.43	284.50	34.50	7.81	3.57	0.80	83.47	46.15	8.89
Bharti AXA	62.12	29.83	7.60	9.84	4.30	1.26	98.20	75.64	27.15
Birla Sunlife	510.61	299.62	179.03	9.38	5.65	3.65	98.92	78.73	55.02
Canara HSBC	203.10	141.63	62.42	24.34	10.39	4.08	99.87	93.30	75.15
DLF Pramerica	4.24	4.93	1.50	11.14	6.84	1.96	98.86	50.70	8.31
Edelweiss Tokio	--	--	0.14	--	--	5.71	--	--	8.84
Future Generali	72.02	11.67	5.82	20.53	3.18	1.92	55.63	12.18	6.65
HDFC Standard	337.33	327.33	226.09	5.84	4.43	3.18	64.19	68.65	39.14
ICICI Prudential	561.91	411.24	246.34	3.55	2.63	2.25	93.19	73.35	40.59
IDBI Federal	22.73	16.51	7.39	4.89	2.90	1.81	51.43	24.78	11.57
IndiaFirst	14.56	26.23	23.75	7.22	3.45	3.41	100.00	97.45	86.77
ING Vysya	57.46	19.56	10.66	5.47	2.31	1.89	47.58	14.98	8.05
Kotak Mahindra	160.83	83.71	37.68	6.14	3.37	1.74	95.78	64.31	33.61
Max Life	273.42	205.70	73.25	8.05	5.84	2.46	64.91	38.10	12.63
Metlife	231.96	44.11	44.41	11.20	2.29	2.70	79.30	50.52	37.49
Reliance	542.50	141.31	67.01	8.81	2.79	1.96	86.41	27.45	16.84
Sahara	12.83	8.25	4.43	7.93	5.43	4.31	54.16	37.37	19.98
SBI Life	534.39	402.87	237.31	7.86	4.45	3.09	80.22	60.03	45.78
Shriram	62.35	28.41	8.72	11.47	4.31	2.31	93.78	68.52	17.58
Star Union Dai-ichi	33.82	29.27	30.49	7.03	4.16	3.83	86.09	72.84	59.35
Tata AIA	230.69	138.77	37.07	8.68	4.85	1.74	82.14	56.35	26.11
Private Total	4895.41	2730.42	1372.12	7.17	3.91	2.51	82.36	54.92	30.83
LIC	1481.14	1017.55	360.81	3.13	2.60	2.42	12.23	7.65	2.57
Grand Total	6376.55	3747.96	1732.93	5.52	3.44	2.49	35.32	20.50	9.37

TABLE 13: LINKED AND NON-LINKED COMMISSION OF LIFE INSURERS (Contd.)

(Commission in ₹ Crore)

Insurer	Traditional Plans								
	Commission		% to Traditional Premium			% to Total Commission			
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
Aegon Religare	0.63	10.44	21.12	6.12	12.25	13.18	5.13	47.68	85.19
Aviva	6.91	37.55	70.78	12.53	14.55	9.63	4.37	37.16	75.63
Bajaj Allianz	159.13	331.98	353.77	14.03	20.37	11.09	16.53	53.85	91.11
Bharti AXA	1.14	9.61	20.40	2.95	9.74	11.88	1.80	24.36	72.85
Birla Sunlife	5.59	80.96	146.37	8.94	21.49	15.03	1.08	21.27	44.98
Canara HSBC	0.26	10.17	20.64	3.27	6.04	6.21	0.13	6.70	24.85
DLF Pramerica	0.05	4.79	16.59	12.28	20.83	18.36	1.14	49.30	91.69
Edelweiss Tokio	--	--	1.45	--	--	17.20	--	--	91.16
Future Generali	57.44	84.11	81.67	30.12	23.68	17.15	44.37	87.82	93.35
HDFC Standard	188.17	149.48	351.54	15.28	9.27	11.40	35.81	31.35	60.86
ICICI Prudential	41.06	149.44	360.59	5.77	6.69	11.79	6.81	26.65	59.41
IDBI Federal	21.46	50.12	56.53	20.11	20.81	17.20	48.57	75.22	88.43
IndiaFirst	0.00	0.69	3.62	0.00	1.81	0.60	0.00	2.55	13.23
ING Vysya	63.30	111.01	121.80	10.69	12.86	10.91	52.42	85.02	91.95
Kotak Mahindra	7.09	46.45	74.44	2.84	9.49	9.63	4.22	35.69	66.39
Max Life	147.79	334.20	506.60	10.10	14.58	14.83	35.09	61.90	87.37
Metlife	60.55	43.21	74.04	13.02	7.42	7.18	20.70	49.48	62.51
Reliance	85.36	373.49	331.02	19.05	24.69	15.94	13.59	72.55	83.16
Sahara	10.86	13.83	17.77	12.21	15.13	14.44	45.84	62.63	80.02
SBI Life	131.78	268.19	281.05	3.99	6.94	5.16	19.78	39.97	54.22
Shriram	4.14	13.05	40.88	6.11	8.06	15.36	6.22	31.48	82.42
Star Union Dai-ichi	5.46	10.92	20.88	11.06	4.75	4.39	13.91	27.16	40.65
Tata AIA	50.16	107.51	104.91	5.99	9.56	6.99	17.86	43.65	73.89
Private Total	1048.31	2241.20	3078.44	9.43	12.23	10.45	17.64	45.08	69.14
LIC	10629.17	12291.13	13674.82	7.66	7.48	7.27	87.77	92.35	97.43
Grand Total	11677.48	14532.33	16751.81	7.79	7.97	7.70	64.68	79.50	90.62

TABLE 13: LINKED AND NON-LINKED COMMISSION OF LIFE INSURERS (Concl.d.)

(Commission in ₹ Crore)

Insurer	Total (ULIP+Traditional)					
	Total Commission (ULIP+Traditional)			% of Total Commission to Total Premium		
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
Aegon Religare	12.36	21.91	24.79	7.46	5.64	5.42
Aviva	158.29	101.04	93.58	6.66	4.31	3.87
Bajaj Allianz	962.57	616.47	388.27	8.43	6.41	5.19
Bharti AXA	63.26	39.43	28.00	9.45	4.98	3.62
Birla Sunlife	516.20	380.58	325.40	9.38	6.70	5.53
Canara HSBC	203.37	151.80	83.06	24.14	9.91	4.46
DLF Pramerica	4.29	9.72	18.09	11.15	10.23	10.83
Edelweiss Tokio	--	--	1.59	--	--	14.60
Future Generali	129.45	95.78	87.49	23.91	13.19	11.22
HDFC Standard	525.50	476.81	577.64	7.50	5.30	5.66
ICICI Prudential	602.97	560.68	606.93	3.65	3.14	4.33
IDBI Federal	44.19	66.63	63.92	7.74	8.22	8.68
IndiaFirst	14.56	26.92	27.37	7.22	3.37	2.11
ING Vysya	120.76	130.58	132.46	7.35	7.95	7.88
Kotak Mahindra	167.92	130.17	112.12	5.85	4.37	3.82
Max Life	421.21	539.90	579.86	8.67	9.29	9.07
Metlife	292.51	87.32	118.44	11.53	3.48	4.42
Reliance	627.85	514.80	398.03	9.51	7.83	7.24
Sahara	23.68	22.08	22.20	9.45	9.07	9.83
SBI Life	666.17	671.05	518.36	6.59	5.20	3.95
Shriram	66.49	41.46	49.60	10.88	5.05	7.70
Star Union Dai-ichi	39.28	40.19	51.37	7.41	4.31	4.04
Tata AIA	280.85	246.28	141.98	8.04	6.18	3.91
Private Total	5943.72	4971.61	4450.56	7.49	5.64	5.29
LIC	12110.31	13308.68	14035.63	6.51	6.54	6.92
Grand Total	18054.03	18280.29	18486.19	6.80	6.27	6.44

TABLE 14: INDIVIDUAL DEATH CLAIMS OF LIFE INSURERS

Particulars	NUMBER OF POLICIES					
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Claims pending at start of year (A)	11468	11985	14548	16915	15892	16415
Claims intimated/booked (B)	615564	565337	626072	745520	835642	837785
Total Claims (C=A+B)	627032	577322	640620	762435	851534	854200
Claims paid (D)	604178	553408	605128	726109	813932	822266
Claims repudiated (E)	10869	9027	12781	14693	17350	19133
Claims written back (F)	0	339	5796	5741	3837	485
Claims pending at end of year (G=C-D-E-F)	11985	14548	16915	15892	16415	12316
	(Benefit Amount in ₹ Crore)					
Particulars	AMOUNT OF BENEFIT PAID					
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Claims pending at start of year (A)	222.19	250.07	206.66	242.84	286.32	306.41
Claims intimated/booked (B)	4611.02	4375.88	5072.36	6298.20	8000.08	8851.53
Total Claims (C=A+B)	4833.20	4625.95	5279.02	6541.04	8286.40	9157.94
Claims paid (D)	4444.74	4235.00	4798.22	5958.13	7595.24	8408.74
Claims repudiated (E)	138.39	152.66	179.59	244.77	336.24	450.90
Claims written back (F)	0.00	31.64	58.36	51.83	48.52	5.40
Claims pending at end of year (G=C-D-E-F)	250.07	206.66	242.84	286.31	306.40	292.91

TABLE 15: GROUP DEATH CLAIMS OF LIFE INSURERS

Particulars	NUMBER OF POLICIES				
	2007-08	2008-09	2009-10	2010-11	2011-12
Claims pending at start of year (A)	2351	2229	2148	1872	11601
Claims intimated/booked (B)	160486	261909	307003	434329	390806
Total Claims (C=A+B)	162837	264138	309151	436201	402407
Claims paid (D)	159333	260507	305739	421930	385754
Claims repudiated (E)	1241	1412	1520	2404	2989
Claims written back (F)	34	71	20	266	24
Claims pending at end of year (G=C-D-E-F)	2229	2148	1872	11601	13640
	(Benefit Amount in ₹ Crore)				
Particulars	AMOUNT OF BENEFIT PAID				
	2007-08	2008-09	2009-10	2010-11	2011-12
Claims pending at start of year (A)	33.07	41.54	29.50	22.56	37.71
Claims intimated/booked (B)	1081.24	1341.50	1649.27	2095.45	2420.73
Total Claims (C=A+B)	1114.31	1383.04	1678.77	2118.01	2458.45
Claims paid (D)	1053.86	1327.48	1634.37	2059.82	2381.75
Claims repudiated (E)	18.29	24.08	20.92	19.87	37.64
Claims written back (F)	0.58	2.00	0.89	0.61	0.33
Claims pending at end of year (G=C-D-E-F)	41.57	29.49	22.58	37.71	38.73

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY

Particulars	NUMBER OF POLICIES															
	AEGON RELIGARE				AVIVA				BAJAJ ALLIANZ				BHARTI AXA			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	-	11	32	146	681	1474	1614	1669	5550	7567	15469	17656	24	156	348	470
31 to 90 Days	-	10	24	34	185	115	219	235	3863	9524	6717	6083	55	147	218	244
91 to 180 Days	-	2	8	1	102	23	32	33	889	2964	1388	840	28	69	101	99
181 Days to 1 Year	-	1	4	-	41	13	16	13	127	215	345	43	1	9	19	7
More than 1 Year	-	-	-	-	23	10	25	56	55	46	61	36	-	1	-	-
Total Claims Settled	-	24	68	181	1032	1635	1906	2006	10484	20316	23980	24658	108	382	686	820
	(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID															
	AEGON RELIGARE				AVIVA				BAJAJ ALLIANZ				BHARTI AXA			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	-	0.53	1.96	8.19	14.09	21.83	28.25	32.07	80.61	93.22	188.09	228.09	0.46	1.59	3.51	5.88
31 to 90 Days	-	0.20	0.76	1.38	4.43	2.5	5.76	17.22	73.84	143.85	103.56	100.90	1.68	3.73	4.79	7.35
91 to 180 Days	-	0.30	1.17	0.08	2.54	0.43	0.95	2.26	17.07	50.87	26.52	24.72	0.96	1.94	2.67	3.35
181 Days to 1 Year	-	0.05	0.16	-	0.99	0.24	0.25	0.40	2.14	5.88	7.65	1.19	0.02	0.31	0.55	0.18
More than 1 Year	-	-	-	-	0.33	0.37	0.87	1.46	0.76	1.10	1.02	0.77	-	0.01	-	-
Total Claims Settled	-	1.07	4.05	9.65	22.38	25.37	36.08	53.41	174.42	294.92	326.84	355.67	3.11	7.57	11.52	16.76

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES															
	BIRLA SUNLIFE			CANARA HSBC OBC			DLF PRAMERICA			EDELWEISS TOKIO						
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	1736	4676	9086	9099	3	10	54	96	-	2	16	3	-	-	-	1
31 to 90 Days	640	577	204	737	2	19	77	121	-	2	18	13	-	-	-	-
91 to 180 Days	65	16	15	61	-	6	49	135	-	0	6	32	-	-	-	-
181 Days to 1 Year	10	5	1	16	-	1	18	6	-	0	2	9	-	-	-	-
More than 1 Year	6	1	1	12	-	0	3	3	-	0	0	0	-	-	-	-
Total Claims Settled	2457	5275	9307	9925	5	36	201	361	-	4	42	57	-	-	-	1
	(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID															
	BIRLA SUNLIFE			CANARA HSBC OBC			DLF PRAMERICA			EDELWEISS TOKIO						
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	34.28	71.75	168.09	177.81	0.14	0.22	2.26	3.43	-	0.00	0.20	0	-	-	-	0.05
31 to 90 Days	22.01	29.25	17.31	41.11	0.06	0.72	2.92	6.39	-	0.47	0.18	0	-	-	-	-
91 to 180 Days	1.69	1.62	0.48	5.17	-	0.17	2.04	4.60	-	0.00	0.10	1	-	-	-	-
181 Days to 1 Year	0.78	0.14	0.03	1.09	-	0.05	1.74	0.24	-	0.00	0.02	0	-	-	-	-
More than 1 Year	0.34	0.01	0.05	0.49	-	0.00	0.12	0.01	-	0.00	0.00	0	-	-	-	-
Total Claims Settled	59.11	102.76	185.96	225.66	0.20	1.15	9.07	14.68	-	0.48	0.49	1	-	-	-	0.05

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES															
	FUTURE GENERALI			HDFC STANDARD LIFE			ICICI PRUDENTIAL			IDBI FEDERAL						
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	2	38	73	412	1214	1977	3384	4588	7274	10740	12170	11270	3	59	270	423
31 to 90 Days	11	78	238	640	753	1062	720	345	1263	2231	1637	2646	7	28	-	-
91 to 180 Days	4	54	210	197	352	314	211	13	573	1016	765	292	2	17	-	-
181 Days to 1 Year	-	6	101	104	190	115	39	4	178	462	280	32	-	-	2	-
More than 1 Year	-	0	7	13	40	29	15	2	10	30	308	74	-	-	-	-
Total Claims Settled	17	176	629	1366	2549	3497	4369	4952	9298	14479	15160	14314	12	104	272	423
	(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID															
	FUTURE GENERALI			HDFC STANDARD LIFE			ICICI PRUDENTIAL			IDBI FEDERAL						
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	0.07	0.4721	0.83	6.3	8.88	26.95	48.92	81.10	63.30	165.25	117.85	159.05	0.06	1.44	5.51	19.27
31 to 90 Days	0.35	1.85	3.61	10.35	14.53	20.59	20.38	14.88	22.30	28.01	31.96	42.75	0.08	0.88	-	-
91 to 180 Days	0.2	1.08	3.53	9.56	8.15	14.43	8.17	0.77	12.79	15.56	23.81	8.58	0.05	0.38	-	-
181 Days to 1 Year	-	0.21	2.48	2.2	5.10	3.28	1.16	0.10	3.10	8.34	19.63	0.84	-	-	0.08	-
More than 1 Year	-	0	0.47	0.31	1.17	1.33	1.95	0.12	0.20	0.87	8.43	1.63	-	-	-	-
Total Claims Settled	0.62	3.6121	10.92	28.72	37.83	66.58	80.58	96.97	101.69	218.04	201.68	212.85	0.19	2.70	5.59	19.27

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES															
	INDIAFIRST			ING VYSYA			KOTAK MAHINDRA			MAX LIFE						
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	-	7	155	435	209	862	1344	1939	386	1078	1357	2062	332	1293	4093	5138
31 to 90 Days	-	0	0	12	420	543	525	353	319	431	596	443	2097	1632	2585	2613
91 to 180 Days	-	-	-	2	344	234	177	203	247	465	443	194	793	943	235	160
181 Days to 1 Year	-	-	-	-	168	72	27	8	35	3	10	6	280	75	68	29
More than 1 Year	-	-	-	-	39	9	2	7	15	6	5	11	43	0	52	173
Total Claims Settled	-	7	155	449	1180	1720	2075	2510	1002	1983	2411	2716	3545	3943	7033	8113
	(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID															
	INDIAFIRST			ING VYSYA			KOTAK MAHINDRA			MAX LIFE						
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	-	0.07	2.23	6.69	2.66	10.01	16.53	24.31	5.60	32.23	23.09	37.74	8.48	19.19	77.09	95.65
31 to 90 Days	-	-	-	0.42	7.29	9.25	7.08	6.28	5.87	10.30	19.77	15.86	39.01	35.55	61.94	72.66
91 to 180 Days	-	-	-	0.03	5.64	4.07	3.66	4.15	4.08	13.25	13.08	6.56	14.37	20.84	6.03	8.12
181 Days to 1 Year	-	-	-	-	1.52	1.48	1.07	0.14	0.43	0.05	0.89	0.13	4.20	2.48	1.73	0.69
More than 1 Year	-	-	-	-	0.08	0.11	0.06	0.07	0.23	0.09	0.67	0.27	0.68	0.00	1.25	4.21
Total Claims Settled	-	0.07	2.23	7.15	17.18	24.91	28.41	34.95	16.21	55.91	57.49	60.55	66.74	78.07	148.04	181.33

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES															
	METLIFE			RELIANCE LIFE			SAHARA			SBI LIFE						
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	182	393	956	729	3073	6979	10326	10574	1	12	35	52	1765	4205	6572	10450
31 to 90 Days	132	444	446	651	73	681	2685	6387	12	146	155	274	965	1443	1528	839
91 to 180 Days	79	220	148	325	30	72	229	387	30	171	165	309	404	294	139	20
181 Days to 1 Year	22	52	14	63	13	58	5	10	88	103	79	147	108	45	8	10
More than 1 Year	7	2	1	1	15	7	9	9	67	29	69	32	20	35	2	9
Total Claims Settled	422	1111	1565	1769	3204	7797	13254	17367	198	461	503	814	3262	6022	8249	11328
	(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID															
	METLIFE			RELIANCE LIFE			SAHARA			SBI LIFE						
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	6.50	9.66	26.08	19.96	32.24	62.68	78.9	80.18	0.01	0.08	0.42	0.47	21.00	54.45	94.90	150.83
31 to 90 Days	5.21	20.42	15.59	23.47	1.74	12.85	33.97	84.27	0.19	1.31	1.31	2.48	16.04	28.51	38.80	24.94
91 to 180 Days	3.35	8.12	12.57	11.53	0.59	2.37	6.15	15.34	0.23	1.78	1.37	2.84	7.61	7.05	4.58	0.69
181 Days to 1 Year	1.81	2.26	0.25	3.50	0.28	1.56	0.24	0.27	0.73	1.23	0.78	1.57	2.03	1.41	0.27	0.21
More than 1 Year	0.25	0.04	0.02	0.04	0.21	0.15	0.20	0.48	0.62	0.33	0.61	0.28	0.31	1.02	0.29	0.27
Total Claims Settled	17.13	40.50	54.51	58.50	35.06	79.61	119.46	180.54	1.78	4.73	4.49	7.64	46.99	92.44	138.84	176.95

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES											
	STAR UNION				SHRIRAM				TATA AIA			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	-	1	58	131	70	123	195	513	803	1705	2639	4093
31 to 90 Days	-	18	122	147	138	168	365	211	744	935	674	116
91 to 180 Days	-	15	48	80	76	143	240	118	89	92	106	63
181 Days to 1 Year	-	1	6	49	25	18	66	75	4	0	7	13
More than 1 Year	-	0	0	4	3	9	10	20	12	0	2	2
Total Claims Settled	-	35	234	411	312	461	876	937	1652	2732	3428	4287
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	STAR UNION				SHRIRAM				TATA AIA			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	-	0.02	0.44	1.94	0.78	1.32	1.86	7.92	9.78	26.09	40.49	76.07
31 to 90 Days	-	0.43	1.47	2.18	1.74	1.99	5.06	4.68	14.96	19.87	15.37	3.37
91 to 180 Days	-	0.16	0.88	1.03	0.90	1.85	3.51	2.41	3.48	6.04	5.06	2.36
181 Days to 1 Year	-	0.01	0.08	0.67	0.60	0.17	0.94	2.10	0.07	0.00	0.40	0.71
More than 1 Year	-	0.00	0.00	0.20	0.09	0.14	0.27	0.57	0.07	0.00	0.04	0.27
Total Claims Settled	-	0.61	2.86	6.01	4.12	5.47	11.63	17.67	28.36	52	61.36	82.78

TABLE 16: DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Concl.d.)

Particulars	NUMBER OF POLICIES											
	PRIVATE TOTAL				LIC				INDUSTRY TOTAL			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	23308	43368	70246	81949	338629	457655	553197	604303	361937	501023	623443	686252
31 to 90 Days	11679	20234	19753	23144	111874	95463	84312	55957	123553	115697	104065	79101
91 to 180 Days	4107	7130	4715	3564	69544	60148	45041	32160	73651	67278	49756	35724
181 Days to 1 Year	1290	1254	1117	644	39502	35203	26954	14417	40792	36457	28071	15061
More than 1 Year	355	214	572	464	4840	5440	8025	5664	5195	5654	8597	6128
Total Claims Settled	40739	72200	96403	109765	564389	653909	717529	712501	605128	726109	813932	822266
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	PRIVATE TOTAL				LIC				INDUSTRY TOTAL			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	288.94	599.04	927.48	1223.03	2499.02	3345.12	4708.08	5369.01	2787.96	3944.16	5635.56	6592.04
31 to 90 Days	231.33	372.52	391.60	483.38	828.03	707.6	709.46	606.99	1059.36	1080.12	1101.06	1090.37
91 to 180 Days	83.69	152.31	126.32	114.98	504.84	445.83	378.43	360.50	588.53	598.14	504.75	475.48
181 Days to 1 Year	23.81	29.14	40.40	16.40	291.49	260.93	228.67	150.69	315.30	290.07	269.07	167.09
More than 1 Year	5.35	5.57	16.30	11.44	41.72	40.07	68.50	72.32	47.07	45.64	84.80	83.76
Total Claims Settled	633.12	1158.58	1502.10	1849.23	4165.1	4799.55	6093.14	6559.51	4798.22	5958.13	7595.24	8408.74

TABLE 17: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY

Particulars	NUMBER OF LIVES											
	AEGON RELIGARE				AVIVA				BAJAJ ALLIANZ			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	-	1	1	1	2654	4466	10435	6415	11291	33518	88273	64281
31 to 90 Days	-	-	1	-	67	62	46	54	1628	4545	7882	1540
91 to 180 Days	-	-	-	-	30	12	10	8	230	633	1767	208
181 Days to 1 Year	-	-	-	-	4	7	4	1	109	212	75	32
More than 1 Year	-	-	-	-	4	3	7	1	42	80	43	6
Total Claims Settled	-	1	2	1	2759	4550	10502	6479	13300	38988	98040	66067
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	AEGON RELIGARE				AVIVA				BAJAJ ALLIANZ			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	-	-	0.03	0.03	5.70	11.10	25.64	19.52	37.29	51.65	132.71	138.54
31 to 90 Days	-	-	0.05	-	0.69	0.37	0.10	0.66	4.67	11.47	14.66	17.10
91 to 180 Days	-	-	-	-	0.06	0.02	0.02	0.44	1.00	2.02	2.75	2.50
181 Days to 1 Year	-	-	-	-	0.02	0.03	0.01	0.00	0.50	0.71	0.45	0.13
More than 1 Year	-	-	-	-	0.02	0.01	0.02	0.05	0.18	0.21	0.16	0.02
Total Claims Settled	-	-	-	0.03	6.49	11.53	25.79	20.67	43.64	66.05	150.73	158.29

TABLE 17: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY (Contd.)

Particulars	NUMBER OF LIVES											
	BHARTI AXA				BIRLA SUNLIFE				CANARA HSBC OBC			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	4	9	21	17	492	865	1234	1038	-	-	10	94
31 to 90 Days	1	10	26	19	44	34	12	27	-	-	3	4
91 to 180 Days	1	-	9	2	4	1	1	-	-	-	4	11
181 Days to 1 Year	-	-	3	-	-	-	-	-	-	-	1	2
More than 1 Year	-	-	-	-	-	-	-	1	-	-	-	-
Total Claims Settled	6	19	59	38	540	900	1247	1066	-	-	18	111
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	BHARTI AXA				BIRLA SUNLIFE				CANARA HSBC OBC			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	0.03	0.12	0.05	0.32	5.41	10.45	15.80	30.89	-	-	0.02	0.17
31 to 90 Days	-	0.41	0.18	0.92	2.29	0.61	0.07	0.76	-	-	0.14	0.12
91 to 180 Days	-	-	0.26	0.02	0.02	0.01	0.01	-	-	-	0.01	0.53
181 Days to 1 Year	-	-	0.02	-	-	-	-	-	-	-	-	0.15
More than 1 Year	-	-	-	-	-	-	-	0.01	-	-	-	-
Total Claims Settled	0.04	0.53	0.51	1.25	7.72	11.07	15.87	31.65	-	-	0.18	0.97

TABLE 17: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY (Contd.)

Particulars	NUMBER OF LIVES											
	DLF PRAMERICA				EDELWEISS TOKIO				FUTURE GENERALI			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	-	-	-	-	-	-	-	-	29	733	7565	48
31 to 90 Days	-	-	-	-	-	-	-	-	41	1028	23	44
91 to 180 Days	-	-	-	-	-	-	-	-	20	357	17	250
181 Days to 1 Year	-	-	-	-	-	-	-	-	6	82	11	346
More than 1 Year	-	-	-	-	-	-	-	-	-	36	2	7
Total Claims Settled	-	-	-	-	-	-	-	-	96	2236	7618	695
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	DLF PRAMERICA				EDELWEISS TOKIO				FUTURE GENERALI			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	-	-	-	-	-	-	-	-	0.04	4.88	14.45	4.76
31 to 90 Days	-	-	-	-	-	-	-	-	1.45	3.39	1.10	4.66
91 to 180 Days	-	-	-	-	-	-	-	-	0.33	4.08	1.06	2.68
181 Days to 1 Year	-	-	-	-	-	-	-	-	0.14	2.46	0.10	0.75
More than 1 Year	-	-	-	-	-	-	-	-	-	2.39	0.01	0.09
Total Claims Settled	-	-	-	-	-	-	-	-	1.96	17.20	16.72	12.94

TABLE 17: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY (Contd.)

Particulars	NUMBER OF LIVES																	
	HDFC STANDARD			ICICI PRUDENTIAL			IDBI FEDERAL			HDFC STANDARD			ICICI PRUDENTIAL			IDBI FEDERAL		
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12		
Within 30 Days of Intimation	199	286	279	930	998	1693	2896	4095	5	49	918	2121						
31 to 90 Days	6	-	3	-	64	99	943	1131	-	-	-	-						
91 to 180 Days	4	-	0	-	36	54	125	43	-	-	-	-						
181 Days to 1 Year	2	-	-	-	6	13	11	8	-	-	-	-						
More than 1 Year	1	-	1	-	-	4	1	2	-	-	-	-						
Total Claims Settled	212	286	283	930	1104	1863	3976	5279	5	49	918	2121						
(Amount in ₹ crore)																		
Particulars	BENEFIT AMOUNT PAID																	
	HDFC STANDARD			ICICI PRUDENTIAL			IDBI FEDERAL			HDFC STANDARD			ICICI PRUDENTIAL			IDBI FEDERAL		
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12		
Within 30 Days of Intimation	2.22	2.36	2.77	6.44	17.72	26.51	30.34	42.50	0.00	0.04	0.79	2.77						
31 to 90 Days	0.20	-	0.02	-	2.91	3.58	11.90	16.40	-	-	-	-						
91 to 180 Days	0.13	-	-	-	1.37	2.40	1.88	0.89	-	-	-	-						
181 Days to 1 Year	0.12	-	-	-	0.34	0.55	0.95	0.08	-	-	-	-						
More than 1 Year	0.04	-	-	-	-	0.30	-	0.09	-	-	-	-						
Total Claims Settled	2.71	2.36	2.78	6.44	22.34	33.34	45.06	59.96	-	0.04	0.79	2.77						

TABLE 17: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY (Contd.)

Particulars	NUMBER OF LIVES											
	INDIA FIRST			ING VYSYA			KOTAK MAHINDRA					
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	-	-	302	3909	54	130	67	218	324	728	2031	4295
31 to 90 Days	-	-	5	33	30	75	70	19	207	265	270	365
91 to 180 Days	-	-	0	2	13	22	27	8	139	122	118	140
181 Days to 1 Year	-	-	0	0	-	2	1	4	36	8	1	4
More than 1 Year	-	-	0	0	-	1	1	1	23	34	6	2
Total Claims Settled	-	-	307	3944	97	230	166	250	729	1157	2426	4806
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	INDIA FIRST			ING VYSYA			KOTAK MAHINDRA					
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	-	-	1.67	19.12	0.86	2.00	0.87	1.85	8.54	25.05	31.87	44.49
31 to 90 Days	-	-	0.07	0.68	0.64	1.13	0.48	0.25	5.54	7.00	10.63	11.26
91 to 180 Days	-	-	0.00	0.02	0.15	0.32	0.16	0.48	3.35	2.75	2.28	3.79
181 Days to 1 Year	-	-	0.00	0.00	-	0.01	-	0.14	0.88	0.17	0.03	0.34
More than 1 Year	-	-	0.00	0.00	-	0.01	0.01	-	0.36	0.65	0.07	0.09
Total Claims Settled	-	-	1.73	19.82	1.65	3.46	1.52	2.72	18.68	35.62	44.88	59.97

TABLE 17: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY (Contd.)

Particulars	NUMBER OF LIVES											
	MAX LIFE				METLIFE				RELIANCE LIFE			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	31	9362	41169	27085	435	801	2392	1693	942	1820	1102	2220
31 to 90 Days	198	945	2411	404	91	110	40	271	37	36	42	12
91 to 180 Days	128	112	1127	123	42	33	111	58	8	9	-	1
181 Days to 1 Year	65	2	352	83	28	9	8	2	3	2	-	2.00
More than 1 Year	12	-	25	28	21	1	-	-	5	2	1	2
Total Claims Settled	434	10421	45084	27723	617	954	2551	2024	995	1869	1145	2237
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	MAX LIFE				METLIFE				RELIANCE LIFE			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	0.65	17.82	66.12	52.97	12.33	23.28	45.28	44.21	19.59	23.76	24.65	24.63
31 to 90 Days	2.76	1.85	5.22	4.72	3.49	1.91	0.66	8.46	0.56	1.61	1.71	0.45
91 to 180 Days	1.87	0.20	1.57	0.66	1.21	0.50	0.29	2.87	0.27	0.18	-	0.03
181 Days to 1 Year	0.81	-	0.47	0.17	0.52	0.11	0.05	0.01	0.16	0.01	-	0.51
More than 1 Year	0.07	-	0.04	0.04	0.28	0.02	-	-	0.03	0.01	0.01	0.01
Total Claims Settled	6.16	19.87	73.42	58.55	17.83	25.82	46.28	55.54	20.61	25.59	26.36	25.62

TABLE 17: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY (Contd.)

Particulars	NUMBER OF LIVES											
	SAHARA				SBI LIFE				SHRIRAM			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	3	1	14	9.00	14352	24389	10928	10956	2	66	1150	2443
31 to 90 Days	2	5	3	-	1292	989	906	969	-	15	82	496
91 to 180 Days	-	1	-	-	402	163	86	60	-	1	-	0
181 Days to 1 Year	-	-	-	-	169	75	8	6	-	-	-	-
More than 1 Year	-	-	-	-	172	201	8	4	-	-	-	-
Total Claims Settled	5	7	17	9	16387	25817	11936	11995	2	82	1232	2939
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	SAHARA				SBI LIFE				SHRIRAM			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	0.01	-	0.05	0.06	111.62	135.74	148.65	171.48	0.08	1.56	19.79	45.67
31 to 90 Days	0.02	0.02	-	-	26.23	23.52	24.49	28.43	-	0.33	0.25	1.50
91 to 180 Days	-	-	-	-	6.31	3.72	3.53	3.23	-	-	-	-
181 Days to 1 Year	-	-	-	-	3.60	1.35	0.46	0.61	-	-	-	-
More than 1 Year	-	-	-	-	3.87	5.98	1.41	0.91	-	-	-	-
Total Claims Settled	0.03	0.03	0.05	0.06	151.63	170.32	178.54	204.66	0.08	1.89	20.03	47.17

TABLE 17: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY (Contd.)

Particulars	NUMBER OF LIVES											
	STAR UNION				TATA AIA				PRIVATE TOTAL			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	-	5	158	346	296	406	895	2510	32111	79328	171840	134724
31 to 90 Days	-	2	19	63	184	269	95	548	3892	8489	12882	5999
91 to 180 Days	-	8	16	10	113	122	59	105	1170	1650	3477	1029
181 Days to 1 Year	-	1	9	-	97	6	20	18	525	419	504	508
More than 1 Year	-	-	-	-	222	6	0	11	502	368	95	65
Total Claims Settled	-	16	202	419	912	809	1069	3192	38200	90254	188798	142325
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	STAR UNION				TATA AIG				PRIVATE TOTAL			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Within 30 Days of Intimation	634.71	0.04	0.60	2.44	5.48	4.94	8.91	15.38	227.59	341.29	571.04	668.22
31 to 90 Days	-	0.13	0.20	1.14	6.40	6.58	3.03	4.07	57.86	63.92	74.94	101.58
91 to 180 Days	-	0.20	0.66	0.42	4.15	2.32	0.82	1.99	20.22	18.72	15.30	20.53
181 Days to 1 Year	-	0.04	0.33	-	2.15	0.08	0.44	0.41	9.23	5.52	3.30	3.29
More than 1 Year	-	-	-	-	2.57	0.05	-	0.07	7.43	9.63	1.74	1.38
Total Claims Settled	-	0.41	1.79	3.99	20.76	13.96	13.20	21.92	322.33	439.08	666.31	794.99

TABLE 17: DURATION WISE SETTLEMENT OF DEATH CLAIMS - GROUP CATEGORY (Concl'd.)

Particulars	NUMBER OF LIVES															
	LIC						INDUSTRY TOTAL									
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12				
Within 30 Days of Intimation	219726	215044	228129	234205	251837	294372	399969	368929	1769	202	2909	2617	5661	8691	15791	8616
31 to 90 Days	801	85	1445	6535	1971	1735	4922	7564	5	142	601	62	530	561	1105	570
91 to 180 Days	6	12	48	10	508	380	143	75	222307	215485	233132	243429	260507	305739	421930	385754
181 Days to 1 Year																
More than 1 Year																
Total Claims Settled																
	(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID															
	LIC						INDUSTRY TOTAL									
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12				
Within 30 Days of Intimation	970.13	1189.90	1364.47	1531.13	1197.72	1531.19	1935.51	2199.35	29.11	1.99	19.84	44.87	86.97	65.91	94.78	146.44
31 to 90 Days	5.77	0.93	5.59	10.04	25.99	19.65	20.89	30.57	0.07	2.23	3.31	0.60	9.30	7.75	6.61	3.89
91 to 180 Days	0.07	0.23	0.30	0.12	7.50	9.86	2.04	1.50	0.07	0.23	0.30	0.12	7.50	9.86	2.04	1.50
181 Days to 1 Year	1005.15	1195.28	1393.51	1586.75	1327.48	1634.36	2059.82	2381.75								
More than 1 Year																
Total Claims Settled																

TABLE 18: ASSETS UNDER MANAGEMENT OF LIFE INSURERS
(As on 31st March)

Particulars	(₹ Crore)											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Life Fund												
Central Govt - Securities	47512.68	128813.10	123704.98	144665.52	170433.39	201678.32	233664.31	250793.31	269091.17	307095.57	353376.05	394780
	(171.11)	(3.97)	(594.54)	(16.94)	(17.81)	(18.33)	(15.86)	(7.33)	(7.30)	(14.12)	(15.07)	(11.72)
State Govt & Other Approved Securities	52523.95	3364.38	23380.50	30028.12	39474.78	43799.61	45644.64	67045.41	88755.04	113644.46	141357.66	177933.28
	(-93.59)	(-16.66)	(58.93)	(28.43)	(31.46)	(10.96)	(4.21)	(46.89)	(32.38)	(28.02)	(24.38)	25.87
Infrastructure Investments	24886.86	20740.87	32962.63	38636.84	45521.01	49638.45	69836.78	63262.13	66673.33	85674.54	89180.75	97319.92
	(-16.66)	(-16.66)	(58.93)	(17.21)	(17.82)	(9.05)	(40.69)	(-9.41)	(5.39)	(28.49)	(4.09)	9.13
Approved Investments	50502.28	60928.74	42703.36	77132.81	84412.93	75373.71	86360.96	118338.7	153870.47	190398.99	215000.98	258324.79
	(20.65)	(20.65)	(-29.91)	(80.62)	(9.44)	(-10.71)	(14.58)	(37.03)	(30.02)	(23.73)	(12.92)	20.15
Other than Approved Investments (OTA)	18583.83	16521.65	6897.04	16845.63	26377.73	26698.56	30048.61	42190.44	51260.39	34477.3	42159.12	46262.23
	(-11.10)	(-11.10)	(-58.25)	(144.24)	(56.59)	(1.22)	(12.55)	(40.41)	(21.50)	(-32.74)	(22.28)	9.73
Total (Life Fund)	194009.60	230368.74	229648.52	307308.91	366219.85	397188.65	465555.30	541629.99	629650.4	731290.86	841074.55	974620.33
	(18.74)	(18.74)	(-0.31)	(33.82)	(19.17)	(8.46)	(17.21)	(16.34)	(16.25)	(16.14)	(15.09)	(15.88)
Pension & General Annuity Fund												
Central Govt - Securities	0.00	0.00	16234.34	24546.62	31116.51	36410.66	41434.52	45894.15	46918.58	53351.21	67575.74	73302.35
				(51.20)	(26.76)	(17.01)	(13.80)	(10.76)	(2.23)	(13.71)	(26.66)	(8.47)
State Govt & Other Approved Securities	0.00	0.00	5112.19	8567.91	11712.11	14488.56	14443.79	18152.7	18434.55	23591.16	32375.68	36581.92
				(67.60)	(36.70)	(23.71)	(-0.31)	(25.68)	(1.55)	(27.97)	(37.23)	(12.99)
Approved Investments	0.00	0.00	9291.53	10512.76	11876.01	13174.69	15696.40	27215.01	48598.49	66684.57	89975.83	126782.51
				(13.14)	(12.97)	(10.94)	(19.14)	(73.38)	(78.57)	(37.21)	(34.92)	(40.91)
Total (Pension & General Annuity & Group Fund) Investments	0.00	0.00	30638.05	43627.30	54704.63	64073.91	71574.70	91261.86	113951.62	143626.93	189927.26	236666.78
				(42.40)	(25.39)	(17.13)	(11.71)	(27.51)	(24.86)	(26.04)	(32.23)	(24.61)
ULIP Funds												
Approved Investments	0.00	0.00	260.36	1577.38	6731.78	23401.01	57587.24	111629.43	151489.89	311668.71	371898.63	346340.05
				(505.83)	(326.77)	(247.62)	(146.09)	(93.84)	(35.71)	(105.73)	(19.32)	(6.87)
Other than Approved Investments (OTA)	0.00	0.00	5.55	110.93	795.66	2487.12	9462.56	21448.05	21272.87	25871.42	27217.13	23631.74
				(1900.27)	(617.24)	(212.58)	(280.460)	(126.66)	(-0.82)	(21.61)	(5.20)	(13.17)
Total (ULIP Funds)	0.00	0.00	265.91	1688.31	7527.45	25888.13	67049.80	133077.48	172762.76	337540.14	399115.76	369971.79
				(534.82)	(345.86)	(243.92)	(159.00)	(98.48)	(29.82)	(95.37)	(18.24)	(7.30)
GRAND TOTAL	194009.60	230368.74	260552.48	352624.52	428451.93	487150.69	604179.80	765969.33	916364.78	1212457.93	1430117.56	1581258.90
	(18.74)	(18.74)	(13.10)	(35.34)	(21.50)	(13.70)	(24.02)	(26.78)	(19.63)	(32.31)	(17.95)	(10.57)

Note: Figure in the bracket indicates the growth over the previous year in per cent.

SHARE OF EACH FUND IN TOTAL ASSETS UNDER MANAGEMENT
(As on 31st March)

Particulars	(Per Cent)											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Life Fund	100.00	100.00	88.14	87.15	85.48	81.53	77.06	70.71	68.71	60.79	58.81	61.64
Pension & Group Fund	0.00	0.00	11.76	12.37	12.77	13.15	11.85	11.91	12.44	11.69	13.28	14.97
ULIP Fund	0.00	0.00	0.10	0.48	1.76	5.31	11.10	17.37	18.85	27.52	27.91	23.40
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

TABLE 19: EQUITY SHARE CAPITAL OF LIFE INSURERS
(As on 31st March)

Insurer	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Aegon Religare	-	-	-	-	-	-	-	300.00	570.00	950.00	1135.00
Aviva	-	154.80	242.80	319.80	458.70	758.20	1004.50	1491.80	1888.80	2004.90	2004.90
Bajaj Allianz	150.00	150.03	150.07	150.07	150.23	150.37	150.71	150.71	150.71	150.71	150.71
Bharti AXA	-	-	-	-	1.10	150.00	366.11	668.43	1131.35	1525.35	1718.65
Birla Sun Life	150.00	180.00	290.00	350.00	460.00	671.50	1274.50	1879.50	1969.50	1969.50	1969.50
Canara HSBC OBC	-	-	-	-	-	-	-	400.00	500.00	700.00	800.00
DLF Pramerica	-	-	-	-	-	-	-	137.05	221.30	293.96	305.17
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-	150.00
Future Generali	-	-	-	-	-	-	185.00	468.50	702.00	1052.00	1203.00
HDFC Standard	168.00	218.00	255.50	320.00	620.00	801.26	1271.00	1795.82	1968.00	1994.88	1994.88
ICICI Prudential	190.00	425.00	675.00	925.00	1185.00	1312.30	1401.11	1427.26	1428.14	1428.46	1428.85
IDBI Federal	-	-	-	-	-	-	200.00	450.00	450.00	700.00	800.00
ING Vysya	110.00	170.00	245.00	325.00	490.00	690.00	790.00	1019.15	1019.15	1464.88	1464.88
IndiaFirst	-	-	-	-	-	-	-	-	200.00	325.00	475.00
Kotak Mahindra	101.00	131.30	151.26	211.76	244.58	330.35	480.27	510.29	510.29	510.29	510.29
Max Life	250.00	255.00	346.08	466.08	557.43	732.43	1032.43	1782.43	1838.82	1841.00	1944.69
MetLife	110.00	110.00	160.00	235.00	235.00	530.00	761.08	1580.00	1774.79	1969.57	1969.57
Reliance	125.00	125.00	160.00	217.10	331.00	664.00	1147.70	1162.33	1164.65	1165.84	1196.32
Sahara	-	-	157.00	157.00	157.00	157.00	232.00	232.00	232.00	232.00	232.00
SBI Life	125.00	125.00	175.00	350.00	425.00	500.00	1000.00	1000.00	1000.00	1000.00	1000.00
Shriram	-	-	-	-	125.00	125.00	125.00	125.00	125.00	175.00	175.00
Star Union Dai-ichi	-	-	-	-	-	-	-	150.00	250.00	250.00	250.00
TATA AIA	185.00	185.00	231.00	321.00	447.00	547.00	870.00	1519.50	1920.50	1953.50	1953.50
Private Total	1664.00	2229.13	3238.71	4347.81	5887.05	8119.41	12291.42	18249.77	21015.00	23656.85	24831.92
LIC	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	100.00
Industry Total	1669.00	2234.13	3243.71	4352.81	5892.05	8124.41	12296.42	18254.77	21020.00	23661.85	24931.92

Note: "-" indicates the company has not started its operation.

TABLE 20: SOLVENCY RATIO OF LIFE INSURERS
(At the end of the Quarter)

Insurer	March 2006	March 2007	March 2008	June 2008	September 2008	December 2008	March 2009	June 2009	September 2009
Private Insurers									
Aegon Religare	—	—	—	—	2.65	1.94	1.93	2.14	1.93
Aviva	2.80	6.31	4.29	2.67	5.45	3.78	5.91	3.61	5.23
Bajaj Allianz	2.80	2.45	2.34	2.16	1.99	2.58	2.62	2.35	2.53
Bharti AXA	—	1.96	2.73	2.50	2.42	2.54	2.07	2.16	2.58
Birla Sun	2.00	1.80	2.37	2.00	2.10	2.58	2.44	1.94	1.96
Canara HSBC	—	—	—	5.48	4.44	7.37	5.74	4.45	3.26
DLF Pramerica	—	—	—	—	1.77	1.56	1.71	1.53	1.59
Edelweiss Tokio	—	—	—	—	—	—	—	—	—
Future Generali	—	—	2.94	2.47	2.62	2.47	3.17	1.99	2.25
HDFC Standard	2.90	2.05	2.38	2.85	3.09	3.18	2.58	2.32	2.14
ICICI Prudential	1.60	1.53	1.74	2.04	1.99	2.77	2.31	2.54	2.57
IDBI Federal	—	—	3.45	3.13	2.63	2.10	6.11	5.67	5.33
IndiaFirst	—	—	—	—	—	—	—	—	—
ING Vysya	2.30	2.87	2.36	1.74	1.66	2.18	2.26	2.96	2.32
Max Life	2.00	2.08	2.25	2.66	2.02	3.58	3.04	2.43	2.22
Mellife	1.70	1.73	1.70	2.06	1.73	2.55	2.27	1.76	1.82
Kotak Mahindra	1.80	1.64	2.41	1.85	2.31	2.61	2.69	3.02	3.07
Reliance	2.00	1.62	1.65	2.57	2.83	3.96	2.50	2.25	2.22
Sahara	2.70	2.68	4.32	4.23	4.21	4.04	3.60	4.04	4.33
SBI Life	2.90	1.78	3.30	1.99	2.71	2.91	2.92	2.73	2.64
Shriram	2.20	2.74	2.85	2.74	2.98	3.25	3.05	2.91	2.63
Star Union Dai-ichi	—	—	—	—	—	—	2.53	7.89	7.66
TATA AIA	2.70	2.59	2.50	2.93	2.64	3.23	2.51	1.91	2.05
Public Insurer									
LIC	1.30	1.50	1.52	2.02	1.79	2.27	1.54	1.74	1.72

Note: "—" indicates that the company has not started its operation.
Source: Actuarial Report and Abstract of various years.

TABLE 20: SOLVENCY RATIO OF LIFE INSURERS (Concl'd.)
(At the end of the Quarter)

Insurer	December 2009	March 2010	June 2010	September 2010	December 2010	March 2011	June 2011	September 2011	December 2011	March 2012
Private Insurers										
Aegon Religare	2.07	2.66	3.55	4.18	2.74	3.22	2.97	3.22	2.17	2.62
Aviva	5.59	5.12	4.26	3.44	4.13	5.40	5.15	4.71	4.41	5.15
Bajaj Allianz	2.59	2.68	2.86	2.99	3.37	3.66	4.04	4.51	5.03	5.15
Bharti AXA	1.86	1.68	3.78	4.39	2.91	2.14	2.27	2.81	2.51	2.34
Birla Sun	1.75	2.11	2.23	2.24	2.50	2.89	3.20	3.43	3.46	2.99
Canara HSBC	3.89	2.58	3.38	2.62	4.00	3.07	2.26	4.05	3.85	2.60
DLF Pramerica	1.74	1.67	1.92	1.88	1.63	2.53	2.01	2.08	2.34	2.31
Edelweiss Tokio	-	-	-	-	-	-	2.26	2.26	2.50	2.41
Future Generali	2.32	2.34	1.80	2.76	2.19	2.21	1.73	2.35	2.18	3.86
HDFC Standard	1.95	1.80	2.02	1.92	1.80	1.72	1.85	1.83	1.80	1.88
ICICI Prudential	2.89	2.90	3.09	3.05	3.24	3.27	3.76	3.90	3.75	3.71
IDBI Federal	4.91	4.05	3.64	3.04	2.45	6.60	8.32	7.77	7.34	6.61
IndiaFirst	7.77	5.27	5.01	7.43	6.90	6.36	6.34	8.86	8.58	7.71
ING Vysya	1.82	1.79	3.11	3.37	3.26	3.00	2.71	2.48	2.25	2.16
Max Life	1.90	3.22	3.04	2.82	3.06	3.65	4.08	4.56	5.39	5.34
Mellife	1.65	1.65	1.69	1.67	1.63	1.69	1.73	1.76	1.78	1.65
Kotak Mahindra	3.05	2.79	2.75	2.69	2.61	2.67	2.85	3.04	3.04	3.06
Reliance	1.91	1.86	1.58	1.55	1.59	1.66	2.14	2.38	3.74	3.53
Sahara India	4.51	4.50	4.70	4.87	5.06	4.82	5.07	5.08	5.16	5.28
SBI Life	2.52	2.17	2.25	2.22	2.16	2.04	2.20	2.14	2.13	5.34
Shriram	2.61	2.69	2.38	2.52	3.63	3.96	4.09	4.30	4.70	4.99
Star Union Dai-ichi	7.77	7.46	7.36	7.47	7.07	6.70	6.02	6.45	5.53	5.67
TATA AIA	1.80	2.11	1.97	1.79	1.87	2.16	2.28	2.37	2.52	2.84
Public Insurer										
LIC	1.66	1.54	1.62	1.66	1.58	1.54	1.57	1.59	1.56	1.54

Note: "-" indicates that the company has not started its operation.

Source: Actuarial Report and Abstract of various years.

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT

(₹ Lakh)

Particulars	LIC										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned - net	4982191	5462849	6316760	7512729	9079222	12782284	14978999	15728804	18607731	20347340	20288928
(a) Premium	(11676)	(2794)	(3831)	(4295)	(3454)	(4167)	(8795)	(10091)	(9492)	(11936)	(8513)
(b) Reinsurance ceded	79	182	137	(97)	151	109	355	(57)	352	401	(125)
(c) Reinsurance accepted											
Income from Investments	2286190	2507983	2721569	3297750	3547864	4057240	4799879	5558279	6719788	7766669	9026687
(a) Interest, Dividends & Rent - Gross	112377	128251	349639	430727	610719	767174	1108636	508993	1017242	1842358	1660633
(b) Profit on sale/redemption of investments	(13618)	(33223)	(86694)	(96922)	(153943)	(145943)	(163831)	(190329)	(192374)	(234862)	(145849)
(c) Loss on sale/redemption of investments	-	-	-	-	-	(110232)	(107288)	(1699371)	3694853	209195	(2108443)
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	12464	35533	11250	99382	134128	96011	113522	31838	34053	8098	18220
Other Income	-	-	-	-	-	-	-	-	-	-	-
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	7378007	8098781	9308890	11239274	13214688	17442476	20636298	20028065	29872155	29927263	28731538
Commission	451791	499861	573384	624517	709492	916907	956810	1003324	1211031	1330868	1403563
Operating Expenses related to Insurance Business	426040	462109	504233	598718	604156	708584	830932	906429	1224582	1698028	1491440
Provision for doubtful debts	17987	26541	50849	109937	20976	41167	13568	27311	(104530)	(44141)	22720
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	86817	125862	150628	561925	396775	466582	351046	334848	362529	397318	442478
Provisions (other than taxation)	-	-	720805	16480	4036	12233	15791	93177	50455	35345	93318
(a) For diminution in the value of investments (Net)	8397	26077	-	-	-	-	-	-	-	-	-
(b) Others	859	824646	-	(518)	5110	(5851)	4167	1909	12256	(6868)	(180)
TOTAL (B)	991891	1965097	1999899	1911059	1740546	2139622	2172314	2366998	2756324	3410550	3453339
Benefits Paid (Net)	1747664	2053039	2392375	2844045	3392711	5328646	5655033	5247814	7913066	11124119	11747214
Interim Bonuses Paid	19538	21635	23362	19529	29724	139571	107309	77223	100354	110533	126162
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	3403227	4010200	4839442	6016358	6926623	7394339	8955640	10771117	11722395	14595689	16078400
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	378623	1062908	2364517	3663043	1472001	7276923	572611	(2801699)
TOTAL (C)	5170429	6084875	7254178	9258555	11411965	15227074	18381025	17568156	27012738	26402951	25150077
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	1215687	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	43325	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123
Surplus available for appropriations	822144	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-
Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	350218	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	1215687	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123

Note: Figure in bracket represents negative value.

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	AEGON RELIGARE				AVIVA									
	2008-09	2009-10	2010-11	2011-12	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned - net														
(a) Premium	3121	16555	38861	45732	1347	8150	25342	60027	114723	189815	199287	237801	234517	241587
(b) Reinsurance ceded	(13)	(86)	(363)	(1001)	(8)	(40)	(305)	(334)	(717)	(1247)	(1580)	(1651)	(1839)	(2618)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	15	136	615	1595	49	116	498	1916	4733	9913	15240	18282	24740	29580
(a) Interest, Dividends & Rent - Gross	13	864	1394	2298	31	248	183	576	554	4041	2242	10085	27862	24404
(b) Profit on sale/redemption of investments	(39)	(191)	(774)	(3615)	(6)	(4)	(85)	(17)	(239)	(525)	(3249)	(5027)	(4922)	(17041)
(c) (Loss on sale/redemption of investments)	35	490	1181	(1288)	-	177	843	7421	3442	1297	(53158)	114670	(1748)	(57500)
(d) Transfer/Gain on revaluation/change in fair value	4	39	116	564	-	-	-	-	-	-	-	456	(658)	202
(e) Amortization of Premium/Discount on Investments	-	29	69	(98)	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Shareholders' Account	-	-	2974	7070	4480	7678	9637	15095	14916	22615	51984	36002	20129	24749
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	3135	17846	44073	51257	5892	16324	36114	84634	137412	225909	210766	410618	298080	243363
Commission	219	1236	2191	2479	210	1936	4593	10317	17886	21797	15196	15829	10104	9358
Operating Expenses related to Insurance Business	16213	27825	40631	34279	4841	9950	14357	25498	42749	67601	77390	71019	56873	59472
Provision for doubtful debts	-	-	-	51	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	60	-	-	-	-	-	-	272	417	579	588	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	16492	29118	42834	36749	5050	11886	18950	36087	61052	89977	93174	86848	66977	68831
Benefits Paid (Net)	15	50	199	1612	6	77	522	1755	7092	18031	20116	63094	118976	145980
Interim Bonuses Paid	-	-	-	-	-	-	-	5	27	32	52	62	74	44
Change in valuation of liability in respect of life policies	2096	12633	31468	26703	839	4368	16829	45193	68796	115514	91519	258208	89610	8155
(a) Gross	(41)	(289)	(779)	948	(3)	(7)	(186)	(89)	(177)	(239)	(391)	(397)	(86)	(305)
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	2071	12394	30888	29263	842	4437	17164	46864	75738	133337	111296	320967	208574	153874
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	(15427)	(23666)	(29649)	(14755)	-	-	-	1733	622	2595	6296	2803	22528	20659
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surplus available for appropriations	(15427)	(23666)	(29649)	(14755)	-	-	-	1733	622	2595	6296	2803	22528	20659
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fund for future appropriations	-	-	-	-	-	-	-	26	39	48	53	51	20495	26849
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	5	121	194	181	-	-	-	1707	583	2548	6243	2752	2033	(6190)
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	(15432)	(23787)	(29843)	(14936)	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	(15427)	(23666)	(29649)	(14755)	-	-	-	1733	622	2595	6296	2803	22528	20659

Note: Figure in bracket represents negative value

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	BAJAJ										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned - net	714	6917	22080	100168	313358	534524	972531	1062452	1141971	960995	748380
(a) Premium	(11)	(56)	(155)	(364)	(536)	(926)	(1327)	(2345)	(2835)	(3477)	(5018)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	-	117	318	856	2111	11533	19586	41288	64538	93783	110657
(a) Interest, Dividends & Rent - Gross	-	32	134	24	1066	37146	90009	46921	334710	349772	164481
(b) Profit on sale/redemption of investments	-	-	-	(37)	(53)	(10550)	(15526)	(217401)	(49701)	(38265)	(69796)
(c) (Loss on sale/redemption of investments)	-	-	-	-	-	(10366)	(30084)	(191895)	643474	(14053)	(209288)
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	135	530	2902	3728	7211	11910	2816	869	879
Other Income	-	83	4000	4512	10855	9724	29518	16391	6945	3167	285
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	703	11095	26512	105688	329704	574812	1071918	766322	2141918	1352790	740581
Commission	235	1242	5044	14584	34187	94668	149686	105155	96257	61647	38827
Operating Expenses related to Insurance Business	2511	6672	13237	21439	48681	107302	200434	187579	177163	160658	-
Provision for doubtful debts	-	-	107	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	410	731	-	-	-	19239	18562
Provision for Tax	-	-	-	-	-	-	933	1577	6531	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	2746	7914	18281	36130	83278	202701	351053	294311	279951	241544	198017
Benefits Paid (Net)	-	36	278	5651	65348	69854	85140	75651	263020	498467	549460
Interim Bonuses Paid	-	-	1	3	12	20	27	5	104	196	125
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	341	2749	7459	64169	19123	26699	39161	73692	122952	81533	180920
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	155761	261752	576733	311113	1434932	446956	(288471)
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	-	240244	358324	701062	460461	1821007	1027151	442034
TOTAL (C)	341	2785	7738	69823	240244	358324	701062	460461	1821007	1027151	442034
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	(2384)	395	493	(265)	6182	13788	19803	11550	40961	84095	100530
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	2400	-	411	904	640	5645	6709	9494	10720	10237	11837
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	(675)	21044	11004	11056	8974
Surplus available for appropriations	-	395	904	640	6822	19433	25837	21044	62665	105388	121341
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	-	1177	313	(327)	415	52448	93551	106913
Fund for future appropriations	-	-	-	-	-	12411	(16016)	9908	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	904	640	5645	6709	9494	10720	10237	11837	14428
Balance being funds for future appropriations-Shareholders	-	(16)	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	16	411	-	-	-	-	-	-	-	-	-
TOTAL (D)	16	395	904	640	6822	19433	(6849)	21044	62664	105388	121341

Note: Figure in bracket represents negative value.

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	BHARTI AXA										BIRLA SUN LIFE									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12			
Premiums earned - net	778	11841	36041	66973	79202	77416	2826	14392	53754	91547	125566	176617	325713	457180	550566	567707	586536			
(a) Premium	(2)	(27)	(93)	(229)	(463)	(571)	(146)	(403)	(770)	(1388)	(2184)	(3101)	(3406)	(5517)	(8029)	(8250)	(13759)			
(b) Reinsurance ceded	3	46	252	789	2182	3969	61	287	1312	8880	15771	25045	38845	52157	77156	77156	96676			
(c) Reinsurance accepted	1	45	55	6546	11204	7097	26	22	128	8395	22877	63154	32790	241291	159965	159965	58220			
Income from investments	(5)	(359)	(2941)	(12648)	(2999)	(1912)	(1)	(6)	(91)	(2314)	(5541)	(10228)	(111613)	(27083)	(34109)	(38949)	(134586)			
(a) Interest, Dividends & Rent - Gross					(49)	(4592)	4406			17660	(13550)	(29177)	(27083)	(6)	(426)	(1194)	(34858)			
(b) Profit on sale/redemption of investments					165	(401)				(75)	(63)	(65)					(780)			
(c) (Loss on sale/redemption of investments)																				
(d) Transfer/Gain on revaluation/change in fair value																				
(e) Amortization of Premium/Discount on investments																				
(f) Appropriation/Expatriation Adjustment Account																				
Unrealised Gains/Loss																				
Other Income	73	246	547	244	1388	528	2	15	193	690	317	1002	1709	1435	2368	2981	2981			
Transfer from Shareholders' Account	8467	25080	1215	695	6661	14746		6770	8216	6762	15473	49410	76399	47975	6198	6198	32873			
Unit Linked Recoveries																				
TOTAL (A)	9314	36852	34771	87263	97292	86280	7174	21079	62743	102380	164557	208900	421448	462705	992261	717217	594305			
Commission	56	1264	3873	6326	3943	2800	440	2951	7779	12922	15964	20138	33555	48179	51620	38058	32540			
Operating Expenses related to Insurance Business	8607	29494	56587	66071	60151	45085	4816	8907	14446	17744	24393	37587	67073	124876	132675	120348	121512			
Provision for doubtful debts						97		1												
Adjustment related to previous year																				
Bad debts written off																				
Provision for Tax	27	93	306							214	237	383	615			(59)				
Provisions (other than taxation)																				
(a) For diminution in the value of investments (Net)																				
(b) Others																				
TOTAL (B)	8690	30851	60766	72397	64094	47981	5256	11859	22226	30666	40571	57961	101011	173670	184295	158347	154052			
Benefits Paid (Net)		60	262	893	4394	11781	30	102	772	3303	7379	12484	42968	64644	113878	193437	270462			
Interim Bonuses Paid																				
Change in valuation of liability in respect of life policies																				
(a) Gross	624	5980	15385	61979	57268	31847	1943	9782	40377	69100	117714	139681	275170	212457	683250	316927	108744			
(b) Amount ceded in Reinsurance		(39)	(126)	(277)	(121)	(62)	(56)	(665)	(633)	(688)	(1107)	(1326)	(2893)	(1235)	(7599)	(321)	(8237)			
(c) Amount accepted in Reinsurance																				
(d) Transfer to Linked Fund (Fund Reserve)																				
TOTAL (C)	624	6001	15520	62595	61541	43566	1917	9219	40516	71714	123986	150838	315245	275665	789529	510108	375285			
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)			(41515)	(47729)	(28343)	(5268)									18438	48762	64968			
Prior Period Items																				
Balance at the beginning of the year																				
Transfer from Linked Fund (Lapsed Policies)																				
Surplus available for appropriations			(41515)	(47729)	(28343)	(5268)									18438	48762	64968			
APPROPRIATIONS																				
Transfer to Shareholders' Account			(41515)	(47729)	(28343)	(5268)									1491	32907	71077			
Fund for future appropriations																				
(Reserve for lapsed unit linked policies unlikely to be revived)																				
Balance being funds for future appropriations-Policyholders																				
Balance being funds for future appropriations-Shareholders																				
Balance transferred to Balance Sheet																				
TOTAL (D)			(41515)	(47729)	(28343)	(5268)									18438	48762	64968			

Note: Figure in bracket represents negative value

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	CANARA HSBC			EDELWEISS TOKIO			DLF PRAMERICA			FUTURE GENERALI				
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12	
Premiums earned - net														
(a) Premium	29641	84245	153186	186108	1088	337	3844	9504	249	15260	54151	72616	77958	
(b) Reinsurance ceded	(27)	(254)	(621)	(1024)	(16)	(0)	(4)	(30)	(192)	(463)	(667)	(1013)	(1411)	
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments	197	1873	5205	11664	6	4	44	176	4	120	1325	3214	6931	
(a) Interest, Dividends & Rent - Gross	144	4207	10907	9277	18	1	43	156	-	53	1100	4160	2566	
(b) Profit on sale/redemption of investments	(129)	(258)	(2633)	(15683)	(4)	(2)	(19)	(31)	-	(52)	(131)	(543)	(4297)	
(c) (Loss on sale/redemption of investments)	(742)	16645	(2608)	(10582)	5	3	186	105	-	80	2890	(1858)	(3135)	
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	(0)	-	-	-	-	-	
(e) Amortization of Premium/Discount on Investments	-	230	268	(498)	-	-	9	14	-	-	-	-	-	
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-	
Unrealised Gains/Loss	-	-	-	-	0	-	-	-	-	-	-	-	-	
Other Income	21086	26114	19760	10287	5711	4015	9794	11450	11	11	207	146	323	
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	3372	26341	36837	32778	13981	
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (A)	50170	132800	183465	189549	6808	4356	13896	21345	3444	41351	95712	109499	92916	
Commission	10565	20337	15180	8306	159	8	429	972	4	2204	11044	9578	8749	
Operating Expenses related to Insurance Business	14893	19235	26045	23950	6072	4055	10571	14788	3309	27186	46047	41108	35557	
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax	141	-	-	-	-	34	-	-	12	132	-	-	-	
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (B)	25599	39571	41225	32256	6231	4097	11000	15761	3325	29522	57091	50686	44305	
Benefits Paid (Net)	64	433	609	2444	1	-	(25)	93	39	220	1398	4005	5939	
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies	24507	92818	141690	154822	1579	259	2921	5491	134	11867	37223	54968	42804	
(a) Gross	-	(23)	(59)	(85)	(1003)	-	-	-	(54)	(258)	-	(159)	(133)	
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Transfer to Linked Fund (Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (C)	24571	93229	142240	157181	577	259	2896	5584	119	11829	38621	58813	48610	
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	-	-	-	113	-	-	-	37	-	-	-	-	-	
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	-	-	-	-	-	-	-	
Surplus available for appropriations	-	-	-	113	-	-	-	37	-	-	-	-	-	
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-	-	
Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (D)	-	-	-	113	-	-	-	37	-	-	-	-	-	

Note: Figure in bracket represents negative value.

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	HDFC STANDARD										INDIAFIRST			
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
Premiums earned - net														
(a) Premium	3346	14882	29776	68663	156991	285587	485856	550469	700510	900417	1020240	20160	79843	129793
(b) Reinsurance ceded	(139)	(477)	(794)	(1371)	(2296)	(3324)	(4095)	(4632)	(4947)	(4946)	(5253)	-	(62)	(355)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	107	528	1424	2671	6897	15895	27694	44518	62142.2	92041	126053	33	1065	4665
(a) Interest, Dividends & Rent - Gross	5	46	1428	1087	9449	10434	34152	20341	94552	187150	123510	55	1593	1083
(b) Profit on sale/redemption of investments	-	-	(11)	(1139)	(150)	(4119)	(11230)	(54725)	(16419)	(13780)	(53432)	(4)	(99)	(983)
(c) (Loss on sale/redemption of investments)	-	-	-	340	21590	1014	5835	(182065)	428328	(57712)	(172876)	413	1141	(4000)
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	(602)	(658)	(569)	(383)	(458)	905	1934	-	349	1537
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	4136.49	(3021)	(1115)	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	4461	(64)	(83)	96	2327	2330	3247	3555	3028	1730	1076	18	72	(75)
Transfer from Shareholders' Account	-	5355	2864	9547	13970	14504	32482	61490	35594	20057	2591	5095	8923	13042
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	7780	20270	34604	79896	208176	321662	573373	444568	1306468	1122841	1042728	25769	92825	144708
Commission	662	1977	3871	7309	12033	20993	35126	42489	52549	47681	57764	1456	2692	2737
Operating Expenses related to Insurance Business	4126	6973	9817	23075	39849	57674	101298	176007	150904	149521	126954	6822	13090	18956
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	268	358	626	663	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	4788	8950	13688	30384	52150	79025	137049	219159	203454	197202	184718	8278	15782	21693
Benefits Paid (Net)	3	55	270	1572	4483	17454	50146	68127	133789	283091	295353	17	388	2607
Interim Bonuses Paid	-	-	2	2	4	3	39	-	37	51	914	-	-	-
Change in valuation of liability in respect of life policies	3070	12291	21644	50465	152476	226253	378072	134542	952640	639045	532539	17472	76131	115950
(a) Gross	(379)	(706)	(999)	(2527)	(1192)	(1411)	1029	6028	(2546)	(3246)	(8087)	-	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund (Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	2694	11641	20916	49512	155772	242299	429286	208745	1083920	918942	820719	17488	76520	118557
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	298	(321)	-	-	255	339	7038	16664	19094	6698	37292	2	522	4458
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	(321)	-	-	255	339	7038	16664	19094	6698	37292	2	522	4458
Surplus available for appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	25	-	-	-	-	-	5163	7950	4729	4463	25053	-	522	2602
Fund for future appropriations	-	-	-	-	-	-	-	-	-	14903	7974	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	4271	(6661)	2	-	-
Balance being funds for future appropriations-Policyholders	-	-	-	-	255	339	1875	2850	5329	4271	(6661)	2	-	-
Balance being funds for future appropriations-Shareholders	273	(321)	-	-	-	-	-	5864	9036	(16939)	10926	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	6698	37292	2	522	4458
TOTAL (D)	298	(321)	-	-	255	339	7038	16664	19094	6698	37292	2	522	4458

Note: Figure in bracket represents negative value

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	ICICI PRUDENTIAL										IDBI FEDERAL					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned - net	11637	41762	98928	236382	426105	791299	1356106	1535622	1652875	1788063	1402158	1190	31897	57112	81100	73670
(a) Premium	(3)	(28)	(191)	(382)	(684)	(1617)	(2430)	(3803)	(6292)	(6365)	(9370)	-	(43)	(210)	(452)	(554)
(b) Reinsurance ceded	170	1863	2656	9579	20293	38054	63572	114414	136165	190214	262623	-	703	2995	5977	10061
(c) Reinsurance accepted	117	626	2315	2251	23161	54231	190333	157903	393183	1338224	362236	-	862	6256	6483	5246
Income from Investments	-	-	(20)	(283)	(6271)	(13857)	(26177)	(329367)	(63470)	(695719)	(188191)	-	(2392)	(1140)	(1641)	(11844)
(a) Interest, Dividends & Rent - Gross	-	-	(115)	7722	105135	17386	63249	-	-	-	-	-	89	3011	(1876)	(2288)
(b) Profit on sale/redemption of investments	-	-	-	-	-	-	-	-	(2702)	(1648)	(243)	-	7	59	303	910
(c) (Loss on sale/redemption of investments)	-	-	-	-	-	3092	1341	160	1294821	(207918)	(450606)	-	-	127	99	(226)
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	(557821)	735	1028	1391	-	-	-	13	2
(e) Amortization of Premium/Discount on Investments	18	17	1690	10	47	16	313	381	735	1028	1391	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	94857	52350	13590	34980	1019	11611	12299	13511	12242
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Shareholders' Account	-	18838	23677	23335	23067	75800	160635	94857	52350	13590	34980	1019	11611	12299	13511	12242
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	11939	60078	128939	278614	590854	964403	1806942	1012345	3458864	2419469	1414978	2209	42733	80508	103517	87219
Commission	1447	3776	9562	17796	28339	52551	81097	69999	60297	56068	60693	37	1545	4419	6663	6392
Operating Expenses related to Insurance Business	8485	17383	28728	46151	72500	152296	291994	274059	256915	218739	200738	1004	11915	14850	20997	18850
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	(965)	-	1257	-	610	1226	2896	2114	(305)	9219	4356	3	69	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	8967	21159	39546	63947	101450	206073	375987	346172	316907	284026	265787	1045	13529	19269	27660	25243
Benefits Paid (Net)	65	316	816	10120	20947	72750	201487	220656	720999	1059117	845438	-	76	351	765	8487
Interim Bonuses Paid	-	-	-	-	-	-	6	5	5	56	298	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	12825	18723	24843	201373	467452	671979	1196952	424219	2291183	1015510	170258	1164	29245	61166	75506	50819
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	(1)	(117)	(278)	(413)	(192)
(c) Amount accepted in Reinsurance	725	19881	63734	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund (Fund Reserve)	13615	38920	89393	211492	488398	744729	1398444	644880	3012187	2074682	1015995	1164	29204	61239	75858	59113
TOTAL (C)	(10643)	-	-	3176	1006	13601	32512	21293	129770	60760	133196	-	-	-	-	2863
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	-	-	-	-	-	-	53785	71733	123242	97220	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	-	75078	201503	184002	230417	-	-	-	-	-
Surplus available for appropriations	-	-	-	3176	1006	13601	32512	75078	201503	184002	230417	-	-	-	-	2863
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	(12417)	-	-	-	759	3461	212	3344	78262	86782	154495	-	-	-	-	2863
Fund for future appropriations	1774	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	-	3175	248	10141	32300	17948	51508	(26021)	(21299)	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	53785	71733	123242	97220	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	(10643)	-	-	3175	1006	13602	32512	75078	201503	184002	230417	-	-	-	-	2863

Note: Figure in bracket represents negative value

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	ING YSYA										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned - net	419	2116	8851	33886	42538	70720	115887	144228	164265	170895	167998
(a) Premium	(2)	(4)	(22)	(121)	(251)	(318)	(559)	(758)	(409)	(366)	(695)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	-	35	102	522	2012	4019	7011	10244	15559	22618	28137
(a) Interest, Dividends & Rent - Gross	-	-	-	76	481	3878	14526	6432	39112	22252	19338
(b) Profit on sale/redemption of investments	-	-	-	(175)	(83)	(1069)	(4983)	(34378)	(6751)	(7157)	(14468)
(c) (Loss on sale/redemption of investments)	-	-	-	-	2380	(592)	(3428)	(13933)	54139	199	(25493)
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	5	39	56	39	50	208	2249	1499	179	(189)
Other Income	-	4752	7503	9822	12624	18867	20707	20840	14630	11496	11166
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	417	6904	16472	44067	59739	95555	149369	134926	282045	220116	185795
Commission	135	645	1993	4107	6913	9417	10555	11038	12076	13058	13246
Operating Expenses related to Insurance Business	2312	5775	9891	14649	21083	30353	40370	46392	46727	49441	48148
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	242	271	433	223	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-
(b) Others	1417	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	3864	6420	11883	18755	28238	40042	51357	57652	58803	62499	61394
Benefits Paid (Net)	-	29	96	260	3034	5051	8958	13371	24544	58627	75888
Interim Bonuses Paid	-	-	11	1	-	3	3	7	7	11	27
Change in valuation of liability in respect of life policies	354	458	4487	25090	28507	50463	86993	65026	196597	96866	44791
(a) Gross	(1)	(3)	(3)	(40)	(41)	(4)	(57)	(89)	104	21	(70)
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund (Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	353	484	4589	25311	31501	55514	95898	78314	221251	155525	120637
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	(3800)	-	-	-	-	-	2113	(1041)	1991	2092	3764
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	-	-	-	-	-	-	-	661	2653	1990
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	-	-	-	-	-
Surplus available for appropriations	-	-	-	-	-	-	-	1008	2653	4744	5754
APPROPRIATIONS	-	-	-	-	-	-	64	347	-	2395	4462
Transfer to Shareholders' Account	(3800)	-	-	-	-	-	-	-	-	-	-
Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	2049	(1388)	1991	(303)	(698)
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	-	2049	661	2653	1990
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	(3800)	-	-	-	-	-	2113	1008	2653	4744	5754

Note: Figure in bracket represents negative value.

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	KOTAK										SHRIRAM								
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12		
Premiums earned - net																			
(a) Premium	758	4032	15072	46616	62185	97151	169114	234319	286805	297551	293743	1033	18417	35805	43617	61127	82152	64416	
(b) Reinsurance ceded	(21)	(60)	(398)	(678)	(1115)	(2018)	(2843)	(3545)	(1820)	(3455)	(4451)	(1)	(14)	(17)	(49)	(67)	(47)	(105)	
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent - Gross	-	41	448	1239	3514	6158	10137	17108	26006	36933	46964	1	42	114	2175	3276	5877	7471	
(b) Profit on sale/redemption of investments	-	-	255	369	2000	10336	32018	13704	35815	48481	35051	-	-	-	434	434	4766	2645	
(c) (Loss on sale/redemption of investments)	-	-	(3)	(273)	(446)	(2779)	(5748)	(57479)	(8651)	(17295)	(41140)	-	-	-	(674)	(975)	(14)	(2958)	
(d) Transfer/Gain on revaluation/change in fair value	-	-	74	484	7415	(1776)	(10306)	(7855)	52223	(2752)	(15215)	-	-	-	-	-	-	-	
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	7	26	24	70	108	286	290	415	169	-	137	1165	29	80	85	264	
Transfer from Shareholders' Account	-	-	9758	2173	4998	11799	10888	3013	1770	882	-	-	-	610	516	3324	474	498	
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1193)	(1566)	(666)	(791)	
TOTAL (A)	737	4014	25213	49556	78574	118941	203369	199551	392437	360761	315121	1032	18580	37677	32798	93812	96669	60447	
Commission	181	761	1920	3890	5912	8020	15511	22543	16792	13017	11212	358	3604	4478	5599	6649	4146	4960	
Operating Expenses related to Insurance Business	3698	6138	8984	11133	13408	24031	42487	60767	57384	58006	55460	659	2448	5090	5782	12399	13116	13052	
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	107	189	282	268	-	-	-	-	101	2	62	-	144	920	
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	712	5	(717)	-	-	-	-	-	-	-	-	-	-
(b) Others	1	-	77	243	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	3880	6898	10981	15266	19427	32239	58991	83583	73458	71022	66672	1017	6153	9570	12442	19048	17406	18931	
Benefits Paid (Net)	-	21	408	456	4197	17317	26255	24304	49668	103615	143494	-	176	382	1430	6595	23529	42577	
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	25	-	-	2	3	3	8	14	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	347	2320	4389	8541	12468	12081	12979	17497	21659	23347	28380	27	1169	1803	1421	4181	8788	7782	
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund (Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	347	2341	9829	37400	58882	80201	138414	108395	302082	281070	236490	27	12465	27967	20123	74631	78525	36635	
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	(3490)	(5226)	4404	(2711)	265	6501	5963	7572	16896	8669	11959	(12)	(38)	140	233	132	738	4681	
Prior Period Items																			
Balance at the beginning of the year	-	-	-	(2256)	(4967)	(4848)	363	370	380	528	422	-	(12)	(74)	23	192	181	-	
Transfer from Linked Fund (Lapsed Policies)	-	-	-	(4967)	(4702)	1653	6327	7942	17276	9197	12381	(12)	(50)	66	256	324	919	4681	
Surplus available for appropriations																			
APPROPRIATIONS																			
Transfer to Shareholders' Account	1146	-	-	-	-	143	1939	2021	7085	8951	17101	-	25	43	65	143	919	4670	
Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	74	244	147	1146	4018	5541	9663	(176)	(5958)	(12)	(74)	23	192	181	-	11	
Balance being funds for future appropriations-Policyholders	-	(993)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	-	(4233)	4330	(4967)	(4848)	363	370	380	528	422	1238	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	4404	(4967)	(4702)	1653	6327	7942	17276	9197	12381	(12)	(49)	66	256	324	919	4681	
TOTAL (D)	-	(5226)	4404	(4967)	(4702)	1653	6327	7942	17276	9197	12381	(12)	(49)	66	256	324	919	4681	

Note: Figure in bracket represents negative value

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MAX LIFE											
	2001-02	2002-03	2003-04	2004-05	2005-06	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned - net	3895	9659	21525	41343	78813	78813	150028	271460	385726	486054	581263	639053
(a) Premium	(35)	(154)	(318)	(471)	(841)	(841)	(1486)	(2205)	(3823)	(5968)	(7642)	(6969)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	77	406	929	2131	3852	3852	7028	12008	21178	32384	45051	62230
Income from Investments	-	-	-	-	331	331	1974	11452	12000	72233	71058	44525
(a) Interest, Dividends & Rent - Gross	-	-	-	9	(47)	(47)	(460)	(2816)	(41177)	(9806)	(13582)	(37985)
(b) Profit on sale/redemption of investments	-	-	-	-	260	260	842	1736	(14411)	102913	(3685)	(36948)
(c) (Loss on sale/redemption of investments)	-	-	-	40	(152)	(152)	(76)	30	577	1241	(195)	101
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	434	(1586)
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gain/Loss	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	1	12	(38)	(78)	123	123	99	36	95	46	243	181
Transfer from Shareholders' Account	-	-	24501	10267	6516	6516	7419	17913	37158	5862	1183	939
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	3938	9923	46598	53241	90856	90856	165388	309615	397324	684959	674128	663540
Commission	1186	1849	4028	6509	13447	13447	22852	38446	39158	42121	53990	57986
Operating Expenses related to Insurance Business	8488	11194	16273	24641	33932	33932	51370	86533	160896	150439	144044	125476
Provision for doubtful debts	-	-	-	17	9	9	58	100	132	22	315	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	3	5	5	0	1	6	20	8	-
Provision for Tax	-	-	-	-	256	256	311	469	794	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	9674	13043	20301	31171	47650	47650	74593	125549	200986	192602	198356	183657
Benefits Paid (Net)	67	249	1164	1242	4254	4254	8337	13601	22082	58917	123679	172830
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	2037	4546	9558	21068	38605	38605	82385	166557	176276	419620	310190	239286
(b) Amount ceded in Reinsurance	(16)	(25)	(139)	(240)	(212)	(212)	(100)	(523)	(480)	(1050)	10	(655)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund (Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	2088	4770	10584	22070	42646	42646	90623	179634	197878	477487	433879	411461
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	(7824)	(7890)	15713	22070	560	560	153	4431	(1539)	14869	41892	68422
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	(7823)	(15713)	-	-	-	-	-	4335	1695	6229	15136
Transfer from Linked Fund (Lapsed Policies)	-	(15713)	-	-	560	560	153	4431	2796	16564	48122	83558
Surplus available for appropriations	-	-	-	-	6	6	12	791	1101	10335	32986	41117
APPROPRIATIONS	(7824)	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-
Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	499	499	127	-	1695	6229	15136	42441
Balance being funds for future appropriations-Policyholders	-	-	-	-	55	55	14	3640	-	-	-	-
Balance being funds for future appropriations-Shareholders	-	(15713)	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	(7824)	(15713)	-	-	560	560	153	4431	2796	16564	48122	83558
TOTAL (D)	(7824)	(15713)	-	-	560	560	153	4431	2796	16564	48122	83558

Note: Figure in bracket represents negative value.

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MET LIFE										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned - net											
(a) Premium	48	791	2873	8153	20599	49271	115954	199664	253601	250817	267750
(b) Reinsurance ceded	(1)	(11)	(39)	(214)	(194)	(439)	(1105)	(1837)	(2980)	(3993)	(5217)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	-	3	77	231	643	1656	3613	7547	11934	19858	28747
(a) Interest, Dividends & Rent - Gross	-	-	-	-	98	252	2320	(4107)	9763	19144	40015
(b) Profit on sale/redemption of investments	-	-	-	-	797	908	257	-	(3305)	(12413)	(31323)
(c) Loss on sale/redemption of investments	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	(39367)	114181	32634	(53742)
Unrealised Gain/Loss	-	-	-	5	1	69	93	191	622	234	368
Other Income	-	-	1976	5629	8658	2279	-	-	-	-	-
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	47	783	4887	13803	30603	53996	121133	162092	387121	306280	246597
Commission	16	167	673	1449	4050	10505	26629	34956	29251	8732	11844
Operating Expenses related to Insurance Business	653	3044	4465	9538	16157	23197	42661	63290	68199	56360	55417
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	201	165	280	356	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	669	3212	5138	10987	20407	33867	69569	98602	97450	65093	67261
Benefits Paid (Net)	-	18	54	350	597	2077	3465	7669	18573	47792	80864
Interim Bonuses Paid	-	-	-	-	-	-	-	2	6	9	23
Change in valuation of liability in respect of life policies	9	523	1488	3814	13361	40236	97354	110326	297274	193886	93222
(a) Gross	-	-	(42)	(112)	(161)	(74)	(378)	(663)	(568)	(1326)	(158)
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund (Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	9	541	1500	4052	13797	42240	100441	117334	315284	240361	173951
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	(631)	(2970)	(1751)	(1236)	(3601)	(22111)	(48878)	(63844)	(25613)	827	5385
Prior Period Items	-	-	-	-	1834	-	-	-	-	-	-
Balance at the beginning of the year	-	-	(2970)	(4721)	(5957)	7724	(30079)	(80318)	(136394)	(166383)	(165375)
Transfer from Linked Fund (Lapsed Policies)	-	(2790)	(4721)	(5957)	(7724)	(29835)	(78956)	(134162)	(162007)	(165556)	(159990)
Surplus available for appropriations	-	-	-	-	-	-	-	65	74	112	192
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	(631)	-	-	-	-	-	-	-	-	-	-
Fund for future appropriations	-	-	-	-	-	(244)	(1362)	2167	4301	(293)	(2849)
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	(30079)	(1362)	(136394)	(166383)	(165375)	(157333)
Balance being funds for future appropriations-Shareholders	-	(2790)	(4721)	(5957)	(7724)	(30323)	(2723)	(134162)	(162007)	(165556)	(159990)
Balance transferred to Balance Sheet	-	(2790)	(4721)	(5957)	(7724)	(30323)	(2723)	(134162)	(162007)	(165556)	(159990)
TOTAL (D)	(631)	(2790)	(4721)	(5957)	(7724)	(30323)	(2723)	(134162)	(162007)	(165556)	(159990)

Note: Figure in bracket represents negative value.

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	RELIANCE										SAHARA								
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned - net	28	647	3106	10655	22421	100466	322544	493254	660490	667115	549762	174	2766	5100	14349	20647	25059	24341	22595
(a) Premium	-	(46)	(96)	(147)	(200)	(414)	(1218)	(1720)	(1656)	(2329)	(2737)	-	-	(1)	(3)	(7)	(7)	(9)	(12)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	-	8	48	269	731	1390	5411	12204	24497	40119	43578	-	87	266	488	1263	1791	2761	3681
(a) Interest, Dividends & Rent - Gross	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Profit on sale/redemption of investments	-	-	14	111	937	7469	31688	6418	67713	94777	201056	-	130	130	764	379	680	827	861
(c) (Loss on sale/redemption of investments)	-	-	-	(16)	(140)	(3034)	(15269)	(79813)	(18375)	(29397)	(138386)	-	-	(1)	-	-	-	-	(149)
(d) Transfer/Gain on revaluation/change in fair value	-	-	(4)	(10)	3014	(2562)	(29244)	(40188)	270262	40737	(178209)	-	-	(4)	(207)	(6678)	14331	325	(6612)
(e) Amortization of Premium/Discount on Investments	-	-	(15)	-	(100)	(9)	562	4035	1316	4506	17863	-	-	-	-	-	2	(2)	-
(f) Appropriation/Expropriation Adjustment/Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	9	12	73	131	2024	240	864	5205	10257	1	16	5	7	27	34	74	294
Transfer from Shareholders' Account	-	-	8638	5742	10494	32922	78276	110618	30534	16581	2961	1152	922	1054	1478	1670	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	28	609	11699	16616	37229	136389	394773	505047	1035645	827313	506145	1327	3791	6550	16879	18301	41890	28316	21658
Commission	7	167	547	787	1433	9877	27578	59691	62785	51480	39803	66	379	668	2055	2415	2368	2208	2220
Operating Expenses related to Insurance Business	1123	3398	5219	7680	11593	42904	103076	192297	163673	156270	128125	177	1121	1542	2373	3973	3700	3298	3907
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	126	161	907	791	-	-	-	-	-	5	8	13	172	302	317
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	140	-	-	95
TOTAL (B)	1130	3565	5766	8466	13152	52942	131560	252778	226459	207750	167928	243	1500	2215	4439	6542	6241	5808	6540
Benefits Paid (Net)	-	9	50	695	3279	7891	16242	15553	69342	201159	275597	-	22	157	527	618	1483	4777	9017
Interim Bonuses Paid	-	-	-	-	1	3	3	5	5	9	45	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	11	157	1647	7557	20797	75552	246968	235123	731162	408773	24731	1084	502	1232	3025	4303	6421	4883	6500
(b) Amount ceded in Reinsurance	-	-	-	(102)	-	-	-	-	-	-	-	-	-	(1)	(1)	(2)	(3)	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund (Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	11	166	1697	8150	24077	83446	263213	250861	800509	609942	300372	1084	2263	4331	12444	11740	34879	20887	13230
SURPLUS/(DEFICIT) (D) = (A)-(B)+(C)	(1113)	(3122)	4236	-	-	-	-	1587	8677	9621	37845	-	29	4	(5)	19	770	1821	1889
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	(1114)	(4236)	-	-	-	-	-	1587	10264	19481	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	(4236)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surplus available for appropriations	-	-	-	-	-	-	-	1587	10264	19886	57325	-	29	4	(5)	19	770	1821	1889
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	405	35400	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	(1113)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	-	1587	8677	9216	2445	-	29	4	(5)	19	770	475	137
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	1587	10264	19481	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	(4236)	-	-	-	-	-	-	10264	19886	57325	-	-	-	-	-	-	-	-
TOTAL (D)	(1113)	-	-	-	-	-	-	1587	10264	19886	57325	-	29	4	(5)	19	770	1821	1889

Note: Figure in bracket represents negative value

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	SB LIFE										STAR UNION DAHICHI				
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Premiums earned - net	1468	7239	22567	60118	107532	292849	562214	721210	1010403	1291164	1313374	5019	53037	93331	127195
(a) Premium	-	-	(14)	(189)	(223)	(505)	(1093)	(971)	(2355)	(3612)	(5290)	-	(26)	(75)	(142)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	21	368	1041	2776	5760	12603	24175	52745	77248	132845	212145	1	721	3197	8123
(a) Interest, Dividends & Rent - Gross	-	144	159	1133	5124	8928	48219	36747	254992	244623	129737	1	1056	2692	4413
(b) Profit on sale/redemption of investments	-	-	(12)	(2)	(76)	(1894)	(6759)	(196338)	(42428)	(63953)	(143851)	-	(183)	(1554)	(4367)
(c) (Loss on sale/redemption of investments)	-	-	-	-	2266	2330	(15310)	(62619)	302655	(13026)	(136966)	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	4288	(1536)	(2753)	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	2080	2699	227	87	173	253	403	635	2706	5889	31	1476	2409	(5530)
Transfer from Shareholders' Account	-	-	-	2170	4559	4375	9975	15820	-	3542	14199	-	-	455	314
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	1469	9821	26439	66235	125030	318858	621672	566996	1605438	1592753	1386484	5052	56166	100553	130006
Commission	19	187	945	2339	6969	19697	40538	46788	66617	67105	51836	676	3828	4019	5137
Operating Expenses related to Insurance Business	1127	2330	5735	12456	18996	32238	44694	62050	75298	88299	102393	2436	6635	10541	15407
Provision for doubtful debts	-	-	-	-	-	-	-	(1184)	(21)	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	4	10	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	2449	4846	-	-	-	-
Provision for Tax	-	-	-	180	-	228	2303	374	1022	-	-	2	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	7523	6634	(13679)	-	(478)	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1146	2517	6679	14796	26145	52063	95057	114663	129237	157857	158608	3113	10563	14559	20544
Benefits Paid (Net)	-	274	2145	4636	8243	14006	35085	39675	85138	292577	477531	-	132	709	1626
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	12	28	-	-	-	-
Change in valuation of liability in respect of life policies	1435	7029	17634	47981	90754	253083	484087	402380	1371721	1108539	692734	3911	48905	21333	45142
(a) Gross	-	-	(20)	(1178)	(111)	(296)	(713)	(566)	(90)	(1344)	(961)	-	(28)	(281)	(361)
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund (Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	1435	7304	19759	51439	98885	266794	518459	441488	1456775	1399783	1169332	3911	49009	90655	116110
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	(1092)	-	-	-	-	1	8156	10845	19426	35112	58545	(1972)	(3405)	(4661)	(6647)
Prior Period Items	-	-	-	-	-	-	-	77	812	2462	4022	-	-	-	-
Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	1	8156	10923	20237	37574	62566	(1972)	(3405)	(4661)	(6647)
Surplus available for appropriations	-	-	-	-	-	-	8079	10111	17775	33552	59694	(1972)	(3405)	(4391)	(4037)
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	77	812	2462	4022	2873	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	-	-	-	-	-	-	8156	10923	20237	37574	62566	(1972)	(3405)	(4661)	(6647)

Note: Figure in bracket represents negative value

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	TATA AIA										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned - net											
(a) Premium	2114	8121	25353	49704	88019	136718	204635	274750	349378	398522	363030
(b) Reinsurance ceded	(6)	(87)	(416)	(849)	(1305)	(1123)	(1356)	(1294)	(1222)	(1235)	(1206)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	-	216	754	1727	3735	7664	12796	21253	29607	42473	56062
(a) Interest, Dividends & Rent - Gross	-	-	26	-	1506	6400	15225	6459	20203	41990	27338
(b) Profit on sale/redemption of investments	-	-	-	(0)	(12)	(63)	(28)	(28193)	(12567)	(8946)	(24514)
(c) (Loss on sale/redemption of investments)	-	-	-	-	7036	1040	(538)	(72256)	173968	25987	(55996)
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	2	21	565	379	441	1000	2728	3196	(342)	(3496)
Transfer from Shareholders' Account	-	4355	6307	5764	7608	10434	35629	62420	44339	1752	725
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	2108	12607	32045	56911	106966	161511	267363	265866	606901	500200	361944
Commission	572	1480	4158	8994	13755	19124	22892	23978	28085	24628	14198
Operating Expenses related to Insurance Business	4038	6353	11504	19802	29078	35702	70252	107119	102631	93877	76019
Provision for doubtful debts	-	-	-	5	27	73	(92)	214	641	279	383
Bad debts written off	-	-	-	-	-	-	96	-	-	-	-
Provision for Tax	-	-	-	-	310	274	491	484	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	4610	7832	15662	28801	43171	55173	93640	131795	131357	118784	90600
Benefits Paid (Net)	123	367	852	2282	4738	8209	11218	14683	32458	70920	100518
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	451	4409	13424	14951	28188	38962	46441	62805	64403	66982	79011
(b) Amount ceded in Reinsurance	-	-	-	(259)	(102)	(96)	(157)	(151)	(141)	(140)	(113)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund (Fund Reserve)	-	-	2107	7718	29716	52159	109818	56695	377556	238657	67856
TOTAL (C)	574	4776	16383	24691	62541	99234	167320	134031	474276	376419	247271
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	(3076)	-	-	3418	1254	7104	6403	40	1268	4996	24073
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	424	820	117	281	3867	3994	2719
Surplus available for appropriations	-	-	-	3418	1678	7924	6521	321	5135	8990	26791
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	3076	-	-	400	351	1471	232	3780	3403	4989	23045
Fund for future appropriations	-	-	-	3018	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	1327	6453	6289	(3459)	1731	4001	3746
TOTAL (D)	-	-	-	3418	1678	7924	6521	321	5135	8990	26791

Note: Figure in bracket represents negative value.

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Concl'd.)

(₹ Lakh)

Particulars	INDUSTRY TOTAL											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	
Premiums earned - net												
(a) Premium	5009444	5574754	6628793	8285480	10587174	15606531	20134262	22178547	26544725	29160499	28707211	
(b) Reinsurance ceded	(2040)	(4127)	(7085)	(10774)	(13616)	(20172)	(31918)	(42610)	(50208)	(62580)	(76363)	
(c) Reinsurance accepted	79	182	137	(97)	151	109	355	(57)	352	401	(125)	
Income from Investments												
(a) Interest, Dividends & Rent - Gross	2286626	2511894	2730795	3324751	3608296	4184055	5021491	6059594	7283288	8614767	10187768	
(b) Profit on sale/redemption of investments	112525	129153	354404	436483	663843	931814	1646584	851457	2619346	4491836	2926211	
(c) (Loss on sale/redemption of investments)	(13619)	(33234)	(86839)	(99000)	(163552)	(189550)	(263139)	(1351762)	(466521)	(1189526)	(1096595)	
(d) Transfer/Gain on revaluation/change in fair value	-	-	121	9244	176974	(112125)	(153567)	(2373988)	6029502	131719	(3058218)	
(e) Amortization of Premium/Discount on Investments	-	-	-	-	(929)	(806)	(42)	4233	1771	4789	22134	
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	3092	1342	160	6897	(6735)	(526489)	
Unrealised Gains/Loss	-	-	-	-	-	-	-	(608780)	1434747	(168828)	39377	
Other Income	-	35604	13222	101522	141756	103650	45267	56198	48431	24967	216695	
Transfer from Shareholders' Account	21352	47631	107817	96513	126385	228030	499606	617443	370356	195107	216695	
Unit Linked Recoveries	-	-	-	-	-	-	-	(1193)	(1566)	(666)	(791)	
TOTAL (A)	7414367	8261855	9741366	12144122	15126483	20734628	26900243	25389242	43821032	41196764	37334080	
Commission	456691	515273	615838	709861	863548	1226864	1468058	1549598	1803559	1828029	1848619	
Operating Expenses related to Insurance Business	467417	545115	642483	821560	961105	1358584	2030673	2583190	2890628	3294230	2967459	
Adjustment related to previous year	-	-	-	-	-	-	13576	27657	(103867)	(43535)	23445	
Provision for doubtful debts	17987	26542	50849	110062	21012	41298	97	(1184)	(21)	-	-	
Bad debts written off	-	125862	1	3	5	-	-	6	20	12	10	
Provision for Tax	85852	-	151885	561929	399971	471282	360813	344515	369950	428613	471479	
Provisions (other than taxation)	8397	26077	720805	16480	4036	12233	16725	93177	50455	35345	93318	
(a) For diminution in the value of investments (Net)	2277	824646	77	(275)	5110	(5851)	8237	6779	(14396)	-	383	
(b) Others	-	-	-	-	-	-	4167	1909	12256	(6868)	180	
TOTAL (B)	1038621	2063515	2181938	2219620	2254787	3104440	3902346	4605647	5008584	5535826	5403767	
Benefits Paid (Net)	1747952	2054522	2399357	2875133	3520986	5571501	6168637	5837029	9556491	14215045	15267108	
Interim Bonuses Paid	19538	21636	23375	19536	29746	139627	107422	77350	100589	110958	127705	
Change in valuation of liability in respect of life policies												
(a) Gross	3426050	4074027	4989759	6548377	7961790	9083534	12113993	12869974	19434755	19424423	18772375	
(b) Amount ceded in Reinsurance	(452)	(1402)	(1843)	(5331)	(3017)	(3463)	(4027)	1907	(13185)	(6244)	(19474)	
(c) Amount accepted in Reinsurance	725	19881	70872	414744	1292341	2743293	4483448	1930493	9456020	1538451	4315	
(d) Transfer to Linked Fund (Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (C)	5193813	6168664	7481520	9852458	12801847	17534472	22869473	20716753	38534671	35280696	31248182	
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	1181932	29677	77908	72042	69848	95746	128423	66842	277777	380242	682131	
Prior Period Items	-	-	-	-	1834	-	-	-	-	-	-	
Balance at the beginning of the year	-	(8937)	(22508)	(6072)	(10284)	(6939)	(23080)	(10185)	(48615)	(10587)	(15268)	
Transfer from Linked Fund (Lapsed Policies)	7714	-	-	-	424	820	(558)	281	14870	15050	11692	
Surplus available for appropriations	-	20740	55400	65970	61822	89626	99594	56939	244032	384705	678555	
APPROPRIATIONS												
Transfer to Shareholders' Account	34216	47817	54813	70060	63293	81205	101762	81539	227754	404881	696219	
Funds for future appropriations	823918	-	74	3018	1203	12450	(15968)	12759	5331	15425	9867	
(Reserve for lapsed unit linked policies unlikely to be revived)	-	-	-	-	8517	18731	53602	58254	126607	40247	16481	
Balance being funds for future appropriations-Policyholders	350507	(2386)	904	3815	55	14	3640	55834	73982	136158	118702	
Balance being funds for future appropriations-Shareholders	-	(4142)	(391)	(10924)	(11245)	(23262)	5297	(151447)	(189641)	(212006)	(162715)	
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (D)	1200927	20740	55400	65969	61823	89138	1483333	56939	244032	384705	678555	

Note: Figure in bracket represents negative value.

TABLE 22: LIFE INSURERS: SHAREHOLDERS ACCOUNT

(₹ Lakh)

Particulars	LIC										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Amounts transferred from the Policyholders Account (Technical Account)	81391	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123
Income From Investments:											
(a) Interest, Dividends & Rent - Gross	788	887	1012	1063	995	1585	1562	2816	2923	3323	3207
(b) Profit on sale/redemption of investments	-	-	-	22	-	-	-	-	65	69	-
(c) (Loss on sale/redemption of investments)	-	-	-	-	-	(4)	(9)	(9)	(9)	(16)	(9)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	40	14
TOTAL (A)	82179	49697	55825	70746	63172	77362	84511	95719	106071	117178	131334
Expenses other than those directly related to the insurance business	-	-	644	(91)	14	-	49	(16)	0	(2)	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	-	-	644	(91)	14	0	49	(16)	0	(2)	0
Profit/(Loss) before tax	82179	49697	55181	70837	63158	77362	84463	95735	106072	117180	131334
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) after tax	82179	49697	55181	70837	63158	77362	84463	95735	106072	117180	131334
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS											
(a) Balance at the beginning of the year	28066	-	-	-	-	-	-	-	-	-	-
(b) Interim dividends paid during the year	43325	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	10788	887	368	1176	981	1581	1504	2823	2979	3419	3211
Profit carried to the Balance Sheet	82179	-	-	-	-	-	-	-	-	-	-

Note: Figure in bracket represents negative value

TABLE 22: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	AEGON RELIGARE				AVIVA							
	2008-09	2009-10	2010-11	2011-12	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Amounts transferred from the Policyholders Account (Technical Account)	-	-	-	-	-	26	39	48	53	51	20495	26849
Income From Investments:												
(a) Interest, Dividends & Rent - Gross	446	382	609	689	664	809	1831	2412	2895	2059	3159	5721
(b) Profit on sale/redemption of investments	119	53	99	189	36	36	70	91	75	312	161	319
(c) (Loss on sale/redemption of investments)	(6)	(2)	(1)	(1)	(55)	-	(5)	(10)	(21)	-	(16)	(20)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	144	81	461	535	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	702	515	1168	1412	646	870	1935	2542	3002	2422	23799	32869
Expenses other than those directly related to the insurance business	274	133	567	46	105	162	195	176	523	892	794	763
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	-	2974	7070	9637	15095	14916	22615	51984	36002	20129	24749
TOTAL (B)	274	133	3541	7115	9743	15256	15111	22790	52507	36893	20924	25512
Profit/(Loss) before tax	428	382	(2373)	(5704)	(9097)	(14387)	(13175)	(20249)	(49505)	(34472)	2875	7357
Provision for Taxation	20	-	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) after tax	408	382	(2373)	(5704)	(9097)	(14387)	(13175)	(20249)	(49505)	(34472)	2875	7357
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS												
(a) Balance at the beginning of the year	(2787)	(2379)	(1997)	(4369)	(9842)	(18939)	(33325)	(46501)	(66749)	(116255)	(150726)	(147851)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(2379)	(1997)	(4369)	(10073)	(18939)	(33325)	(46501)	(66749)	(116255)	(150726)	(147851)	(140494)

Note: Figure in bracket represents negative value

TABLE 22: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	BAJAJ ALLIANZ										BHARTI AXA						
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Amounts transferred from the Policyholders Account (Technical Account)	(2400)	-	-	-	-	313	327	415	52448	93551	106913	-	-	(41515)	(47729)	(28343)	(5268)
Income From Investments:																	
(a) Interest, Dividends & Rent - Gross	846	970	1008	782	1136	2731	7640	8463	9834	17591	27323	565	997	1033	621	951	1136
(b) Profit on sale/redemption of investments	209	415	352	127	72	238	540	800	1063	961	2014	25	112	91	187	177	259
(c) (Loss on sale/redemption of investments)	(15)	-	(1)	(26)	(139)	(198)	(230)	(195)	(54)	(314)	(256)	(9)	(14)	(26)	(48)	(22)	(31)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-
TOTAL (A)	(1360)	1385	1359	883	1069	3084	8277	9483	63291	111789	136004	580	1095	(40417)	(46969)	(27237)	(3904)
Expenses other than those directly related to the insurance business	204	32	40	46	67	531	147	159	647	455	761	156	217	114	152	141	335
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	4000	4000	4512	10855	9724	29518	16391	6945	3167	285	8467	25080	1215	695	6661	14746
Contribution to Policyholders Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	204	4040	4040	4558	10923	10254	29666	16550	7592	3623	1046	8623	25297	1329	847	6801	15080
Profit/(Loss) before tax	(1564)	(2655)	(2681)	(3675)	(9854)	(7170)	(21388)	(7067)	55699	108166	134958	(8043)	(24201)	(41746)	(47817)	(34039)	(18984)
Provision for Taxation	1	-	1	-	-	1	1	1	1471	2463	3838	-	-	-	-	-	-
Profit/(Loss) after tax	(1565)	(2655)	(2681)	(3675)	(9854)	(7170)	(21389)	(7068)	54229	105704	131120	(8043)	(24201)	(41746)	(47817)	(34039)	(18984)
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS																	
(a) Balance at the beginning of the year	-	(1565)	(4220)	(6901)	(10577)	(20431)	(27601)	(48990)	(56058)	(1830)	103874	-	(8043)	(32244)	(73990)	(121807)	(155846)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(1565)	(4220)	(6901)	(10576)	(20431)	(27601)	(48990)	(56058)	(1830)	103874	234994	(8043)	(32244)	(73990)	(121807)	(155846)	(174830)

Note: Figure in bracket represents negative value

TABLE 22: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	BIRLA SUNLIFE										CANARA HSBC					
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Amounts transferred from the Policyholders Account (Technical Account)	(988)	(4406)	-	-	-	-	-	2607	2862	1491	32907	71077	-	-	-	113
Income From Investments:																
(a) Interest, Dividends & Rent - Gross	94	598	576	564	937	1073	1571	2001	3018	3039	3663	7857	2186	1124	893	1194
(b) Profit on sale/redemption of investments	11	44	175	12	26	36	83	168	243	177	334	247	224	530	158	190
(c) (Loss on sale/redemption of investments)	-	-	(2)	(33)	(14)	(16)	(8)	(7)	(1)	-	(3)	(3)	(40)	(35)	(73)	(83)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	(107)	140	164	(203)	(156)	(64)	-	-	-	-
Other Income	51	195	45	(81)	(213)	(156)	-	-	-	-	-	-	-	2	1	24
TOTAL (A)	(832)	(3569)	794	461	736	936	1538	4909	6286	4504	36745	79113	2370	1621	979	1439
Expenses other than those directly related to the insurance business	-	41	119	19	36	29	39	26	100	80	48	167	1483	122	356	58
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	-	6771	8216	6762	7019	15473	49410	76399	47975	6198	32873	21171	26114	19760	10287
TOTAL (B)	-	41	6890	8235	6797	7049	15512	49437	76499	48055	6246	33040	22654	26236	20117	10346
Profit/(Loss) before tax	(832)	(3610)	(6096)	(7774)	(6061)	(6113)	(13974)	(44528)	(70214)	(43550)	30500	46073	(20199)	(24616)	(19138)	(8907)
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-
Profit/(Loss) after tax	(832)	(3610)	(6096)	(7774)	(6061)	(6113)	(13974)	(44528)	(70214)	(43550)	30500	46073	(20207)	(24616)	(19138)	(8907)
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS																
(a) Balance at the beginning of the year	-	-	(4442)	(10538)	(18312)	(24373)	(30486)	(44460)	(88987)	(159201)	(202750)	(172251)	(2880)	(23087)	(47703)	(66841)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	9848	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	1598	-	-	-	-
(e) Transfer to reserves/other accounts	-	(832)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(832)	(4442)	(10538)	(18312)	(24373)	(30486)	(44460)	(88987)	(159201)	(202750)	(172251)	(137623)	(23087)	(47703)	(66841)	(75748)

Note: Figure in bracket represents negative value

TABLE 22: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	KOTAK MAHINDRA											DLF PRAMERICA			
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Amounts transferred from the Policyholders Account (Technical Account)	(1146)	-	-	-	-	143	1939	2021	7085	8951	17101	-	-	-	-
Income From Investments:	1409	1015	615	545	656	964	1606	2096	1761	2186	3230	508	615	697	878
(a) Interest, Dividends & Rent - Gross	(8)	256	132	20	25	160	788	1176	282	76	38	344	91	79	88
(b) Profit on sale/redemption of investments	-	-	(2)	(30)	(39)	(408)	(692)	(642)	-	(1)	(4)	(5)	-	-	(2)
(c) (Loss on sale/redemption of investments)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	(17)	(70)	(51)	81
(e) Amortization of Premium/Discount on Investments	2	-	(225)	-	-	-	2	-	-	-	-	1	-	-	-
Other Income	257	1270	520	535	643	860	3644	4651	9127	11212	20366	831	636	725	1044
TOTAL (A)	2	8	4	7	4	24	26	204	435	83	41	1262	171	231	220
Expenses other than those directly related to the insurance business	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	253	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	269	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	993	9758	2173	4998	11799	10888	3013	1770	882	-	4015	9794	11450	13649
Contribution to Policyholders Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	257	1270	9762	2180	5002	11823	10914	3217	2205	965	41	5277	9965	11681	13869
Profit/(Loss) before tax	-	-	(9242)	(1645)	(4360)	(10964)	(7271)	1434	6922	10247	20325	(4446)	(9329)	(10956)	(12825)
Provision for taxation	-	-	-	83	83	83	(83)	-	-	-	-	-	-	-	-
Profit/(Loss) after tax	-	-	(9242)	(1645)	(4442)	(11047)	(7187)	1434	6922	10247	20325	(4446)	(9329)	(10956)	(12825)
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	12	12	12	(9230)	(11099)	(15634)	(26681)	(33868)	(32434)	(25512)	(15264)	-	(4446)	(13775)	(24731)
(a) Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	12	12	(9230)	(10875)	(15541)	(26681)	(33868)	(32434)	(25512)	(15264)	5061	(4446)	(13775)	(24731)	(37556)

Note: Figure in bracket represents negative value

TABLE 22: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

Particulars	ICICI PRUDENTIAL											INDIAFIRST			
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
Amounts transferred from the Policyholders Account (Technical Account)	-	(12417)	-	-	-	759	3461	212	3344	25712	73192	119515	-	-	2602
Income From Investments:	613	1073	620	975	963	1658	2571	1171	2569	2233	9288	20658	511	1095	1324
(a) Interest, Dividends & Rent - Gross	46	1123	572	477	313	369	1007	5353	1209	940	1353	5580	241	669	351
(b) Profit on sale/redemption of investments	-	-	-	(18)	(156)	(16)	(359)	(299)	(251)	(49)	(54)	(4265)	0	(114)	(258)
(c) Loss on sale/redemption of investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	(50)	890	1856
Other Income	10	11	14	11	15	23	-	-	-	-	-	56	-	-	-
TOTAL (A)	670	(10210)	1206	1445	1135	2792	6779	6437	6872	28836	83778	141544	703	2540	5874
Expenses other than those directly related to the insurance business	647	111	86	159	41	59	146	116	85	783	528	172	2	92	89
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	-	15838	23677	23335	23067	75800	160635	94857	-	-	-	5095	8923	13043
TOTAL (B)	647	111	15924	23836	23376	23125	75946	160751	94942	783	528	172	5096	9015	13132
Profit/(Loss) before tax	23	(10321)	(14718)	(22391)	(22241)	(20333)	(69167)	(154314)	(88070)	28053	83250	141372	(4479)	(6475)	(7258)
Provision for Taxation	-	(188)	-	(233)	(1079)	1545	4276	14808	10100	2256	2488	2955	-	-	-
Profit/(Loss) after tax	23	(10509)	(14718)	(22158)	(21162)	(18788)	(64891)	(139506)	(77970)	25797	80762	138417	(4479)	(6475)	(7258)
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	-	23	(10531)	(25249)	(47407)	(68570)	(95279)	(160170)	(299676)	(377646)	(351849)	(271087)	(725)	(5204)	(11679)
(a) Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	31428	-	-	-
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	10009	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	6722	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	13842	-	-	-
(e) Transfer to reserves/other accounts	-	(45)	-	-	-	(7922)	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	23	(10531)	(25249)	(47407)	(68570)	(95279)	(160170)	(299676)	(377646)	(351849)	(271087)	(194670)	(5204)	(11679)	(18937)

Note: Figure in bracket represents negative value

TABLE 22: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	ING VYASYA										IDBI FEDERAL					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Amounts transferred from the Policyholders Account (Technical Account)	(3800)	-	-	-	-	-	64	347	-	2741	4839	-	-	-	-	2863
Income From Investments:																
(a) Interest, Dividends & Rent - Gross	515	645	548	503	1092	1083	1425	1245	984	1427	2551	665	1147	1810	1184	1704
(b) Profit on sale/redemption of investments	258	343	731	108	36	79	174	182	177	655	859	-	118	310	188	157
(c) (Loss on sale/redemption of investments)	-	-	-	(81)	(25)	(29)	-	(36)	-	-	-	-	(416)	(159)	(121)	(607)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	4	14	(3)	215	1270
Other Income	-	-	-	-	5	1	-	-	-	-	-	-	-	-	4	23
TOTAL (A)	(3027)	988	1279	530	1108	1133	1663	1739	1161	4823	8248	668	863	1958	1470	5410
Expenses other than those directly related to the insurance business	67	22	75	82	883	21	3	339	202	333	197	2191	275	154	137	153
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	9	1	1	-	1
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	4752	7503	9822	12624	18867	20707	20840	14630	11496	11166	1019	11611	12299	13511	12242
TOTAL (B)	67	4774	7578	9904	13506	18888	20709	21180	14832	11829	11363	3218	11886	12453	13649	12396
Profit/(Loss) before tax	(3094)	(3786)	(6299)	(9374)	(12398)	(17754)	(19046)	(19441)	(13671)	(7006)	(3115)	(2550)	(11023)	(10495)	(12178)	(6986)
Provision for Taxation	-	-	-	2	2	3	7	9	5	2	0	(3)	-	-	-	-
Profit/(Loss) after tax	(3094)	(3786)	(6299)	(9376)	(12400)	(17757)	(19053)	(19450)	(13676)	(7008)	(3115)	(2553)	(11023)	(10495)	(12178)	(6986)
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS																
(a) Balance at the beginning of the year	-	(3094)	(6880)	(13179)	(22555)	(34956)	(52713)	(71765)	(91215)	(104892)	(111899)	-	(2553)	(13576)	(24071)	(36249)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(3094)	(6880)	(13179)	(22555)	(34956)	(52713)	(71766)	(91215)	(104892)	(111899)	(115014)	(2553)	(13576)	(24071)	(36249)	(43235)

Note: Figure in bracket represents negative value

TABLE 22: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MAX LIFE											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Amounts transferred from the Policyholders Account (Technical Account)	(1799)	-	-	-	-	6	12	791	1101	10335	32986	41117
Income From Investments:												
(a) Interest, Dividends & Rent - Gross	331	1263	1094	800	356	640	1131	1582	2624	3241	7453	12865
(b) Profit on sale/redemption of investments	14	42	19	58	106	90	270	635	654	710	752	1506
(c) (Loss on sale/redemption of investments)	-	-	-	-	-	-	(22)	(78)	(550)	(99)	(2)	(24)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	45	32	27	655	129	354	657
Other Income	-	2	1	525	10	-	407	1	3	3	1	1442
TOTAL (A)	(1454)	1307	1113	1384	472	781	1831	2959	4487	14319	41543	57562
Expenses other than those directly related to the insurance business	148	169	67	159	171	271	459	688	6208	10781	20954	10640
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	51	422	(474)	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	242	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	4	-	565	24501	10267	6516	7419	17913	37158	5862	1183	939
TOTAL (B)	152	169	631	24660	10438	6787	7878	18652	43788	16411	22137	11578
Profit/(Loss) before tax	(1606)	1138	482	(23276)	(9966)	(6006)	(6047)	(15693)	(39302)	(2091)	19406	45983
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) after tax	(1606)	1138	482	(23276)	(9966)	(6006)	(6047)	(15693)	(39302)	(2091)	19406	45983
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS												
(a) Balance at the beginning of the year	-	(1605)	(467)	15	(23261)	(33228)	(39234)	(45281)	(60974)	(100275)	(102367)	(82961)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(1606)	(467)	15	(23261)	(33228)	(39234)	(45281)	(60974)	(100275)	(102367)	(82961)	(36978)

Note: Figure in bracket represents negative value

TABLE 22: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	MET LIFE										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Amounts transferred from the Policyholders Account (Technical Account)	(631)	-	-	-	-	-	-	65	74	112	192
Income From Investments:											
(a) Interest, Dividends & Rent - Gross	607	858	732	725	626	800	1893	2247	1967	2205	2888
(b) Profit on sale/redemption of investments	(12)	1	65	11	30	106	232	-	465	244	294
(c) (Loss on sale/redemption of investments)	-	-	(33)	-	-	-	-	(860)	-	(9)	(33)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	176	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	(44)	-	13	63	-	-	-	-	-	-
TOTAL (A)	(36)	815	763	748	719	1082	2125	1452	2506	2552	3341
Expenses other than those directly related to the insurance business	248	11	-	-	-	-	-	-	-	24	24
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	-	1976	5629	8658	2279	-	-	-	-	-
TOTAL (B)	248	11	1976	5629	8658	2279	-	-	-	24	24
Profit/(Loss) before tax	(284)	804	(1213)	(4881)	(7940)	(1197)	2125	1452	2506	2528	3317
Provision for Taxation	-	-	-	(4881)	(7940)	(1197)	2125	1452	2506	2528	3317
Profit/(Loss) after tax	(284)	804	(1213)	-	(1834)	-	-	-	-	-	-
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS											
(a) Balance at the beginning of the year	-	(284)	520	(693)	(5574)	(15348)	(16545)	(14420)	(12968)	(10462)	(7934)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(284)	520	(693)	(5574)	(15348)	(16545)	(14420)	(12968)	(10462)	(7934)	(4617)

Note: Figure in bracket represents negative value

TABLE 22: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	RELIANCE										SAHARA								
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Amounts transferred from the Policyholders Account (Technical Account)	-	-	-	-	-	-	-	-	-	-	35400	-	-	-	-	-	-	1347	1757
Income From Investments:	206	934	764	702	834	1338	952	1852	1993	2658	3289	-	813	788	1167	1231	1432	1696	1800
(a) Interest, Dividends & Rent - Gross	-	25	409	77	133	388	553	184	922	729	2582	-	62	261	673	280	1106	87	160
(b) Profit on sale/redemption of investments	-	-	(9)	(71)	(20)	(165)	(259)	(635)	(476)	(241)	(137)	-	(164)	(22)	-	(33)	(6)	(3)	(105)
(c) (Loss on sale/redemption of investments)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1379	(74)	(170)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	(58)	-	303	752	136	234	306	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	(203)	756	891	455	758	1503	1548	2153	2574	3786	4140	(262)	711	1028	1847	1480	3915	3038	3444
TOTAL (A)	206	756	891	455	758	1503	1548	2153	2574	3786	4140	861	711	1028	1847	1480	3915	3038	3444
Expenses other than those directly related to the insurance business	-	31	142	115	104	92	79	26	419	134	1222	-	580	26	34	41	35	75	90
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	108	8638	5742	10494	32922	78276	110618	30534	16581	2961	1152	922	1054	1478	1670	-	-	-
TOTAL (B)	-	139	8780	5857	10598	33013	78355	110644	30953	16715	4183	1608	1503	1079	1512	3295	35	75	298
Profit/(Loss) before tax	206	616	(7889)	(5401)	(9840)	(31511)	(76807)	(108491)	(28379)	(12929)	37257	(747)	(791)	(51)	334	(1815)	3880	2983	3146
Provision for Taxation	-	-	(108)	-	-	-	-	-	-	-	-	-	7	-	-	-	259	188	198
Profit/(Loss) after tax	206	616	(7780)	(5401)	(9840)	(31511)	(76807)	(108491)	(28379)	(12929)	37257	(747)	(784)	(51)	334	(1815)	3621	2795	2948
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Balance at the beginning of the year	-	206	822	(6958)	(12360)	(22200)	(53710)	(130517)	(239008)	(267387)	(280316)	-	-	(1545)	(1597)	(1058)	(2874)	747	3542
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	4785	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	776	-	-	-	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	205	-	-	-	-
Profit carried to the Balance Sheet	206	822	(6959)	(12360)	(22199)	(53711)	(130517)	(239008)	(267387)	(280316)	(248620)	(747)	(784)	(1596)	(1058)	(2873)	747	3542	6490

Note: Figure in bracket represents negative value

TABLE 22: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	SBI LIFE										SHRIRAM									
	2001-02	2002-03	2003-04	2004-05	2005-06	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	
Amounts transferred from the Policyholders Account (Technical Account)	(1092)	-	-	-	-	-	-	8079	10111	17775	33552	59694	-	25	43	65	143	919	4670	
Income From Investments:																				
(a) Interest, Dividends & Rent - Gross	1105	1079	811	1025	1950	1950	3074	4208	6787	6065	5469	8912	347	1001	1048	1130	1078	1019	1357	
(b) Profit on sale/redemption of investments	155	322	259	124	2855	2855	1836	3892	1284	2697	1683	833	14	79	460	595	198	112	1	
(c) (Loss on sale/redemption of investments)	-	-	-	-	(2)	(2)	(103)	(729)	(1987)	(3548)	(251)	(145)	-	-	-	-	-	(91)	(5)	
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Income	-	15	5	2	-	-	-	2	-	-	408	649	2	12	41	119	133	273	399	
TOTAL (A)	168	1416	1075	1152	4802	4802	4807	15453	16195	22989	40860	69942	363	1117	1592	1909	1551	2233	6421	
Expenses other than those directly related to the insurance business	197	84	17	132	40	40	49	93	49	39	302	233	114	28	21	25	34	27	78	
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	1910	2990	(4799)	(29)	(72)	-	-	237	349	-	-	2	
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Contribution to Policyholders Account	-	2080	2699	2170	4559	4559	4375	9975	15820	-	3542	14199	-	-	610	516	3324	474	498	
TOTAL (B)	197	2164	2716	2302	4599	4599	4423	11977	18859	(4761)	3815	14360	114	28	869	890	3358	502	577	
Profit/(Loss) before tax	(29)	(749)	(1641)	(1150)	203	203	384	3475	(2664)	27749	37045	55582	250	1089	723	1019	(1806)	1731	5844	
Provision for Taxation	-	-	-	-	-	-	1	37	33	103	411	-	32	139	165	208	-	-	226	
Profit/(Loss) after tax	(29)	(749)	(1641)	(1150)	203	203	383	3438	(2631)	27646	36634	55582	218	950	558	811	(1806)	1731	5618	
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	218	-	-	-	-	-	-	
APPROPRIATIONS																				
(a) Balance at the beginning of the year	18	(11)	(760)	(2400)	(3550)	(3550)	(3349)	(2966)	473	(2158)	25487	62122	-	218	1168	1726	2536	730	2461	
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	5000	-	-	-	-	-	-	-	
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	811	-	-	-	-	-	-	-	
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Profit carried to the Balance Sheet	(11)	(760)	(2400)	(3550)	(3347)	(3347)	(2966)	473	(2158)	25487	62122	111893	218	1168	1726	2536	730	2461	8079	

Note: Figure in bracket represents negative value

TABLE 22: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	STAR UNION DAI-ICHI					TATA AIG														
	2008-09	2009-10	2010-11	2011-12		2008-09	2009-10	2010-11	2011-12	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Amounts transferred from the Policyholders Account (Technical Account)	(1972)	(3405)	(4391)	(4037)		(3076)	-	-	-	-	351	1471	232	3780	3403	4989	23045			
Income From Investments:																				
(a) Interest, Dividends & Rent - Gross	304	2000	2603	2464		828	862	613	657	1194	1783	2131	2325	1163	2422	4162				
(b) Profit on sale/redemption of investments	22	697	377	202		273	2	9	22	767	-	3	89	15	4	16				
(c) (Loss on sale/redemption of investments)	(14)	(125)	(72)	(116)		-	(2)	(3)	(12)	(30)	(6)	-	(44)	-	(25)	(6)				
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-				
(e) Amortization of Premium/Discount on Investments	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-				
Other Income	-	-	54	13		-	11	-	-	-	-	-	-	-	-	-				
TOTAL (A)	(1660)	(833)	(1429)	(1475)		(1975)	872	619	1068	2283	3248	2365	6150	4581	7391	27217				
Expenses other than those directly related to the insurance business	198	1173	1365	1062		549	792	121	263	66	51	667	254	243	460	460				
Bad debts written off	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-				
Provisions (Other than taxation)	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-				
(a) For diminution in the value of investments (Net)	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-				
(b) Provision for doubtful debts	-	-	-	-		-	14	-	-	-	-	-	-	-	-	-				
(c) Others	-	-	-	-		-	4355	6307	5364	7608	10434	35629	62420	44339	1752	725				
Contribution to Policyholders Account	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-				
TOTAL (B)	198	1173	1365	1062		549	5161	6428	5627	7674	10484	36296	62674	44582	2212	1186				
Profit/(Loss) before tax	(1858)	(2006)	(2794)	(2537)		(2524)	(4289)	(5809)	(4559)	(5391)	(7236)	(33930)	(56524)	(40001)	5179	26031				
Provision for Taxation	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-				
Profit/(Loss) after tax	(1858)	(2006)	(2794)	(2537)		(2524)	(4289)	(5809)	(4559)	(5391)	(7236)	(33930)	(56524)	(40001)	5179	26031				
Prior Period Items	-	(134)	35	23		-	-	-	(4559)	-	-	-	-	-	-	-				
APPROPRIATIONS																				
(a) Balance at the beginning of the year	(107)	(1965)	(4106)	(6935)		(358)	(2882)	(7172)	(12981)	(17940)	(23331)	(30567)	(64461)	(120985)	(155807)					
(b) Interim dividends paid during the year	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-				
(c) Proposed final dividend	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-				
(d) Dividend distribution tax	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-				
(e) Transfer to reserves/other accounts	-	-	-	-		-	-	-	-	-	-	37	-	-	-	-				
Profit carried to the Balance Sheet	(1965)	(4106)	(6935)	(9495)		(2882)	(7171)	(12981)	(17540)	(23331)	(30567)	(64461)	(120985)	(160986)	(155807)	(129776)				

Note: Figure in bracket represents negative value

TABLE 22: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Concl.)

(₹ Lakh)

Particulars	INDUSTRY TOTAL											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Amounts transferred from the Policyholders Account (Technical Account)	28679	47962	48810	54813	70060	63319	81245	102464	81539	175204	391637	661616
Income From Investments:												
(a) Interest, Dividends & Rent - Gross	1309	10742	11179	9981	10467	15207	24184	35336	51052	50490	76334	123555
(b) Profit on sale/redemption of investments	71	3020	2833	4000	1134	4605	14726	14726	8169	12275	11002	18431
(c) (Loss on sale/redemption of investments)	(1)	(17)	(5)	(118)	(555)	(522)	(1462)	(2438)	(6297)	(4634)	(1473)	(6983)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	(66)	(239)	(214)	519	1379	(74)	(170)
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	(326)	19	480	1683	(5)	1915	4639
Other Income	61	279	(235)	(118)	(461)	67	428	58	128	177	787	2636
TOTAL (A)	30119	61986	62582	65558	80644	82284	104174	150412	136878	234886	480129	803723
Expenses other than those directly related to the insurance business	1000	2145	1929	2537	1466	2575	2260	4811	12192	16677	27349	17276
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	253	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	2198	5345	(6273)	(29)	(70)
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	242	-	-
(c) Others	4	2	964	-	-	-	-	9	1	1	-	1
Contribution to Policyholders Account	-	-	-	107817	96738	126385	228030	499606	617443	317806	181517	181922
TOTAL (B)	1004	2400	51518	110354	98204	128960	230290	506624	634981	329537	208837	199130
Profit/(Loss) before tax	29115	59586	11064	(41797)	(17560)	(46676)	(126115)	(356211)	(498188)	(94562)	271291	604593
Provision for Taxation	-	(188)	-	(233)	(1077)	1670	4502	14931	10380	4096	5552	7217
Profit/(Loss) after tax	29115	59398	11064	(41456)	(16483)	(45242)	(115960)	(341281)	(488301)	(98882)	265704	597353
Prior Period Items	-	-	-	(108)	-	(1834)	-	-	-	134	35	-
APPROPRIATIONS												
(a) Balance at the beginning of the year	31665	26022	(25703)	(64337)	(160974)	(247547)	(366557)	(560236)	(992036)	(1576796)	(1781750)	(1634341)
(b) Interim dividends paid during the year	-	43325	-	-	-	-	-	-	-	-	-	41275
(c) Proposed final dividend	-	-	48810	54813	69660	62177	75781	82959	92912	103092	113762	147917
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	9907
(e) Transfer to reserves/other accounts	-	9911	887	368	1176	(6941)	1581	1270	2823	2979	3419	17053
Profit carried to the Balance Sheet	(2550)	56476	(64336)	(160974)	(248293)	(349860)	(559879)	(985951)	(1576071)	(1781750)	(1633226)	(1253140)

Note: Figure in bracket represents negative value

TABLE 23: LIFE INSURERS: BALANCE SHEET
(As on 31st March)

(₹ Lakh)

Particulars	LIC											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS												
SHAREHOLDERS' FUNDS:												
Share Capital	500	500	500	500	500	500	500	500	500	500	500	10000
Share Application Money Pending Allotment	-	-	11675	12043	13219	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-
Reserves and Surplus	-	10788	-	-	-	17200	28781	30285	33108	36087	39506	42723
Credit/Debit] Fair Value Change Account	-	-	-	-	-	-	-	-	-	-	368	334
Sub-Total	500	11288	12175	12543	13719	17700	29281	30785	33608	36587	40374	53057
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:												
Credit/Debit] Fair Value Change Account	17061	304142	154382	2167263	2815572	6522245	6205110	8590252	2776896	11386815	12447396	8930729
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	18752237	22939514	27299386	32135683	38102276	44960307	52480868	61445776	72217682	83940026	98535715	114616429
Insurance Reserves	42	239429	248980	247095	282624	284328	280675	360874	364292	366457	605030	628804
Provision For Linked Liabilities	219	362	590	37173	474879	1351731	3599764	7262808	8728878	16003617	16580852	13780692
Sub-Total	18769559	23483447	27703338	34587214	41675351	53118612	62566418	77659709	84087748	111696915	128168993	137956654
Deferred Tax Liability	-	350218	-	2498	1966	2724	-	-	5931	8116	3491	1952
Funds For Future Appropriations	-	-	520	2498	1966	2724	-	-	5931	8116	3491	1952
TOTAL	18770059	23844953	27716034	34602254	41691036	53139035	62595699	77690494	84127287	111741618	128212858	138011662
APPLICATION OF FUNDS												
Investments	-	10500	10753	11613	12063	16640	27945	29320	31950	35376	38257	33005
Shareholders'	14249243	18641460	22637442	29696518	35568558	45278642	51111283	60539701	63896170	83304127	97016710	107018081
Policyholders'	-	-	-	-	-	-	-	-	-	-	-	-
Assets Held To Cover Linked Liabilities	-	-	565	20987	422510	1231528	3603060	7517630	9041029	17032518	17998971	15295922
Loans	3169685	3426790	3707474	4355818	5199193	5512438	6308152	7321356	7947712	8299709	8388265	8666418
Fixed Assets	89777	94450	106319	113897	121843	126214	140356	211770	297980	312299	283941	286391
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS												
Cash and Bank Balances	478706	716962	981697	1007389	800156	1280202	1329807	1773977	1729264	1415893	2327286	4603316
Advances and Other Assets	1264053	1375798	1609746	1365278	1619705	1824126	2101767	2505526	3142203	3531917	3807208	5324360
Sub-Total (A)	1742759	2092760	2591443	2372667	2419861	3104328	3431574	4279503	4871467	4947809	6134493	9927675
B. CURRENT LIABILITIES												
Provisions	315397	377682	473072	499802	489025	574273	456585	631520	371805	592822	39711	1593401
Incidental Expenses Pending Capitalisation	166008	43325	864890	1469444	1563966	1556483	1570086	1577265	1587217	1597398	1608067	1622429
Sub-Total (B)	481405	421007	1337962	1969247	2052991	2130756	2026671	2208785	1959022	2190220	1647778	3215830
NET CURRENT ASSETS (C) = (A - B)	1261354	1671753	1253481	403421	366870	973572	1404902	2070718	2912445	2757590	4486715	6711846
MISCELLANEOUS EXPENDITURE												
(To The Extent Not Written off or Adjusted)	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Profit & Loss Account (Shareholders' Account)	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	18770059	23844953	27716034	34602254	41691036	53139035	62595699	77690494	84127287	111741618	128212858	138011662

Note: Figure in bracket represents negative value

TABLE 23: LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

Particulars	AEGON RELIGARE				AVIVA									
	2009	2010	2011	2012	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS														
SHAREHOLDERS' FUNDS:														
Share Capital	30000	57000	95000	113500	15480	24280	31980	45870	75820	100450	149180	188880	200490	200490
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reserves and Surplus	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit/Debit/ Fair Value Change Account	-	1	-	0	2	5	-	-	-	-	-	-	-	-
Sub-Total	30000	57001	95000	113500	15482	24285	31980	45870	75820	100450	149180	188880	200490	200490
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:														
Credit/Debit/ Fair Value Change Account	1653	13076	40918	63251	1	57	122	-	-	-	-	-	-	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	402	1323	4168	8244	5	187	813	1537	3701	4343	6937	9752	23248	78445
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	-	-	-	830	5009	21026	65406	131861	246493	335028	590024	666052	618705
Sub-Total	2055	14399	45086	71494	836	5254	21961	66943	135562	250837	341965	599776	689301	697150
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	5	126	322	1745	-	-	-	1707	2290	4837	11080	13832	15865	9674
TOTAL	32060	71526	140408	186740	16317	29539	53941	114520	213672	356124	502225	802488	905655	907314
APPLICATION OF FUNDS														
Investments	5315	10357	18931	15917	10984	12656	10614	18468	26249	25348	35162	40674	58556	76155
Shareholders'	450	1364	4235	8642	21	187	813	1542	5460	9621	15450	24967	24967	77919
Policyholders'	1658	13202	41240	64996	1438	5066	21070	67111	132557	247963	336925	603856	681917	628348
Assets Held To Cover Linked Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans	5768	4521	2160	866	637	1042	1177	1232	2383	5441	5277	4822	3506	2408
Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS														
Cash and Bank Balances	959	2526	4848	3310	531	2128	5202	7762	15183	17567	2553	16621	5024	12005
Advances and Other Assets	3401	4871	7715	8824	577	870	1591	1418	5405	14573	12248	11441	15375	15285
Sub-Total (A)	4361	7397	12563	12135	1108	2998	6792	9180	20588	32140	14801	28061	20399	27289
B. CURRENT LIABILITIES														
Provisions	2541	6172	11917	9557	1257	2197	5308	15871	19058	29762	20517	32710	29835	43503
Loans	762	359	235	231	36	55	156	458	1007	1376	1128	2062	1704	1796
Sub-Total (B)	3303	6531	12152	9787	1293	2252	5465	16329	20065	31138	21645	34772	31540	45299
NET CURRENT ASSETS (C) = (A - B)	1058	866	411	2347	(185)	746	1328	(7149)	523	1002	(6844)	(6711)	(11141)	(18010)
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)														
Debit Balance in Profit & Loss Account (Shareholders' Account)	2379	1997	4369	10073	3422	9842	18939	33325	46501	66749	116255	150726	147851	140494
Debit Balance in Policyholders' A/C	15432	39220	69063	83999	-	-	-	-	-	-	-	-	-	-
TOTAL	32060	71526	140408	186740	16317	29539	53941	114520	213672	356124	502225	802488	905655	907314

Note: Figure in bracket represents negative value

TABLE 23: LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

Particulars	BAJAJ ALLIANZ										BHARTI AXA									
	2002	2003	2004	2005	2006	2006	2007	2008	2009	2010	2011	2012	2006	2007	2008	2009	2010	2011	2012	
SOURCES OF FUNDS																				
SHAREHOLDERS' FUNDS:																				
Share Capital	14872	14908	14943	14976	15023	15023	15037	15071	15071	15071	15071	15071	110	15000	36611	68843	113135	152535	171865	
Share Application Money Pending Allotment	-	4933	9867	-	-	-	-	-	-	-	-	-	868	3800	3000	10000	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reserves And Surplus	-	-	-	11766	34953	34953	55016	105996	105996	105996	209870	340990	-	-	7689	8957	17399	17929	18599	
Credit/[Debit] Fair Value Change Account	-	-	(1)	-	7	7	1	1	1	-	-	-	0	(7)	81	(170)	152	194	2	
Sub-Total	14872	19841	24809	26742	49984	49984	70054	121067	121066	121066	224941	356061	978	18793	47381	85630	130687	1710659	190466	
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:																				
Credit/[Debit] Fair Value Change Account	-	-	-	70	130	130	154	985	70	284	375	558	-	-	-	-	2	13	(22)	
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	341	3090	7687	21308	40430	40430	67129	106290	179982	302934	384467	565386	-	81	578	1923	4295	6750	12147	
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	-	2856	55350	256932	256932	518684	1095417	1406530	2841462	3288417	2999946	-	543	5986	19900	79230	133914	159026	
Sub-Total	341	3090	10543	76727	297492	297492	585968	1202702	1586582	3144680	3673259	3563891	-	624	6564	21823	83527	140677	171150	
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	16	411	904	641	6823	6823	20297	39098	50233	38746	29290	22908	-	-	-	-	-	8	1285	
TOTAL	15229	23342	36256	104110	354299	354299	676319	1362868	1757881	3304492	3927490	3944860	978	19416	53945	107453	214213	311344	362901	
APPLICATION OF FUNDS																				
Investments	10985	12879	14076	16370	27809	27809	65365	114589	76952	154538	235208	360056	-	11544	17371	9589	9444	13867	17455	
Shareholders' Policyholders'	357	3501	8591	22018	47661	47661	90508	146870	232171	346223	409372	583294	-	81	581	1924	4298	6266	12498	
Assets Held To Cover Linked Liabilities	-	-	2856	55350	256932	256932	518684	1095417	1406530	2841462	3288417	2999946	-	543	5986	19900	79230	133922	160310	
Loans	-	1	5	10	34	34	186	309	770	1303	1471	1707	-	-	-	-	-	-	-	-
Fixed Assets	1939	2448	3112	3071	3646	3646	6357	10907	16444	17940	16537	22624	349	1069	3540	4413	2052	871	1074	
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS																				
Cash And Bank Balances	737	1473	4400	8473	29585	29585	41980	37309	35530	21869	43851	43824	140	139	1445	2928	4521	3432	2515	
Advances And Other Assets	1295	1551	2329	4008	7629	7629	8545	13679	17831	31116	38325	53646	371	1790	3389	9694	9280	10226	10506	
Sub-Total (A)	2032	3024	6729	12481	37214	37214	50525	50988	53360	52985	82176	97470	511	1930	4834	12621	13801	13658	13021	
B. CURRENT LIABILITIES																				
Provisions	1647	2729	5895	15611	38905	38905	80930	102447	80138	105187	95009	106549	540	3749	10282	14637	16033	12473	15660	
Provisions	1	0	119	155	524	524	977	2755	4267	6602	10682	13688	-	-	348	348	386	613	628	
Sub-Total (B)	1648	2729	6014	15766	39429	39429	81908	105202	84405	111789	105691	120237	540	3792	10610	14985	16419	13086	16288	
NET CURRENT ASSETS (C) = (A - B)	384	295	715	(3285)	(2215)	(2215)	(31383)	(54214)	(31045)	(58804)	(23515)	(22767)	(29)	(1863)	(5776)	(2363)	(2616)	571	(3267)	
MISCELLANEOUS EXPENDITURE																				
(To the extent not written off or adjusted)																				
Debit Balance In Profit & Loss Account	1564	4220	6901	10577	20431	20431	27601	48990	50058	1830	-	-	-	8043	32244	32475	89244	155846	174830	
(Shareholders' Account)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	15229	23342	36256	104110	354299	354299	676319	1362868	1757881	3304492	3927490	3944860	978	19416	53945	107453	214213	311344	362901	

Note: Figure in bracket represents negative value.

TABLE 23: LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

Particulars	BIRLA SUNLIFE										CANARA HSBC				DLF PRAMERICA							
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012		
SOURCES OF FUNDS																						
SHAREHOLDERS' FUNDS:																						
Share Capital	11908	14908	18000	29000	35000	46000	67150	127450	187950	196950	196950	196950	196950	40000	50000	70000	80000	13705	22130	29396	30517	
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reserves and Surplus	-	-	-	-	-	-	-	-	12000	48000	48000	48000	48000	12500	12500	12500	12500	-	-	8126	18652	
Credit/(Debit) Fair Value Change Account	-	-	-	-	-	1	3	1	2	3	0	0	0	-	-	-	0	5	-	1	-	-
Sub-Total	11908	14908	18000	29000	35000	46001	67153	127451	199952	244953	244950	244950	244950	52500	62500	82500	92500	13710	22131	37522	49170	
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:																						
Credit/(Debit) Fair Value Change Account	-	74	-	-	-	3	6	1	1	7	1	(16)	-	-	-	(24)	1	-	-	-	-	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	39994	78608	106086	143188	143188	3119	9659	26286	58996	4	99	584	2108	
Policy Liabilities	-	287	1237	3067	4901	7720	11769	18884	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	16	1616	9777	50840	116327	230114	364420	629582	819694	1458730	1745922	1813642	213388	107644	232648	354674	255	3081	8087	13821		
Sub-Total	16	1977	11014	53907	121228	237837	376195	648467	859688	1535344	1852008	1956814	24507	117303	258910	413672	259	3180	8671	15929		
Deferred Tax Liability	3	3	3	3	3	3	3	2588	12896	29842	46597	39589	-	-	-	-	-	-	-	-	-	37
Funds For Future Appropriations	3	3	3	3	3	3	3	2588	12896	29842	46597	39589	-	-	-	-	-	-	-	-	-	37
TOTAL	11927	16888	29017	82910	156230	283841	443351	778507	1072536	1810140	2142656	2241354	77007	179903	341410	506172	13969	25311	46193	65136		
APPLICATION OF FUNDS																						
Investments	9960	9578	6456	10738	12351	18170	27444	42228	46701	50440	69727	101533	27737	14502	13323	20895	7824	8354	13737	13385		
Shareholders'	4	290	1183	2412	4627	7199	10141	17464	50442	105817	160335	195831	32777	9534	27782	53725	16	165	491	1949		
Policyholders'	15	1616	9777	50840	116327	230114	364420	629582	819694	1458730	1745922	1813642	213388	107644	232648	354674	255	3081	8087	13821		
Assets Held To Cover Linked Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans	-	-	-	10	35	202	816	1499	2235	2655	2631	2502	-	-	-	-	-	-	-	-	-	-
Fixed Assets	1380	2074	2738	3091	3086	3904	5688	7104	8443	6882	3998	3959	-	-	-	-	-	1406	604	374	190	
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS																						
Cash and Bank Balances	445	683	2173	5107	5478	8269	18381	41259	51897	56980	58852	64047	2306	4954	8576	7687	464	743	1051	1717		
Advances and Other Assets	363	905	1161	1666	2046	3777	5802	7014	10443	12154	13717	23805	2800	3878	7834	11152	790	1741	2645	3900		
Sub-Total (A)	808	1588	3334	6773	7524	12046	24183	48273	62340	69133	72570	87652	5106	8832	16410	18839	1254	2485	3696	5617		
B. CURRENT LIABILITIES																						
Provisions	1072	2675	4537	8050	10334	16071	30899	53860	73986	81135	80083	96176	8723	14138	18598	19585	1156	3034	4746	7328		
	-	35	472	1216	1759	2209	2902	2771	2524	3231	4695	5412	120	117	191	30	76	118	177	254	254	
Sub-Total (B)	1072	2710	5009	9266	12093	18281	33880	56631	76519	84367	84778	101588	8843	14255	18789	19616	1232	3152	4922	7582		
NET CURRENT ASSETS (C) = (A - B)	(264)	(1112)	(1675)	(2493)	(4569)	(6235)	(9618)	(8359)	(14179)	(15233)	(12208)	(13736)	(3737)	(5423)	(2379)	(776)	22	(668)	(1226)	(1965)		
MISCELLANEOUS EXPENDITURE (To The Extent Not Written off or Adjusted)																						
Debit Balance in Profit & Loss Account (Shareholders' Account)	832	4442	10538	18312	24373	30486	44460	89887	159201	202750	172251	137623	23087	47703	66841	75748	4446	13775	24731	37556		
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	11927	16888	29017	82910	156230	283841	443351	778507	1072536	1810140	2142656	2241354	77007	179903	341410	506172	13969	25311	46193	65136		

Note: Figure in bracket represents negative value.

TABLE 23: LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

Particulars	EDELWEISS TOKIO						FUTURE GENERALI						HDFC STANDARD							
	2012	2007	2008	2009	2010	2011	2012	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
SOURCES OF FUNDS																				
SHAREHOLDERS' FUNDS:																				
Share Capital	15000	5	18500	46850	70200	105200	120300	16618	16618	21673	25441	31909	61927	80071	127064	179582	198800	199488	199488	
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	2874	-	-	-	-	-	-
Share Application Money Pending Allotment	-	600	-	3404	6258	5000	12410	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	40000	-	-	-	-	-	-	-	-	-	-	-	659	659	5529	5529	5529	22068	22014	
Reserves and Surplus	-	-	-	-	-	-	(47)	25	-	(78)	29	36	731	659	39	(776)	1844	(4)	(522)	
Credit/Debit/ Fair Value Change Account	6	-	-	3	(6)	(52)	(47)	-	-	-	-	-	-	-	-	-	-	-	-	
Sub-Total	55005	605	18500	50257	76452	110148	132663	16643	16643	21594	25469	31945	63317	83604	132631	184335	204173	221552	220980	
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
POLICYHOLDERS' FUNDS:																				
Credit/Debit/ Fair Value Change Account	-	-	-	1	-	-	-	-	-	-	344	1750	2096	912	1937	(2969)	2051	(154)	(3408)	
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Policy Liabilities	339	-	80	3217	18884	39017	61304	-	-	14375	33364	63774	114880	173915	243667	290924	376669	512333	738651	
Insurance Reserves	-	-	-	-	-	-	-	2789	-	-	-	-	-	-	-	-	-	-	-	
Provision For Linked Liabilities	235	-	-	8471	27838	55349	84312	99	-	1655	19183	19361	19361	285168	594516	687829	1552178	2052313	2380980	
Sub-Total	574	-	80	11690	46721	94366	145617	2789	2789	14375	35363	84707	236337	459995	840121	975785	1930898	2564492	3096223	
Deferred Tax Liability	-	-	-	-	2190	9354	774	48	321	26	-	-	255	595	2470	1184	25548	44723	46035	
Funds For Future Appropriations	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	55581	605	18580	61947	125363	213868	279054	16765	19753	35995	60833	116651	299909	544195	975222	1171303	2160620	2830767	3363238	
APPLICATION OF FUNDS																				
Investments																				
Shareholders'	48390	-	12959	15279	10202	11104	20063	11980	9731	8800	6395	9843	13809	15297	42131	42916	63048	69997	58942	
Policyholders'	835	-	201	3079	19019	38047	59403	141	3016	13104	33995	60879	116950	177829	232990	301527	434154	533498	799026	
Assets Held To Cover Linked Liabilities	235	-	-	8471	30028	64610	85087	-	67	65	58	120	294	285168	594516	687829	1552178	2052313	2380980	
Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Fixed Assets	1821	652	1315	7914	753	393	438	279	3368	4234	5028	7318	6013	7361	13318	14513	11438	23957	27955	
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A. CURRENT ASSETS																				
Cash and Bank Balances	414	55	1139	2224	5254	3769	5359	4460	1452	3726	5826	7335	28796	33636	44932	41087	30302	38373	54756	
Advances and Other Assets	2230	243	1003	4088	6437	8919	10441	711	993	1639	2344	4095	9901	19620	40825	54287	49178	67703	74336	
Sub-Total (A)	2644	297	2142	6312	11691	12688	15800	5171	2445	5385	8170	11430	38697	53255	85757	95374	79479	106076	129092	
B. CURRENT LIABILITIES																				
Provisions	410	701	1351	7885	10694	9217	11016	941	1495	2946	4094	10696	26586	38747	61291	88202	124854	130376	150027	
	855	0	37	178	278	412	340	23	92	183	207	287	308	1220	2088	1876	1501	1368	1368	
Sub-Total (B)	1266	701	1398	8063	10972	9629	11357	941	1518	3038	4277	10904	26873	39055	62512	90290	126732	131877	151394	
NET CURRENT ASSETS (C) = (A - B)	1379	(404)	744	(1751)	719	3060	4444	4230	927	2327	3893	527	11924	14200	23246	5083	(47251)	(25801)	(22302)	
MISCELLANEOUS EXPENDITURE																				
(To The Extent Not Written off or Adjusted)																				
Debit Balance in Profit & Loss Account																				
(Shareholders' Account)	2923	357	3352	28955	64642	96654	109620	135	2644	7465	9808	18782	31658	44214	68835	119131	146650	156550	129448	
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	55581	605	18580	61947	125363	213868	279054	16765	19753	35995	60833	116651	299909	544195	975222	1171303	2160620	2830767	3363238	

Note: Figure in bracket represents negative value.

TABLE 23: LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

Particulars	ICICI PRUDENTIAL											IDBI FEDERAL				INDIAFIRST						
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2010	2011	2012		
	(₹ Lakh)																					
SOURCES OF FUNDS																						
SHAREHOLDERS' FUNDS:																						
Share Capital	15000	19000	42500	67500	92500	118500	131230	140111	142726	142814	142846	142885	19891	44891	44924	69935	79946	20000	32500	47500		
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	5	-	-	-	-	-	-	-	-	-	-	
Share Application Money Pending Allotment	-	-	-	-	-	-	-	11	23	11	-	-	-	-	-	-	-	-	-	-	-	
Employees Stock Option Outstanding	-	-	-	-	-	524	194	192	85	9	-	-	-	-	-	-	-	-	-	-	-	
Reserves and Surplus	22	-	-	-	-	75938	237131	237131	335292	335884	336069	350237	-	-	-	-	-	13000	13000	13000	13000	
Credit/(Debit) Fair Value Change Account	-	-	-107	5	1	1803	2910	98	(15)	(96)	656	2076	(7)	(28)	7	(135)	2	44	6	18	18	
Sub-Total	15022	19000	42393	67505	92501	120827	210273	377543	478111	478622	479577	495198	19894	44863	44930	69799	79948	33044	45506	60518	60518	
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
POLICYHOLDERS' FUNDS:																						
Credit/(Debit) Fair Value Change Account	-	-	-	1333	2074	12467	10150	17752	2132	24934	23154	22031	-	-	1	(389)	(37)	-	-	-	-	
Revaluation Reserve-Investment Property	-	-	-	-	-	-	3163	3163	3163	689	689	7045	-	-	-	-	-	-	-	-	-	
Policy Liabilities	494	13320	32044	56886	79353	112248	176562	235459	299871	356933	588755	833800	27	2526	9778	26263	50544	125	3549	59754	59754	
Insurance Reserves	(2065)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision For Linked Liabilities	-	754	20817	86500	265406	699963	1307627	2445682	2805489	5037610	5823298	5748511	1137	27766	81402	140009	166354	17347	90054	149799	149799	
Sub-Total	(1571)	14074	52861	144720	346833	824678	1497502	2702056	3110655	5428166	6444896	6611387	1164	30292	91181	165883	216862	17472	93603	209555	209555	
Deferred Tax Liability	-	-	-	-	3175	11344	21485	53785	71733	123242	97220	75922	-	-	-	-	-	2	524	2381	2381	
Funds For Future Appropriations	-	-	-	-	-	956849	1729260	3133384	3660499	6030029	7016693	7162507	21048	75155	136111	235683	296810	50518	139633	272454	272454	
TOTAL	13451	33074	95254	212224	442509	956849	1729260	3133384	3660499	6030029	7016693	7162507	21048	75155	136111	235683	296810	50518	139633	272454	272454	
APPLICATION OF FUNDS																						
Investments	12154	5159	12814	21853	32095	44847	15672	21102	66201	126503	197647	347701	14996	29120	19492	32187	30268	32866	30860	42775	42775	
Shareholders'	-	13258	32994	57449	80454	125146	234211	344930	341641	445657	721719	911076	3	2516	9381	25037	49609	125	4644	22677	22677	
Policyholders'	-	754	20817	86500	265406	707865	1325232	2486615	2861395	5146926	5882653	5781737	1137	27766	81402	140009	166354	17349	90577	152194	152194	
Assets Held To Cover Linked Liabilities	-	-	-	216	252	142	404	379	1960	1160	869	957	-	-	-	-	-	-	-	68	68	
Loans	1418	2819	4142	5481	6301	6105	21944	32774	33121	26340	19826	18023	599	1897	1721	1703	1728	2908	3313	2488	2488	
Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Deferred Tax Asset	-	1024	1024	-	1079	2624	6900	21708	31808	29552	17844	10534	-	-	-	-	-	-	-	-	-	
A. CURRENT ASSETS																						
Cash and Bank Balances	341	1071	3204	5032	19959	24590	48238	61651	35588	30540	33032	28406	2352	6180	10853	7810	7953	1533	23134	40775	40775	
Advances and Other Assets	638	1196	2101	4694	7144	11211	23593	45466	36155	29660	33473	67002	1672	5311	8451	11570	20088	666	3871	3242	3242	
Sub-Total (A)	979	2267	5304	9697	27102	35800	71831	107117	71743	60200	66505	95408	4024	11492	19304	19380	28041	2199	27005	44017	44017	
B. CURRENT LIABILITIES																						
Provisions	1100	2740	6968	16184	37909	59349	99478	160819	113037	157170	159967	164640	2226	11043	19123	18709	22248	10104	28436	10615	10615	
Incidental Expenses Pending Capitalisation	-	-	-	195	842	1631	7625	20099	11979	2988	491	12960	38	170	136	174	179	29	10	89	89	
Sub-Total (B)	1100	2740	7091	16379	38750	60980	107103	180917	125017	160158	159458	177600	2264	11212	19259	18882	22427	10133	28446	10703	10703	
NET CURRENT ASSETS (C) = (A - B)	(121)	(473)	(1787)	(6683)	(11648)	(25180)	(35272)	(73801)	(53274)	(99358)	(92953)	(82192)	1750	280	45	498	5614	(7934)	(1440)	33313	33313	
MISCELLANEOUS EXPENDITURE																						
(To The Extent Not Written off or Adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Debit Balance In Profit & Loss Account	-	10532	25249	47407	68570	95279	160170	299676	377646	351849	271087	194670	2553	13576	24071	36249	43235	5204	11679	18937	18937	
(Shareholders' Account)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	13451	33074	95254	212224	442509	956849	1729261	3133384	3660499	6030029	7016693	7162507	21048	75155	136111	235683	296810	50518	139633	272454	272454	

Note: Figure in bracket represents negative value.

TABLE 23: LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

Particulars	ING VVSYA												KOTAK								2012		
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2002	2003	2004	2005	2006	2007	2008	2009	2010		2011	
SOURCES OF FUNDS																							
SHAREHOLDERS' FUNDS:																							
Share Capital	10921	16939	24458	32476	49000	69000	79000	101915	101915	146488	146488	10058	13066	15062	21133	24437	33035	48027	51029	51029	51029	51029	51029
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	6500	-	-	9500	18235	6459	-	-	-	5216	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reserves and Surplus	-	-	-	-	-	-	-	-	-	-	-	5216	-	-	-	-	5204	5204	5204	5204	5204	5204	10264
Credit/Debit] Fair Value Change Account	-	-	4	3	2	4	1	6	64	191	54	-	-	-	-	-	-	-	-	-	-	-	
Sub-Total	10921	16939	24461	38979	49002	69004	88501	108380	120214	146679	146542	15274	18282	20265	26337	29641	38238	53231	56233	56233	56233	56233	61293
Borrowings	77	133	185	185	111	41	10	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
POLICYHOLDERS' FUNDS:																							
Credit/Debit] Fair Value Change Account	-	-	12	46	1073	1120	1027	(447)	79	16	(515)	-	-	-	-	1505	5	-	-	-	-	4	
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Policy Liabilities	353	809	3169	11535	30478	48429	67456	91368	129594	184365	262418	349	2679	7442	15663	28151	40232	53211	70708	92368	115715	144095	
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	(2344)	(6576)	5031	33434	75652	126454	225634	292228	524026	524026	740180	
Provision For Linked Liabilities	-	-	2124	18807	28331	60839	128748	169728	327772	370302	337201	(1995)	(3897)	12195	49289	100458	167055	279215	363316	617420	795012	865517	
Sub-Total	430	942	5305	30388	59882	110388	197232	260650	457645	554682	599103	(1995)	(3897)	12195	49289	100458	167055	279215	363316	617420	795012	865517	
Deferred Tax Liability	-	-	-	-	-	-	-	661	2653	1990	685	-	-	-	-	-	-	-	-	-	-	-	
Funds For Future Appropriations	-	-	-	-	-	-	2049	661	2653	1990	685	-	-	10	10	157	1303	5320	10862	20569	20383	15882	
TOTAL	11351	17882	29951	69552	108994	179432	287791	369692	580712	703351	746330	13279	14385	32471	75616	130255	206596	337766	430411	694222	871628	962691	
APPLICATION OF FUNDS																							
Investments	7501	7580	3942	13516	16704	24787	19229	23386	18359	41169	38051	10031	7908	5718	5882	6570	8538	13130	28231	24918	32226	43039	
Shareholders'	354	809	3097	12084	27265	45909	67560	83721	131922	178843	251610	349	2679	7271	15717	29752	40269	57044	62777	101474	128367	173286	
Policyholders'	-	-	2124	13326	28331	60839	129055	169014	327729	369716	336450	-	-	5031	33692	75798	127747	230944	303080	544585	698635	756062	
Assets Held To Cover Linked Liabilities	11	11	11	9	42	102	223	464	823	1341	2027	40	48	26	23	72	232	333	583	522	577	637	
Loans	1037	1789	3003	3927	4690	4018	3112	2634	1732	964	952	1003	2001	2286	2307	1836	2428	4256	5690	5599	4385	3657	
Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A. CURRENT ASSETS	165	1870	6351	18458	8664	8128	14018	11760	9868	9465	8869	2059	1567	2942	5270	5710	12486	15356	12827	8695	10473	14263	
Cash and Bank Balances	781	1166	1534	6131	6291	6945	8938	18905	13463	18928	20260	829	1588	1704	2051	3432	4442	6765	9392	10628	9923	13933	
Advances and Other Assets	946	3036	7885	24589	14855	15074	22956	30665	23330	28393	29129	2888	3155	4645	7320	9142	16928	22122	22219	19757	20396	28196	
Sub-Total (A)	1558	2151	3169	20162	17386	23283	25761	31303	27978	28921	26705	1000	1329	3895	5165	8169	15517	22825	23204	26432	26318	40111	
B. CURRENT LIABILITIES	34	71	121	292	563	726	348	106	96	114	198	32	76	108	228	267	710	1106	1398	1714	1906	2074	
Provisions	1592	2222	3290	20454	17949	24009	26109	31409	28074	29035	26903	1032	1405	4002	5392	8457	16227	23931	24603	28416	28224	42184	
Sub-Total (B)	(646)	814	4595	4135	(2994)	(8935)	(3153)	(744)	(4744)	(641)	2226	1856	1750	643	1928	665	701	(1809)	(2383)	(8388)	(7828)	(13989)	
NET CURRENT ASSETS (C) = (A - B)	2004	1056	1704	15927	14380	14918	17871	18606	18172	17736	18907	997	1332	3297	5035	5043	15482	16630	15221	12741	12704	13122	
MISCELLANEOUS EXPENDITURE																							
(To The Extent Not Written off or Adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Debit Balance in Profit & Loss Account	3094	6880	13179	22555	34956	52713	71765	91215	104692	118899	115014	-	-	-	-	15541	26681	33868	32434	25512	15264	-	
(Shareholders' Account)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	11351	17882	29951	69552	108994	179432	287791	369692	580712	703351	746330	13279	14385	32471	75616	130256	206596	337766	430411	694222	871628	962691	

Note: Figure in bracket represents negative value.

TABLE 23: LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

Particulars	METLIFE																									
	MAX LIFE																									
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2010	2011	2012				
SOURCES OF FUNDS																										
SHAREHOLDERS' FUNDS:																										
Share Capital	10453	24963	25474	34608	46808	55743	46808	73243	103243	178243	183382	184100	194469	11000	11000	11000	16000	23500	23500	23500	33000	53000	76108	158000	177479	196957
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	799	799	799	799	-	-	-	-	-	-	-	-	-	-	-	-	-
Reserves and Surplus	-	-	-	-	690	570	690	800	749	13414	13518	18227	13414	13518	18227	13414	13518	18227	13414	13518	18227	-	-	-	-	-
Credit/(Debit) Fair Value Change Account	-	-	-	4	7	8	7	347	925	78	404	544	195	9	9	3	3	31	48	48	48	48	13	14	2	1
Sub-Total	10453	24963	25489	34612	47305	56321	47305	74390	104916	179121	205599	206157	220472	11000	11528	16003	23581	32548	32548	32548	62148	110570	173356	193668	193668	193668
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	820	3356	3347	3278	799
POLICYHOLDERS' FUNDS:																										
Credit/(Debit) Fair Value Change Account	-	-	-	-	-	-	-	-	-	0	7	21	144	-	-	-	-	-	-	-	-	-	-	-	-	0
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	16	2036	7122	18712	33498	56628	33498	91290	138680	196580	259314	340353	479374	9	539	1985	5473	11463	11463	11463	21905	33917	54541	75008	108659	187426
Insurance Reserves	-	(7822)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	-	-	-	2533	17796	2533	65460	185883	303498	657194	888956	986566	-	-	-	-	215	7424	7424	37162	122122	208889	481961	636574	649424
Sub-Total	16	(5786)	7122	18712	36031	74424	36031	156709	322743	498539	917115	1227330	1466085	68	669	1985	5985	18887	18887	18887	59057	156039	267377	560247	740842	837649
Deferred Tax Liability	-	-	-	-	-	554	-	695	4335	1685	6229	15136	42441	-	-	-	-	-	-	-	244	1605	3773	8074	7781	4932
Funds For Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	10469	19177	32611	56624	83337	131299	83337	231794	431994	679354	1128944	1448623	1728998	11068	12197	18220	29668	52139	52139	52139	122270	271809	444506	764288	955131	1039540
APPLICATION OF FUNDS																										
Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders'	7516	14125	8646	8520	11379	14083	11379	27097	41673	52291	83013	131989	218821	9833	5029	9231	9860	9583	9583	9583	21961	26078	25762	27434	28821	37737
Policyholders'	-	2063	6558	18712	34390	57399	34390	91936	144943	200183	270750	364698	516118	-	2970	1985	5473	11731	11731	11731	24949	36095	56586	82397	117633	200208
Assets Held To Cover Linked Liabilities	-	-	-	-	2533	17796	2533	65460	185883	303498	657194	888956	986566	-	-	-	-	215	7424	7424	36886	122893	210583	485242	636892	647157
Loans	-	-	-	-	2	2	2	-	-	483	861	1162	1587	-	-	-	-	7	7	7	50	170	414	977	1123	1273
Fixed Assets	1186	2292	3391	5548	5625	6839	5625	3011	15761	32497	27448	14020	11984	106	695	984	2238	2108	2108	2108	1704	5409	11464	10645	7372	3826
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS																										
Cash and Bank Balances	36	958	503	1694	1601	2212	1601	3969	1837	2165	18404	19249	26940	574	1054	1396	1785	2090	2090	2090	4154	13463	11495	8336	9248	27044
Advances and Other Assets	796	1309	1761	2719	4381	8226	4381	15164	27912	44500	44536	49405	56867	533	648	853	2000	2793	2793	2793	4701	9065	13714	12745	12746	15499
Sub-Total (A)	832	2267	2264	4413	5982	10438	5982	19132	29849	46655	62940	67654	82907	1107	1702	2249	3785	4882	4882	8655	25209	35172	33070	22080	21993	42544
B. CURRENT LIABILITIES																										
Provisions	670	2024	3957	7096	10295	14676	10295	26431	46768	56502	83700	106350	132407	262	1139	1568	3398	6350	6350	6350	17373	35172	33070	38311	31975	52724
	-	2	3	34	33	185	33	189	95	270	26	26	593	-	30	74	125	319	319	319	465	928	1604	2011	1838	2251
Sub-Total (B)	670	2026	3960	7130	10328	14861	10328	26620	46863	58772	83009	106376	133006	262	1169	1642	3423	6669	6669	17689	36100	34074	41322	33812	54976	
NET CURRENT ASSETS (C) = (A - B)	162	241	(1696)	(2717)	(4347)	(4423)	(4347)	(7488)	(17014)	(10107)	(20869)	(40722)	(50099)	845	534	607	362	(1786)	(1786)	(1786)	(9014)	(13573)	(9665)	(19242)	(11819)	(12482)
MISCELLANEOUS EXPENDITURE																										
(To The Extent Not Written off or Adjusted)																										
Debit Balance in Profit & Loss Account (Shareholders' Account)	1605	466	-	2362	33228	39234	33228	45281	60974	102775	102367	82991	36978	284	-	693	5574	15348	15348	15348	14420	12968	16845	14420	12968	16845
Debit Balance in Policyholders' A/C	-	-	15712	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	10469	19177	32611	56624	83337	131299	83337	231794	431994	679354	1128944	1448623	1728998	11068	12197	18220	29668	52139	52139	52139	122270	271810	444506	764288	955131	1039540

Note: Figure in bracket represents negative value.

TABLE 23: LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

Particulars	RELIANCE LIFE										SAHARA						
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS																	
SHAREHOLDERS' FUNDS:																	
Share Capital	12436	12436	16000	21710	33100	66400	114770	116233	116464	116584	119632	15649	15662	15675	23187	23200	23200
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	822	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	36630	158101	180970	192850	219803	-	-	-	354	354	6869
Reserves and Surplus	207	(15)	6	11	190	14	(202)	(729)	207	180	(227)	-	22	88	41	-	3920
Credit/Debit] Fair Value Change Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	12643	13244	16006	21721	33290	66414	151198	273605	297641	309615	339208	15649	15683	15763	23583	24302	30069
Borrowings	373	364	343	419	1	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:																	
Credit/Debit] Fair Value Change Account	-	-	1	9	102	36	(200)	(942)	677	648	(973)	-	-	3	-	95	31
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	11	254	832	1790	6568	13500	22428	32472	48758	93096	177572	1084	1585	2817	5841	10143	21444
Insurance Reserves	(1114)	(4236)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	23	983	7480	23500	92119	330159	555238	1270115	1634550	1574804	-	1827	4769	13663	20487	58491
Sub-Total	(730)	(3595)	1816	9279	30169	105655	352387	586769	1319550	1728294	1751403	1084	3412	7589	19504	30630	79966
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	-	-	-	-	-	-	-	1587	10264	19481	21926	-	29	33	29	48	821
TOTAL	11913	9649	18166	31419	63460	172069	503585	861962	1627456	2057389	2112537	16733	19125	23385	43115	54232	108379
APPLICATION OF FUNDS																	
Investments	-	8440	8617	8679	9864	14640	22223	39470	36931	37775	99756	12994	12926	13301	21565	17967	22355
Shareholders'	-	254	819	1790	6826	14212	25293	34266	52645	99112	185125	1086	1823	2987	5934	10208	16809
Policyholders'	-	23	983	7482	23500	92119	330159	555238	1276505	1648640	1591779	-	1539	4769	13663	20487	47465
Assets Held To Cover Linked Liabilities	-	-	-	-	188	123	140	2991	3018	3080	3170	-	-	-	-	2	10
Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets	694	730	805	1247	1445	5736	7044	4415	1397	813	696	764	801	681	722	815	673
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS																	
Cash and Bank Balances	12013	645	690	1032	5101	14672	41342	41025	49878	27220	19955	350	354	289	407	1565	2248
Advances and Other Assets	129	429	686	991	1799	5621	16799	14293	13452	20566	29455	674	734	779	1281	2112	2456
Sub-Total (A)	12142	1075	1376	2022	6900	20292	58141	55318	63330	47786	49410	1024	1088	1068	1688	3676	4704
B. CURRENT LIABILITIES																	
Provisions	919	841	1378	2129	7390	19771	69931	68634	73514	60132	60402	200	412	827	1484	1741	2735
	4	33	14	32	72	8993	-	111	243	-	5617	1	1	6	30	56	40
Sub-Total (B)	923	873	1392	2161	7462	28764	69931	68745	73757	60132	66019	201	413	833	1514	1797	2775
NET CURRENT ASSETS (C) = (A - B)	11219	201	(16)	(139)	(562)	(8471)	(11790)	(13427)	(10427)	(12346)	(16609)	824	674	235	174	1879	1929
MISCELLANEOUS EXPENDITURE																	
(To The Extent Not Written off or Adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Profit & Loss Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Shareholders' Account)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	11913	9649	18166	31419	63460	172069	503585	861962	1627456	2057389	2112537	16733	19125	23385	43115	54232	108379

Note: Figure in bracket represents negative value.

TABLE 23: LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

Particulars	(₹ Lakh)											
	SBI LIFE						SHRIRAM					
	2002	2003	2004	2005	2006	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS												
SHAREHOLDERS' FUNDS:												
Share Capital	12500	12500	17500	35000	42500	42500	50000	100000	100000	100000	100000	17500
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-
Reserves and Surplus	-	(11)	75	160	704	704	(936)	473	25487	62122	111893	8079
Credit/Debit] Fair Value Change Account	-	-	-	-	-	-	-	205	1036	848	3672	5
Sub-Total	12500	12489	17575	35160	43204	43204	49064	100677	126523	162970	215565	19965
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:												
Credit/Debit] Fair Value Change Account	-	0	239	299	3146	3146	(2079)	547	12197	5264	1111	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	1436	8466	26079	72673	139128	139128	241359	371157	966862	1331439	1828155	17389
Insurance Reserves	-	-	-	210	24398	24398	174954	528530	677284	1706268	2448886	25585
Provision For Linked Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	1436	8466	26318	73181	166671	166671	414234	900233	2685327	3785589	4473208	182000
Deferred Tax Liability	-	-	-	-	-	-	-	77	-	4022	2873	11
Funds For Future Appropriations	-	-	-	-	-	-	-	-	-	23	192	181
TOTAL	13936	20955	43893	108341	209875	209875	463298	1009988	1402472	2814312	3952581	202247
APPLICATION OF FUNDS												
Investments	10934	10851	14806	33837	44075	44075	59152	100586	93537	72830	96508	18833
Shareholders' Policyholders'	462	7230	23116	70219	136133	136133	231806	385751	682835	1088751	1466870	23884
Assets Held To Cover Linked Liabilities	-	-	-	210	24398	24398	174954	528530	678096	1708731	2452908	151072
Loans	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets	141	412	690	1580	2885	2885	3789	4488	6998	23270	28316	30
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	2163
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS												
Cash and Bank Balances	652	844	5072	5588	9768	9768	15042	11690	12806	32189	26566	14495
Advances and Other Assets	2301	2067	2580	5304	11950	11950	14836	16743	27728	32197	53254	5763
Sub-Total (A)	2953	2911	7653	10892	21718	21718	29878	28433	40534	64387	79821	10565
B. CURRENT LIABILITIES												
Provisions	564	1205	4766	11934	22587	22587	39097	44286	100712	143039	170652	13565
	1	5	6	13	95	95	150	2514	975	617	1189	429
Sub-Total (B)	565	1209	4772	11947	22683	22683	39247	46801	101687	143657	171841	13994
NET CURRENT ASSETS (C) = (A - B)	2388	1701	2881	(1055)	(965)	(965)	(9369)	(18368)	(61153)	(79270)	(92020)	530
MISCELLANEOUS EXPENDITURE												
(To The Extent Not Written off or Adjusted)	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Profit & Loss Account (Shareholders' Account)	11	760	2400	3550	3349	3349	2966	-	2168	-	-	-
Debit Balance in Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	13936	20955	43893	108341	209875	209875	463297	1009988	1402472	2814312	3952581	202247

Note: Figure in bracket represents negative value.

TABLE 23: LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

Particulars	STAR UNION DA-I-CHI					TATA AIA											
	2009	2010	2011	2012		2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
SOURCES OF FUNDS																	
SHAREHOLDERS' FUNDS:																	
Share Capital	15000	25000	25000	25000	-	18335	18335	22935	32100	44700	54700	87000	151950	192050	195350	195350	
Advance Against Share Capital	-	-	-	-	-	-	(28)	-	-	-	-	-	-	-	-	-	
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Employees Stock Option Outstanding	-	17000	17000	17000	-	-	-	-	-	-	-	-	-	-	-	-	
Reserves and Surplus	17	48	(7)	(89)	-	-	341	572	-	-	-	-	-	-	3	(33)	
Credit/Debit] Fair Value Change Account	15017	42048	41993	41912	-	18335	18308	23276	32672	44700	54700	87000	151950	192050	195353	195317	
Sub-Total																	
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:																	
Credit/Debit] Fair Value Change Account	-	-	-	-	-	-	-	-	10	1152	436	1041	(2043)	4476	6010	4760	
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	61239	100105	146388	209042	273246	340059	418985	
Policy Liabilities	462	4318	25400	70190	-	451	5029	18460	33152	-	-	-	-	-	-	-	
Insurance Reserves	3449	48474	117369	187072	-	117	-	1812	8342	37449	87227	194935	246132	615554	853441	931444	
Provision For Linked Liabilities	3911	52792	142769	257262	-	568	5029	20272	41505	99940	187768	342364	453131	893276	1199509	1355189	
Sub-Total																	
Deferred Tax Liability	-	-	-	-	-	-	-	-	3018	4345	10798	17087	13628	15359	19360	23105	
Funds For Future Appropriations	18928	94841	184762	299173	-	18903	23337	43548	77194	148885	253266	446451	618708	1100685	1414223	1573612	
TOTAL																	
APPLICATION OF FUNDS																	
Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders'	12500	35369	34394	25848	-	10276	9257	7342	12151	16771	23747	27889	23910	39835	44833	57815	
Policyholders'	11	3605	22913	65216	-	451	4518	18051	34880	67174	112057	163743	221325	286568	361962	460076	
Assets Held To Cover Linked Liabilities	3449	48474	117370	187073	-	117	-	1812	8342	37308	86813	194202	245819	619149	859016	930871	
Loans	-	-	-	2	-	-	22	50	147	147	465	1207	2897	4534	6251	9052	
Fixed Assets	2155	2062	1767	2750	-	1543	1534	1662	3945	4116	3567	9785	15579	10828	5115	2739	
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A. CURRENT ASSETS																	
Cash and Bank Balances	4348	11649	13224	13976	-	3203	1598	3251	5239	7266	8270	7493	19550	13569	13974	9234	
Advances and Other Assets	630	3418	5543	9867	-	1478	2179	4197	6516	8309	11246	17426	20563	20569	25487	31489	
Sub-Total (A)	4978	15067	18768	23843	-	4681	3777	7449	11755	15575	19516	24919	40114	34138	39461	40723	
B. CURRENT LIABILITIES																	
Provisions	6107	13660	17642	17896	-	1284	3009	5683	11487	15473	23084	38890	50971	54604	57586	57077	
	24	182	12	38	-	-	20	88	383	62	382	865	949	748	636	363	
Sub-Total (B)	6131	13842	17654	17933	-	1284	3029	5771	11870	15536	23466	39755	51920	55352	58222	57440	
NET CURRENT ASSETS (C) = (A - B)	(1153)	1225	1114	5910	-	3397	748	1678	(115)	39	(3950)	(14836)	(11807)	(21214)	(18761)	(16717)	
MISCELLANEOUS EXPENDITURE																	
(To The Extent Not Written off or Adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance in Profit & Loss Account (Shareholders' Account)	1965	4106	6935	9495	-	2882	108	12981	17940	23331	30567	64461	120985	160986	155807	129776	
Debit Balance in Policyholders' A/C	-	-	270	2880	-	-	7172	43548	77194	148885	253266	446451	618708	1100685	1414223	1573612	
TOTAL	18928	94841	184762	299173	-	18903	23337	43548	77194	148885	253266	446451	618708	1100685	1414223	1573612	

Note: Figure in bracket represents negative value

TABLE 23: LIFE INSURERS: BALANCE SHEET (Concid.)
(As on 31st March)

(₹ Lakh)

Particulars	INDUSTRY TOTAL											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS												
SHAREHOLDERS' FUNDS:												
Share Capital	54479	166111	222811	308225	435041	589073	812366	1229484	1825369	2101923	2366119	2493138
Advance Against Share Capital	-	-	-	-	-	9000	11974	34449	15342	18487	7356	12410
Share Application Money Pending Allotment	-	-	23153	27113	19719	868	4400	12511	19886	24503	7995	7581
Employees Stock Option Outstanding	-	-	-	-	-	524	194	192	884	7908	7995	7581
Reserves and Surplus	22	16236	-	-	12456	53600	167565	431763	679577	818302	1004143	1298848
Credit/Debit] Fair Value Change Account	-	-	(198)	484	6024	8719	2511	1196	(1591)	3759	2798	5443
Sub-Total	54501	182347	245763	335822	473240	661783	999010	1709594	2539466	2974883	3388412	3817420
Borrowings	-	509	628	760	1055	815	861	3605	3948	3278	1609	799
POLICYHOLDERS' FUNDS:												
Credit/Debit] Fair Value Change Account	17061	304216	154383	2169259	2820100	6543917	6215855	8613352	2774512	11445200	12523892	8954369
Revaluation Reserve-Investment Property	-	-	-	-	-	-	3163	3163	3163	6689	6689	7045
Policy Liabilities	18752747	22960896	27375035	32310352	38447312	45572388	53474819	62895362	74339003	86986116	102836340	120851081
Insurance Reserves	(1924)	228149	238168	279479	282624	2939879	281038	361243	364672	366985	605452	693292
Provision For Linked Liabilities	235	2849	32038	194112	1023193	2939883	6868044	14048281	17392713	33595999	38666368	36508608
Sub-Total	18768119	23496619	27800251	34921578	42573229	55335668	66842919	85921401	94878010	132404265	158364690	167015195
Deferred Tax Liability	-	350558	-	-	-	-	18	-	-	-	-	-
Funds For Future Appropriations	51	350558	960	3415	8812	27941	57743	133303	196318	308257	335939	315582
TOTAL	18822671	24029524	28046974	35260815	43056337	56026207	67900550	87767904	97613794	135687405	158364765	171148196
APPLICATION OF FUNDS												
Investments	41610	108653	120398	135458	201624	282912	396371	607131	727211	954251	1291451	1886610
Shareholders'	14249388	18662050	22713263	29869372	35912989	45915582	52193660	62180383	66204758	86732230	101754780	113394947
Assets Held To Cover Linked Liabilities	15	2487	32621	177985	965646	2829025	6890261	14351161	17776656	34796990	40256381	38168296
Loans	3169685	3426908	3707598	4356168	5199693	5513567	6310656	7325803	7960813	8315986	8410128	8692647
Fixed Assets	94040	111466	131069	146638	164430	172450	216304	337766	485259	483834	428790	427892
Incidental Expenses Pending Capitalisation	-	-	-	-	-	658	-	-	-	-	-	-
Deferred Tax Asset	-	1024	1024	-	1079	2626	6900	21708	31808	29552	17844	10534
A. CURRENT ASSETS												
Cash and Bank Balances	483988	740539	1000886	1051284	885925	1421411	1555918	2092488	2034927	1763961	2699647	5246439
Advances and Other Assets	1266561	1387547	1626612	1555928	1666634	1902266	2233152	2740162	3452740	3856425	4228997	5904877
Sub-Total (A)	1750549	2128086	2627497	2607212	2552560	3323677	3789070	4832650	5487667	5620836	6920645	11151317
B. CURRENT LIABILITIES												
Provisions	319180	393846	505138	647166	633553	825644	898995	1345966	1174427	1649027	1152769	2782020
	166008	43461	865852	1552802	1568191	1563249	1594646	1611884	1616639	1621394	1634991	1678940
Sub-Total (B)	485188	437307	1370990	2199968	2201744	2388894	2494540	2957850	2791066	3270421	2787760	4460960
NET CURRENT ASSETS (C) = (A - B)	1265361	1690779	1256507	407244	350816	934783	1294530	1874800	2696601	2349965	4140885	6690357
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	-	237	108	-	1030	371	498	374	254	7580	7559	7033
Debit Balance in Profit & Loss Account (Shareholders' Account)	2572	25920	68675	160974	248108	366497	561218	988459	1537093	1808714	1805225	1619657
Debit Balance in Policyholders' A/C	-	-	18682	6977	10924	7736	30153	80318	193342	205602	251648	250225
TOTAL	18822671	24029524	28046974	35260818	43056337	56026207	67900550	87767904	97613794	135687405	158364690	171148196

Note: Figure in bracket represents negative value

**TABLE 24: LIFE INSURANCE CORPORATION OF INDIA - POLICYHOLDER ACCOUNT
(NON - PARTICIPATING)**

	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	349	93	1122	1306	1231	1266	1344	1053	921	778	781	737.03
Profit/Loss on sale/redemption of Investments		(12)	89	(2)	2912	(27)	(20)	(26)	(26.64)	(26.64)	(26.64)	(26.67)
Change in Policy Liabilities		(214)	(1818)	(4042)	(5091)	(1793)	(1805)	(1166)	(1291)	(1283.18)	(1325.46)	(1614.56)
Others	16	3	3	1	1	1						
Interest on premium											5	5
Interest, Dividend & Rent - (Gross)	484	471	281	328	533	722	871	941	1076	1283	1416	1541
TOTAL (A)	849	339	(324)	(2409)	(414)	169	390	802	680	751	850	641
Claims Incurred (Net)	329	355	450	423	444	433	497	970	700	762	717	513
Commission	7	2	47	41	26	22	26	21	19	14	13	12
Operating Expenses related to Insurance Business	27	16	69	109	62	60	70	(11)	91	59	60	48
Others	174	177	(116)	11			15		16			
Provision for Bad & Doubtful Debts											6	3
Provision for Taxation											17	18
TOTAL (B)	537	550	449	584	532	515	608	1063	826	835	812	603
Operating Profit/(Loss) C = (A - B)	312	(211)	(773)	(2993)	(946)	(346)	(218)	(261)	(146)	(84)	38	38
APPROPRIATIONS												
Transfer to Shareholders' Account	312	(211)	(773)	(2993)								
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	312	(211)	(773)	(2993)	(946)	(346)	(218)	(261)	(146)	(84)	38	38

Note: Figures in brackets indicate the negative value.

**TABLE 25: LIFE INSURANCE CORPORATION OF INDIA - SHAREHOLDER ACCOUNT
(NON - PARTICIPATING)**

Particulars	(₹ Lakh)											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance												
(b) Marine Insurance												
(c) Miscellaneous Insurance	(312)	(211)	(773)	(2993)	(946)	(346)	(218)	(261)	(146)	(84)	38	38
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent - Gross												
(b) Profit on sale of investments												
Less: Loss on sale of investments												
TOTAL (A)	(312)	(211)	(773)	(2993)	(946)	(346)	(218)	(261)	(146)	(84)	38	38
PROVISIONS (Other than taxation)												
(a) For diminution in the value of investments												
(b) For doubtful debts												
(c) Others												
OTHER EXPENSES												
(a) Expenses other than those related to Insurance Business												
(b) Bad debts written off												
(c) Others												
TOTAL (B)												
Profit Before Tax	(312)	(211)	(773)	(2993)	(946)	(346)	(218)	(261)	(146)	(84)	38	38
Provision for Taxation												
Profit after Tax	(312)	(211)	(773)	(2993)	(946)	(346)	(218)	(261)	(146)	(84)	38	38
APPROPRIATIONS												
(a) Interim dividends paid during the year												
(b) Proposed final dividend												
(c) Dividend distribution tax												
(d) Transfer to any Reserves or Other Accounts												
(e) Transfer to General Reserve												
(f) Balance of profit/loss brought forward from last year												
(g) Balance carried forward to Balance Sheet	(312)	(211)	(773)	(2993)	(946)	(346)	(218)	(261)	(146)	(84)	38	38

Note: Figures in brackets indicate the negative values.

TABLE 26: LIFE INSURANCE CORPORATION OF INDIA - BALANCE SHEET
(NON - PARTICIPATING)
(As on 31st March)

Particulars	(₹ Lakh)											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS												
Share Capital	5035	4725	5770	6819	10963	12411	13997	14903	16048	17247	18573	20187
Policy Liabilities	34	36	36	36	36	36	36	36	36	36	36	36
Reserves and Surplus	7	840	865	2772	7	7	7	7	7	28	21	1
Fair value change account												
Borrowings												
TOTAL	5076	5601	6671	9626	11006	12453	14040	14945	16090	17311	18629	20224
APPLICATION OF FUNDS												
Investments	4846	5072	3864	8386	10497	10453	13211	13182	17140	16964	18125	20007
Loans	5											
Fixed Assets												
Current Assets:												
Cash and Bank Balances	16	10	2487	15	16	1566	4	1827	398	209	186	52
Advances and Other Assets	555	582	406	1299	571	860	893	16	169	591	572	549
Total Current Assets (A)	569	592	2893	1314	587	2427	897	1842	567	800	758	601
Current Liabilities	56	63	86	74	79	427	68	79	1616	453	199	312
Provisions	288									0	55	73
Total Current Liabilities (B)	344	63	86	74	79	427	68	79	1616	453	254	385
Net Current Assets (C) = (A - B)	225	529	2807	1240	509	2000	829	1763	(1049)	346	504	216
Miscellaneous Expenditure (to the extent not written off)												
Debit balance in Profit and Loss A/c												
TOTAL	5076	5601	6671	9626	11006	12453	14040	14945	16090	17311	18629	20224

Note: Figures in brackets indicate the negative values.

**TABLE 28: PERSISTENCY OF LIFE INSURANCE POLICIES
(BASED ON NUMBER OF POLICIES)**

Insurer	2009-10					2010-11					2011-12				
	13*	25*	37*	49*	61*	13*	25*	37*	49*	61*	13*	25*	37*	49*	61*
LIC of India	69.00	64.00	62.00	58.00	NA	64.00	58.00	47.00	53.00	49.00	67.00	61.00	53.00	46.00	51.00
Aegon Religare	54.00	NA	NA	NA	NA	62.00	42.00	NA	NA	NA	57.00	54.00	30.00	NA	NA
Aviva	48.00	45.00	40.00	31.00	28.00	53.00	42.00	31.00	27.00	24.00	58.00	47.00	25.00	24.00	19.00
Bajaj Allianz	52.00	81.00	14.00	51.00	63.00	56.31	80.96	18.91	61.61	72.58	54.57	85.76	19.03	51.85	43.50
Bharti AXA	46.90	47.00	54.00	NA	NA	60.00	49.00	55.00	29.00	NA	58.20	51.60	46.80	52.20	39.60
Birla Sunlife	70.18	63.55	61.70	59.86	58.64	83.00	77.00	72.00	64.00	55.00	82.00	77.00	72.00	62.00	53.00
Canara HSBC	88.50	NA	NA	NA	NA	85.00	91.00	NA	NA	NA	79.60	88.90	64.70	NA	NA
DLF Pramerica	39.00	NA	NA	NA	NA	48.35	31.85	NA	NA	NA	48.94	40.96	33.16	NA	NA
Edelweiss Tokio	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Future Generali	35.33	NA	NA	NA	NA	55.46	50.19	NA	NA	NA	47.95	48.38	51.54	NA	NA
HDFC Standard	57.26	52.42	34.05	30.00	40.13	71.97	88.17	52.35	71.73	84.56	75.35	88.11	63.50	66.38	78.40
ICI Prudential	72.74	87.19	37.29	55.46	72.37	75.80	88.70	30.10	46.30	65.20	77.00	86.70	31.80	50.60	65.30
IDBI Fortis	66.74	NA	NA	NA	NA	71.65	88.57	NA	NA	NA	66.38	85.91	83.55	NA	NA
IndiaFirst	NA	NA	NA	NA	NA	71.49	NA	NA	NA	NA	72.43	71.56	NA	NA	NA
ING Vysya	57.31	50.75	34.91	21.58	42.86	67.70	51.00	26.60	23.00	16.10	65.00	55.00	38.00	36.00	38.00
Kotak Mahindra	69.11	61.86	33.70	33.45	36.15	70.00	60.00	49.00	40.00	39.00	70.00	61.00	50.00	40.00	40.00
Max Life	68.00	67.00	50.00	45.00	60.00	70.00	60.00	49.00	40.00	39.00	75.00	62.00	42.00	39.00	31.00
Met Life	67.29	60.09	56.16	52.98	50.03	66.18	59.66	55.04	51.16	47.92	63.56	56.84	50.32	47.44	44.82
Reliance	51.23	52.29	23.21	39.72	46.57	52.70	81.50	34.40	74.50	85.80	55.90	78.10	29.10	70.30	76.70
Sahara	71.92	60.96	49.53	52.41	63.09	73.55	63.13	44.06	45.80	49.23	73.73	65.14	43.04	39.92	41.74
SBI Life *	57.83	48.49	26.89	38.14	46.71	68.81	49.69	21.30	24.19	40.73	71.77	60.52	20.54	16.27	23.35
Shriram	54.26	45.48	25.52	25.77	NA	51.20	45.90	23.70	26.00	26.30	51.40	82.30	39.10	80.30	84.70
Star Union Diachi	NA	NA	NA	NA	NA	65.00	36.00	NA	NA	NA	65.00	56.00	49.00	NA	NA
Tata AIA	34.50	19.90	23.30	33.30	35.80	36.87	17.00	18.32	20.45	26.56	44.71	18.10	17.32	16.13	14.03

* Persistency ratio for 13th, 25th, 37th, 49th and 61st months.

NA: Not Available.

Note The Analysis is based on persistency on number of policies. It is felt the persistency on premium gets skewed if one policy with large premium gets lapsed.

The above data is extracted from the public disclosures made by life insurers in accordance to IRDA Circular No. IRDA/F&I/CIR/F&A/012/01/2010 dated 28th January, 2010.

TABLE 29: NUMBER OF INDIVIDUAL AGENTS OF LIFE INSURERS
(As on 31st March)

Insurer	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Aegon Religare	-	-	-	-	-	-	-	2309	7617	10861	7313
Aviva	-	1868	5002	3806	10974	29052	35307	30838	32728	23219	19126
Bajaj Allianz	4377	14157	36251	32565	109141	216191	250239	204941	167741	189667	173146
Bharti AXA	2009	6179	12696	5288	17738	1235	14045	28932	33011	15512	14842
Britia Sunlife	-	-	-	-	-	56490	109034	164363	168124	144573	131297
Canara HSBC*	-	-	-	-	-	-	-	-	-	-	0
DLF Pramerica	-	-	-	-	-	-	-	113	2115	5199	7122
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-	825
Future Generali	-	-	-	-	-	-	11	24437	42613	52666	41281
HDFC Standard	3062	10145	17178	23679	34881	74016	144734	207741	199522	142238	106259
ICICI Prudential	11447	18344	32706	56600	72481	234000	290993	276929	211169	176076	131220
IDBI Federal	-	-	-	-	-	-	279	6509	7737	7882	7400
IndiaFirst	-	-	-	-	-	-	-	-	-	296	1658
ING Vysya	1185	2291	5714	10379	21544	33944	52760	76058	53273	34957	29396
Kotak Mahindra	1348	3730	6511	2900	12523	24484	34723	42083	35897	38269	31297
Max Life	1912	3379	5608	7567	12510	21700	33717	78287	64645	40065	35368
MetLife	417	1454	3155	3336	9985	20848	36798	60727	63300	28840	29418
Reliance Life	484	1599	6381	5005	19956	95622	184194	149613	195565	189433	150590
Sahara	-	-	-	-	78	9797	12839	13515	13856	14180	14578
SBI Life	733	1486	2181	2080	5046	18019	22360	43534	23753	33353	30514
Shriram	-	-	-	-	5759	10384	17659	19759	21554	10139	6380
Star Union Dai-ichi	-	-	-	-	-	-	-	-	69	128	550
TATA AIA	7038	15451	32890	17737	35336	28105	52544	107670	151557	87223	46948
Private Total	34012	80083	166273	170942	367952	873887	1292236	1538358	1495846	1244776	1016528
LIC	792112	988358	1098910	1041737	1052283	1103047	1193744	1344856	1402807	1337064	1278234
Industry Total	826124	1068441	1265183	1212679	1420235	1976934	2485980	2883214	2898653	2581840	2294762

* the number of Individual agents was Nil as on 31st March, 2012.

Note: “-” indicates that the company has not started its operations.

TABLE 30: NUMBER OF CORPORATE AGENTS OF LIFE INSURERS
(As on 31st March)

Insurer	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Aegon Religare	-	-	-	-	-	-	-	7	10	4	6
Aviva	-	2	42	13	3	5	21	17	15	11	11
Bajaj Allianz	18	45	91	115	26	87	520	682	864	289	246
Bharti AXA	-	-	-	-	-	2	2	12	13	13	7
Birla Sunlife	33	139	511	187	34	93	161	317	380	164	90
Canara HSBC	-	-	-	-	-	3	-	3	5	7	7
DLF Pramerica	-	-	-	-	-	-	-	2	11	7	10
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-	-
Future Generali	-	-	-	-	-	-	-	4	9	12	8
HDFC Standard	35	75	171	51	15	33	848	371	374	8	8
ICICI Prudential	80	136	179	40	7	17	46	47	22	15	14
IDBI Federal	-	-	-	-	-	2	2	41	8	6	3
IndiaFirst	-	-	-	-	-	1	-	-	2	6	9
ING Vysya	3	8	161	98	-	22	41	53	58	1027	9
Kotak Mahindra	12	55	225	76	11	53	235	100	95	25	24
Max Life	-	4	12	1	12	21	29	84	81	55	23
MetLife	5	10	41	38	2	21	35	37	29	12	10
Reliance	1	9	43	8	4	12	39	126	225	67	45
Sahara	-	-	-	1	-	1	1	5	9	8	8
SBI Life	-	6	172	10	8	27	23	94	127	100	73
Shriram	-	-	-	-	-	-	4	4	9	7	9
Star Union Dai-ichi	-	-	-	-	-	1	-	2	2	9	9
TATA AIA	68	108	186	42	20	29	63	83	72	18	13
Private Total	255	597	1834	680	142	430	2070	2091	2420	1870	642
LIC	20	160	602	139	74	226	345	415	510	295	240
Industry Total	275	757	2436	819	216	656	2415	2506	2930	2165	882

Note: "-" indicates that the company has not started its operations.

Table 31: AVERAGE NUMBER OF POLICIES SOLD BY INDIVIDUAL AND CORPORATE AGENTS

Insurer	INDIVIDUAL AGENT					CORPORATE AGENT				
	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Aegon Religare	-	6	4	4	4	-	223	359	973	1125
Aviva	6	7	3	3	3	1332	1211	1667	3870	7067
Bajaj Allianz	9	6	5	4	3	3701	1824	1286	1247	1717
Bharti AXA	6	6	3	4	4	669	2535	1371	560	74
Birla Sunlife	7	9	4	3	3	379	585	2471	1465	2597
Canara HSBC	-	-	-	-	-	-	23819	24964	18549	10233
DLF Pramerica	-	6	7	5	5	-	26	675	630	1839
Edelweiss Tokio	-	-	-	-	12	-	-	-	-	-
Future Generali	85	7	4	2	2	-	-	27040	17432	6203
HDFC Standard	6	4	3	3	3	260	428	704	1751	47211
ICICI Prudential	6	4	3	3	2	7478	7723	7413	13195	16328
IDBI Federal	9	10	4	4	3	1954	2061	2226	7951	10292
IndiaFirst	-	-	-	4	5	-	-	70756	27792	14468
INGVysya	6	4	3	4	6	1266	804	1178	116	84
Kotak Mahindra	5	4	4	3	3	599	1523	686	970	2221
Max Life	16	13	7	7	6	12420	6518	4060	5031	7460
MetLife	4	3	2	3	3	2691	4740	4213	2800	9489
Reliance	4	4	5	4	4	2443	7448	5840	6412	6072
Sahara	10	8	6	5	5	112	235	518	325	121
SBI Life	17	11	13	8	6	16154	5659	4405	3118	3820
Shriram Life	5	4	4	3	5	1636	2314	2642	1506	4286
Star Union Dai-ichi	-	-	-	3	12	-	13245	54096	17719	16333
TATA AIA	8	7	4	3	2	1538	1166	1155	1945	2823
Private Average	7	6	4	4	3	1798	1857	2289	1976	2533
LIC	32	28	28	26	27	1905	2190	1606	1708	2194
Industry Average	20	16	15	15	16	1815	1908	2172	1933	2474

- indicates that no business was procured during the financial year

TABLE 32: AVERAGE NEW BUSINESS PREMIUM FOR INDIVIDUAL AND CORPORATE AGENTS

(In ₹ Lakh)

Insurer	INDIVIDUAL AGENT				CORPORATE AGENT					
	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Aegon Religare	-	0.66	1.10	1.02	1.05	-	37.65	116.00	552.51	504.77
Aviva	0.96	0.95	0.96	1.05	1.13	471.11	310.89	469.00	1295.60	2260.40
Bajaj Allianz	1.78	1.13	1.16	0.80	0.66	467.74	196.24	110.39	124.02	198.33
Bharti AXA	0.94	0.72	0.77	0.70	0.81	94.19	445.46	384.20	228.31	26.08
Birla Sunlife	1.36	1.17	0.84	0.71	0.58	320.70	285.36	180.23	143.56	251.58
Canara HSBC	-	-	-	-	-	-	19759.10	15399.50	11631.39	6695.57
DLF Pramerica	-	1.94	1.73	1.23	0.90	-	1.66	101.68	109.12	202.45
Edelweiss Tokio	-	-	-	-	1.70	-	-	-	-	-
Future Generali	3.19	0.85	0.61	0.40	0.30	-	-	3094.71	1557.25	736.50
HDFC Standard	1.15	0.67	0.62	0.64	0.48	116.81	196.79	389.06	1166.84	25717.58
ICICI Prudential	1.67	1.00	0.98	1.07	0.84	2710.01	3509.27	4821.60	12953.60	8884.11
IDBI Federal	1.83	1.70	1.31	1.32	0.82	934.00	1114.00	1149.23	4283.57	4597.35
IndiaFirst	-	-	-	3.69	2.26	-	-	20159.00	12703.38	4833.48
INGVysya	1.20	0.73	0.56	0.91	1.30	226.02	214.56	383.04	34.13	37.90
Kotak Mahindra	1.61	1.23	1.24	1.06	0.76	171.94	349.95	407.71	603.76	1638.20
Max Life	3.19	1.99	1.56	1.79	1.62	1893.07	905.88	550.11	1195.16	2348.71
MetLife	1.08	0.81	0.57	0.82	1.25	1094.94	1868.75	1630.28	1037.59	3866.76
Reliance	0.93	0.74	0.91	0.81	0.53	462.76	706.10	446.56	447.69	540.85
Sahara	1.07	0.99	0.75	0.64	0.49	64.04	17.40	58.42	26.16	7.05
SBI Life	6.50	3.93	3.65	3.55	2.08	7067.36	2024.16	1792.47	1861.58	1769.24
Shriram Life	1.56	1.10	1.10	1.49	1.76	417.94	448.32	532.92	335.25	879.28
Star Union Dai-ichi	-	-	-	0.37	1.73	-	4584.65	24520.00	10723.71	7944.56
TATA AIA	1.11	0.89	0.66	0.67	0.70	434.52	288.29	232.57	342.55	602.02
Private Average	1.62	1.10	1.01	0.99	0.81	453.10	443.79	492.56	594.82	816.29
LIC	4.22	3.10	3.59	3.75	3.14	207.81	232.84	235.62	313.42	444.90
Industry Average	2.95	2.03	2.21	2.34	2.03	414.00	411.21	448.84	550.36	751.08

'-' indicates no business procured during the financial year.

TABLE 33: AVERAGE PER POLICY PREMIUM FOR INDIVIDUAL AND CORPORATE AGENTS

(In ₹)

Insurer	INDIVIDUAL AGENT				CORPORATE AGENT					
	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Aegon Religare	-	10217	26564	26311	29138	-	16894	32276	56801	44861
Aviva	15075	13578	30143	37138	37827	35377	25666	28134	33475	31987
Bajaj Allianz	20479	19089	23176	20535	21557	12640	10757	8584	9949	11548
Bharti AXA	15178	12151	22939	17136	20247	14079	17574	28014	40758	35057
Birla Sunlife	19147	13625	19748	20986	17443	84581	48821	7295	9799	9686
Canara HSBC	-	-	-	-	-	-	82954	61687	62707	65432
DLF Pramerica	-	34213	24749	25029	19379	-	6374	15069	17311	11006
Edelweiss Tokio	-	-	-	-	13688	-	-	-	-	-
Future Generali	3745	12822	16189	20026	16971	-	-	11445	8934	11873
HDFC Standard	19327	18190	18924	23819	17411	44927	46025	55255	66657	54473
ICICI Prudential	26632	22855	30768	37525	36621	36238	45439	65046	98174	54411
IDBI Federal	21250	17658	32199	30459	26732	47799	54045	51620	53875	44671
IndiaFirst	-	-	-	82490	41601	-	-	28491	45709	33407
INGVysya	19325	16643	18256	21547	22970	17856	26693	32512	29321	44952
Kotak Mahindra	34083	27961	32471	32337	29562	28724	22970	59391	62258	73762
Max Life	19437	15417	21183	24089	26226	15242	13897	13550	23754	31484
MetLife	26469	25490	26275	30379	39833	40688	39425	38697	37052	40751
Reliance	23002	17112	18931	21077	14692	18944	9481	7647	6982	8907
Sahara	11147	11840	12779	13417	10094	57179	7414	11277	8041	5819
SBI Life	38323	35976	29013	46088	32699	43749	35770	40695	59699	46315
Shriram Life	29233	26528	29913	52354	32043	25546	19376	20172	22261	20513
Star Union Dai-ichi	-	-	-	13022	14911	-	34614	45327	60522	48642
TATA AIA	13119	12608	16783	21669	28344	28260	24722	20128	17608	21329
Private Average	22739	18977	23027	27002	23912	25196	23900	21523	30109	32222
LIC	13170	11227	12940	14159	11698	10908	10634	14676	18350	20280
Industry Average	14863	12731	14497	15792	12966	22805	21549	20662	28468	30363

The blank cells indicate no business procured during the financial year.

TABLE 34: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS

State/Union Territory	Aegon Religare				Aviva				Bajaj Allianz				Bharti AXA						
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Andhra Pradesh	3	3	6	6	7	9	8	3	69	81	97	97	86	1	3	14	14	14	9
Arunachal Pradesh	-	1	-	-	1	1	1	5	1	1	1	1	1	-	-	-	-	-	-
Assam	1	1	1	1	9	9	8	6	25	26	27	26	26	-	-	2	2	2	2
Bihar	-	1	1	3	5	6	6	3	41	53	55	55	53	-	-	2	2	2	2
Chhattisgarh	1	1	2	2	2	2	2	2	8	16	17	16	17	-	-	2	2	2	2
Goa	-	1	2	1	1	1	1	1	1	1	3	2	2	-	-	1	1	1	1
Gujarat	4	6	9	9	17	17	13	8	55	64	66	62	55	1	10	19	19	15	10
Haryana	3	4	4	4	11	11	9	9	17	21	25	25	23	-	2	8	8	8	6
Himachal Pradesh	-	-	1	1	-	2	1	-	11	12	12	12	14	-	-	2	2	1	1
Jammu & Kashmir	-	1	1	1	1	1	1	1	13	14	18	18	16	-	-	1	1	1	1
Jharkhand	2	2	2	2	3	4	4	3	30	37	40	41	38	-	2	6	6	5	4
Karnataka	5	5	9	9	8	9	8	7	48	55	65	63	55	1	4	16	16	14	7
Kerala	3	4	7	7	12	17	12	8	79	86	98	93	76	1	9	14	14	11	9
Madhya Pradesh	3	3	6	6	7	10	8	6	55	64	66	66	60	1	2	5	5	5	5
Maharashtra	9	9	20	19	26	26	20	17	76	94	108	105	96	4	10	25	27	23	18
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
Meghalaya	-	-	-	-	1	1	1	1	3	3	3	3	3	-	-	1	1	-	-
Mizoram	-	-	-	-	-	-	-	-	1	1	1	1	1	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	1	1	3	3	6	9	8	6	34	40	56	56	47	1	3	5	5	5	4
Punjab	5	5	8	7	7	12	11	9	50	50	53	53	43	2	8	11	11	9	6
Rajasthan	2	3	6	6	8	8	9	6	45	47	59	59	55	-	1	9	9	9	4
Sikkim	-	1	1	1	1	1	1	-	3	3	3	3	3	-	-	1	1	1	-
Tamil Nadu	4	5	10	10	11	13	10	6	46	48	62	61	63	1	7	18	19	16	9
Tripura	-	-	-	-	1	1	1	1	2	2	2	2	2	-	-	-	-	-	-
Uttar Pradesh	5	5	13	12	15	18	13	10	80	95	115	115	104	1	7	16	16	16	13
Uttarakhand	1	1	1	1	4	4	2	1	11	11	17	17	17	-	-	3	3	3	3
West Bengal	3	3	7	7	10	18	17	14	55	58	65	66	65	1	5	12	12	10	7
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	1	1	1	1	1	3	3	3	4	-	1	1	1	1	1
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	3	4	8	8	8	8	9	9	14	16	21	21	17	1	2	5	5	6	4
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	1	1	1	-	3	5	6	6	5	-	1	1	1	1	-
Company Total	58	66	128	125	213	224	186	142	877	1007	1164	1151	1044	16	77	200	203	181	128

* Offices opened after seeking approval of the Authority
 **Does not include two offices which are located outside India.
 Note: Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

TABLE 34: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	Birla Sunlife					Canara HSBC				DLF Pramerica				Edelweiss Tokio		
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2011-12	2011-12
Andhra Pradesh	10	32	49	48	43	55	1	2	2	2	-	-	-	0	0	86
Arunachal Pradesh	-	1	1	1	1	1	-	-	-	-	-	-	-	0	0	1
Assam	4	18	18	18	17	18	1	1	1	1	1	1	1	0	0	26
Bihar	7	26	27	27	31	35	1	1	1	1	1	1	1	0	0	53
Chattisgarh	2	7	8	8	8	11	-	-	-	-	-	-	-	0	0	17
Goa	1	5	5	4	3	3	-	-	-	-	-	-	-	0	1	2
Gujarat	11	38	41	38	36	41	1	1	1	1	1	1	1	4	5	55
Haryana	7	22	22	21	20	21	4	4	4	4	4	7	8	3	3	23
Himachal Pradesh	-	3	5	5	5	5	-	-	-	-	-	-	-	0	0	14
Jammu & Kashmir	-	1	3	3	3	3	-	-	-	-	-	-	-	0	0	16
Jharkhand	5	15	15	14	15	18	-	-	-	-	-	-	-	0	0	38
Karnataka	10	38	39	37	32	38	4	4	4	4	4	1	1	0	0	55
Kerala	7	25	43	44	42	43	2	2	2	2	-	-	-	0	0	76
Madhya Pradesh	6	19	20	19	21	29	1	1	1	1	1	1	1	0	0	60
Maharashtra	21	74	79	77	80	89	3	3	3	3	3	1	1	13	13	96
Manipur	-	1	1	1	1	1	-	-	-	-	-	-	-	0	0	1
Meghalaya	1	3	3	3	3	3	-	-	-	-	-	-	-	0	0	3
Mizoram	-	1	1	1	1	1	-	-	-	-	-	-	-	0	0	1
Nagaland	1	2	2	2	2	2	-	-	-	-	-	-	-	0	0	0
Orissa	3	16	20	20	19	24	1	1	1	1	1	1	1	0	0	47
Punjab	5	33	52	53	53	55	3	3	3	3	7	17	17	3	3	43
Rajasthan	8	20	29	27	27	29	1	1	1	1	1	1	1	0	0	55
Sikkim	-	1	1	1	1	1	-	-	-	-	-	-	-	0	0	3
Tamil Nadu	10	26	44	42	36	47	3	3	3	3	-	-	-	0	0	63
Tripura	-	1	1	1	1	1	-	-	-	-	-	-	-	0	0	2
Uttar Pradesh	12	53	57	61	60	73	4	4	4	3	1	3	3	2	2	104
Uttarakhand	1	4	4	4	4	5	0	0	0	0	0	0	0	0	0	17
West Bengal	7	33	49	52	36	42	1	1	1	1	1	1	1	0	0	65
Andaman & Nicobar Is.	-	-	-	-	-	0	-	-	-	-	-	-	-	0	0	0
Chandigarh	1	1	1	1	1	1	-	-	-	-	1	1	1	1	1	4
Dadra & Nagar Haveli	-	-	-	-	-	0	-	-	-	-	-	-	-	0	0	0
Daman & Diu	-	1	1	1	1	0	-	-	-	-	-	-	-	0	0	0
Delhi	8	18	19	18	14	15	1	1	1	1	3	3	3	3	3	17
Lakshadweep	-	-	-	-	-	0	-	-	-	-	-	-	-	0	0	0
Puducherry	-	-	-	-	1	1	-	-	-	-	-	-	-	0	0	1
Company Total	148	538	660	652	617	711	32	33	33	32	15	32	41	40	31	1044

* Offices opened after seeking approval of the Authority

**Does not include two offices which are located outside India.

Note: Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

TABLE 34: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	Future Generali					HDFC Standard					ICICI Prudential					IDBI Federal				
	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Andhra Pradesh	1	5	5	15	13	41	56	57	50	44	40	42	361	426	408	253	149	3	3	5
Arunachal Pradesh																				
Assam		1	1	1	1	8	9	9	8	9	9	9	13	13	13	12	12	1	1	1
Bihar		1	1	17	17	1	2	4	4	4	7	15	24	24	24	24	21	1	1	2
Chattisgarh		1	1	1	1	11	11	8	8	8	8	2	8	8	8	7	9			1
Goa		1	1	1	1	1	2	2	1	1	2	2	3	3	3	2	2	1	1	2
Gujarat		6	5	7	8	23	37	39	34	28	28	50	229	235	204	154	80	3	3	4
Haryana	1	5	5	11	11	12	13	16	15	14	13	15	39	42	36	34	31	1	1	2
Himachal Pradesh		1	1	2	2	4	7	7	6	6	5	3	6	6	6	6	11			
Jammu & Kashmir		1	1	1	1	3	3	3	2	2	2	4	15	15	15	15	11			
Jharkhand		2	2	11	12	4	5	5	5	5	6	9	18	19	18	15	16			2
Karnataka	1	5	4	5	5	27	39	42	41	34	34	32	60	68	61	46	32	2	2	3
Kerala		6	6	8	8	61	63	63	62	56	56	48	189	202	192	106	79	3	3	5
Madhya Pradesh		4	4	8	7	27	32	35	34	28	28	28	34	34	31	28	27	1	1	2
Maharashtra	2	17	16	19	19	58	70	79	68	56	49	76	150	162	136	108	87	7	7	10
Manipur																				
Meghalaya						1	1	1	1	2	1	1	3	3	3	2	2			
Mizoram																				
Nagaland																				
Orissa		2	2	6	6	14	18	12	14	13	11	20	24	25	25	23	22			1
Punjab	1	5	5	7	6	23	27	32	26	25	20	33	173	175	159	110	75	1	1	2
Rajasthan	1	6	6	6	6	24	30	30	28	26	25	18	227	239	231	157	83	2	2	3
Sikkim						1	1	1	1	1	1	1	1	1	1	1	1			
Tamil Nadu		6	6	9	8	29	46	50	50	38	38	37	99	104	90	71	56	2	2	3
Tripura						2	2	2	2	1	1	1	1	1	1	1	1			
Uttar Pradesh	1	10	10	37	37	43	51	52	50	43	43	57	120	130	123	110	84	3	3	6
Uttarakhand		1	1	3	3	5	7	8	7	7	7	3	11	11	10	8	9	1	1	1
West Bengal		5	5	8	9	15	23	29	28	25	24	45	100	105	88	74	63	1	1	4
Andaman & Nicobar Is.																				
Chandigarh						1	1	1	1	1	2	3	3	3	2	2	2	1	1	1
Dadra & Nagar Haveli																				
Daman & Diu																				
Delhi	1	2	2	2	2	8	12	21	20	16	15	28	43	44	30	28	20	1	1	2
Lakshadweep																				
Puducherry						1	1	1	1	1	1	1	1	1	1	1	1			
Company Total	9	93	90	185	184	448	569	609	568	498	481	584	1958	2102	1921	1402	990	37	60	62

* Offices opened after seeking approval of the Authority

**Does not includes two offices which are located outside India.

Note: Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

TABLE 34: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	IndiaFirst		ING Vysya					Kotak Mahindra					Max Life							
	2009-10	2010-11	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
	Andhra Pradesh	-	1	35	44	44	44	44	43	3	6	8	10	10	10	7	8	35	33	30
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	1	1	1	1	1	1	3	3	3	3	3	3	1	1	4	4	3	3
Bihar	-	-	1	2	2	2	1	-	-	1	1	1	1	1	1	1	5	5	4	4
Chattisgarh	-	-	1	1	1	1	1	1	-	1	1	2	2	2	1	1	5	5	4	4
Goa	-	-	1	1	1	1	1	1	-	1	1	1	1	1	1	1	4	4	4	4
Gujarat	-	-	10	12	12	12	12	7	20	31	38	39	37	37	10	17	70	70	64	62
Haryana	-	-	5	9	9	9	8	8	4	13	19	19	16	16	4	14	86	87	55	56
Himachal Pradesh	-	-	1	1	1	1	1	1	-	-	-	-	-	-	1	2	6	6	6	6
Jammu & Kashmir	-	-	1	2	2	2	2	2	-	-	-	-	-	-	-	1	3	4	4	3
Jharkhand	-	-	1	-	-	-	1	1	1	3	3	3	3	3	2	3	6	6	4	4
Karnataka	-	1	21	29	29	29	28	28	3	9	10	10	10	10	6	8	23	23	19	14
Kerala	-	1	21	30	30	25	21	16	2	7	11	11	11	11	-	7	25	25	24	21
Madhya Pradesh	-	1	5	10	10	10	10	6	2	5	7	7	7	7	4	6	17	17	14	13
Maharashtra	2	4	11	15	16	16	16	13	14	25	31	34	32	34	17	32	108	108	89	77
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	-	-	4	7	7	5	5	5	-	-	1	1	1	1	1	2	10	10	9	9
Punjab	-	-	9	15	15	15	15	11	5	9	13	16	14	14	32	33	122	122	35	35
Rajasthan	-	1	8	14	14	14	15	13	2	5	7	8	8	8	3	7	23	23	20	17
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	-	1	26	46	47	44	42	36	5	8	10	12	11	11	5	14	36	36	29	27
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1
Uttar Pradesh	-	1	11	16	15	15	15	15	1	8	12	16	16	16	6	16	61	61	42	39
Uttarakhand	-	-	1	1	1	1	1	1	2	2	2	2	2	2	1	1	5	5	5	6
West Bengal	-	1	3	3	2	2	2	2	4	6	6	6	6	6	5	6	18	19	14	12
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	1	1	1	1	1	1	-	-	-	-	-	-	1	2	2	2	1	1
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	1
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	-	1	3	3	3	3	3	3	6	8	11	11	9	9	8	9	27	26	21	16
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puduchery	-	-	2	2	2	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-
Company Total	2	13	183	265	265	254	247	216	75	151	198	215	203	205	118	194	705	705	504	464

* Offices opened after seeking approval of the Authority

** Does not includes two offices which are located outside India.

Note: Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

TABLE 34: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	Shriram					Star Union Dai-ichi					Tata AIA					State Total (Private)							
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	
Andhra Pradesh	5	41	77	77	77	83	-	1	1	1	1	5	15	24	26	18	17	269	752	1045	1033	879	776
Arunachal Pradesh	-	-	-	-	-	0	-	-	-	0	0	-	-	-	-	-	0	1	4	6	6	6	9
Assam	-	-	-	-	-	0	-	-	1	3	0	-	9	13	13	19	17	63	107	148	151	159	161
Bihar	-	-	-	-	-	2	-	2	5	2	2	2	6	14	20	16	14	80	161	206	222	258	264
Chattisgarh	-	-	2	2	2	2	-	-	0	0	0	1	2	7	6	4	4	33	60	85	85	88	99
Goa	-	-	-	-	-	0	-	-	0	0	0	1	1	2	2	1	1	10	20	32	31	34	34
Gujarat	-	1	1	6	6	8	-	1	1	1	1	6	29	41	36	29	22	218	570	730	688	613	534
Haryana	-	1	2	5	4	5	-	-	0	0	0	2	8	11	15	14	12	82	174	315	329	314	312
Himachal Pradesh	-	-	-	-	-	1	-	-	0	0	0	2	4	4	5	4	4	22	38	61	61	78	87
Jammu & Kashmir	-	-	-	-	-	0	-	-	0	0	0	-	-	-	-	-	0	25	40	53	70	74	70
Jharkhand	-	-	-	3	3	5	-	1	1	1	1	4	9	14	12	10	8	68	120	156	160	168	174
Karnataka	2	2	2	2	2	3	-	1	1	1	1	6	15	25	20	18	12	195	330	461	446	432	399
Kerala	1	1	4	5	5	11	-	-	1	1	1	8	23	37	34	25	18	276	534	677	656	534	501
Madhya Pradesh	1	2	5	6	6	9	-	-	1	1	1	1	6	11	10	7	6	146	248	329	325	321	324
Maharashtra	1	3	3	7	7	7	1	2	4	5	5	15	39	60	52	39	24	348	665	917	882	834	785
Manipur	-	-	-	-	-	0	-	-	0	0	0	-	-	-	-	-	0	0	1	1	1	3	5
Meghalaya	-	-	-	-	-	0	-	-	0	0	0	1	1	1	1	1	1	8	16	18	18	18	20
Mizoram	-	-	-	-	-	0	-	-	0	0	0	-	-	1	1	1	1	1	4	6	6	6	7
Nagaland	-	-	-	-	-	0	-	-	0	0	0	-	-	-	-	0	0	1	3	4	4	5	7
Orissa	-	-	-	-	-	3	-	-	1	1	1	2	11	18	18	16	13	95	157	221	230	233	231
Punjab	-	-	-	4	4	4	-	1	1	1	1	3	10	20	16	13	9	181	438	626	630	474	412
Rajasthan	-	-	-	2	2	7	-	-	1	1	1	8	17	25	24	19	16	136	417	538	541	475	389
Sikkim	-	-	-	-	-	0	-	-	0	0	0	-	-	1	1	-	0	7	9	11	11	11	10
Tamil Nadu	2	2	2	29	29	36	1	1	1	1	1	6	15	29	24	20	19	228	425	591	607	574	561
Tripura	-	-	-	-	-	0	-	-	0	0	0	1	1	1	2	2	2	6	9	12	14	14	14
Uttar Pradesh	-	-	-	6	6	10	-	-	3	3	3	3	18	28	33	26	23	262	518	723	749	774	758
Uttarakhand	-	-	-	2	2	2	-	-	0	0	0	1	1	2	1	1	2	23	44	81	83	91	95
West Bengal	-	-	-	1	1	1	-	-	1	1	1	8	34	46	52	48	44	173	340	467	476	462	444
Andaman & Nicobar Is.	-	-	-	-	-	0	-	-	0	0	0	-	-	-	-	-	0	0	1	1	1	1	2
Chandigarh	-	-	-	2	2	1	-	-	1	1	1	-	-	-	-	-	1	12	17	20	21	21	27
Dadra & Nagar Haveli	-	-	-	-	-	0	-	-	0	0	0	-	-	-	-	-	0	1	1	2	2	2	2
Daman & Diu	-	-	-	-	-	0	-	-	0	0	0	-	-	-	-	-	0	1	1	2	2	1	1
Delhi	-	-	-	3	4	6	-	1	1	1	1	4	10	17	14	11	7	91	152	223	212	201	186
Lakshadweep	-	-	-	-	-	0	-	-	0	0	0	-	-	-	-	-	0	0	-	-	-	-	0
Puducherry	-	-	-	-	-	2	-	-	0	0	0	1	1	2	2	1	1	10	14	17	16	14	12
Company Total	12	53	98	162	162	208	2	7	22	30	89	283	454	439	363	298	3072	6391	8785	8768	8175	7712	

* Offices opened after seeking approval of the Authority

**Does not include two offices which are located outside India.

Note: Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

TABLE 34: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	LIC						State Total (Industry)					
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Andhra Pradesh	198	219	249	264	274	280	467	971	1294	1297	1153	1056
Arunachal Pradesh	2	2	3	3	3	4	3	6	9	9	11	13
Assam	56	61	75	79	80	81	119	168	223	230	239	242
Bihar	68	77	109	119	127	134	148	238	315	341	385	398
Chhattisgarh	35	42	51	51	62	63	68	102	136	136	150	162
Goa	14	14	14	14	16	16	24	34	46	45	50	50
Gujarat	157	160	170	177	185	190	375	730	900	865	798	724
Haryana	44	50	61	65	69	71	126	224	376	394	383	383
Himachal Pradesh	27	28	32	35	37	39	49	66	93	96	115	126
Jammu & Kashmir	20	20	20	25	28	27	45	60	73	95	102	97
Jharkhand	41	45	55	62	63	64	109	165	211	222	231	238
Karnataka	154	175	206	218	226	229	349	505	667	664	658	628
Kerala	95	112	162	175	180	188	371	646	839	831	714	689
Madhya Pradesh	130	152	187	199	203	204	276	400	516	524	524	528
Maharashtra	291	299	325	344	359	364	639	964	1242	1226	1193	1149
Manipur	4	4	4	4	4	4	4	5	5	5	7	9
Meghalaya	1	1	1	1	1	1	9	17	19	19	19	21
Mizoram	1	1	1	1	1	1	2	5	7	7	8	8
Nagaland	4	4	4	4	4	4	5	7	8	8	9	11
Orissa	62	69	94	103	106	114	157	226	315	333	339	345
Punjab	69	75	91	100	101	104	250	513	717	730	575	516
Rajasthan	120	127	148	168	176	186	256	544	686	709	651	575
Sikkim	1	1	2	2	2	2	8	10	13	13	13	12
Tamil Nadu	193	208	277	297	308	314	421	633	868	904	882	875
Tripura	4	5	16	16	16	16	10	14	28	30	30	30
Uttar Pradesh	240	266	329	347	358	365	502	784	1052	1096	1132	1123
Uttarakhand	36	38	42	44	46	46	59	82	123	127	137	141
West Bengal	154	182	210	230	235	243	327	522	677	706	697	687
Andaman & Nicobar Is.	1	1	1	1	2	2	1	2	2	2	4	4
Chandigarh	9	9	9	17	10	10	21	26	29	38	31	37
Dadra & Nagra Haveli	-	-	1	1	1	1	1	1	3	3	3	3
Daman & Diu	-	-	-	-	-	0	1	2	2	1	-	1
Delhi	67	72	74	77	81	81	158	224	297	289	282	267
Lakshadweep	-	-	-	-	-	0	0	-	0	-	-	0
Puducherry	3	3	7	7	7	7	13	17	24	23	21	19
Company Total	2301	2522	3030	3250	3371	3455	5373	8913	11815	12018	11546	11167

* Offices opened after seeking approval of the Authority

**Does not include two offices which are located outside India.

Note: Data collected from life insurers through a special return. 2) Office as defined under Section 64VC of the Insurance Act, 1938.

TABLE 35: REGION WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS *
(As on 31st March)

Insurer	Metro				Urban				Semi-urban				Others				Company Total								
	2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012	
Aegon Religare	-	13	17	19	32	32	-	66	66	66	65	-	7	9	27	25	-	3	3	-	58	66	128	125	
Aviva	13	29	34	34	28	27	55	66	62	45	44	61	91	95	69	56	11	27	27	140	224	186	142	135	
Bajaj Allianz	30	46	66	65	64	57	124	143	164	149	135	375	403	455	452	438	348	415	479	877	1164	1151	1092	1044	
Bharti AXA	5	15	32	33	26	21	11	36	66	60	52	25	92	93	86	51	1	10	11	16	77	200	203	181	128
Bitra Sunlife	27	63	73	71	54	66	60	91	100	100	89	60	318	396	383	370	435	1	66	148	660	652	617	711	
Canara HSBC	-	-	9	10	10	10	-	-	17	17	17	-	6	6	6	5	-	-	-	-	32	33	33	32	
DLF Pramerica	-	-	3	3	6	6	-	-	4	9	11	-	8	19	23	23	-	-	-	-	15	32	41	40	
Edelweiss Tokio	-	-	-	-	-	9	-	-	-	-	12	-	-	-	-	9	-	-	-	-	-	-	-	31	
Future Generali	3	14	14	12	12	12	84	103	114	104	83	251	320	326	298	288	79	89	85	448	609	568	498	481	
HDFC Standard	34	57	84	81	59	52	140	193	200	151	114	305	553	569	526	494	462	61	1080	1191	1958	2102	1921	1402	
ICICI Prudential	77	132	142	104	79	65	140	193	200	151	114	305	553	569	526	494	462	61	1080	1191	1958	2102	1921	1402	
IDBI Federal	-	2	9	10	12	12	-	-	17	20	30	32	-	6	17	17	-	-	1	1	2	33	37	60	
IndiaFirst	-	-	-	2	8	7	-	-	-	-	5	8	-	-	-	-	-	-	-	-	-	-	2	13	
ING Vysya	14	24	23	23	22	21	63	63	61	58	57	91	158	161	159	153	131	15	20	183	265	254	247	216	
Kotak Mahindra	18	34	39	41	38	39	36	57	67	70	64	19	54	84	95	92	92	2	6	75	151	198	215	203	
Max Life	25	43	106	102	72	49	49	73	139	137	99	38	70	233	235	227	226	6	8	118	194	705	504	464	
MetLife	14	27	41	40	30	27	25	38	66	73	61	13	27	73	121	145	115	1	2	53	94	190	255	270	
Reliance	19	62	88	90	90	83	54	101	118	119	120	80	443	551	570	568	6	139	388	159	745	1145	1247	1230	
Sahara	4	6	6	6	6	6	24	22	27	27	35	5	5	15	15	73	77	-	1	33	33	49	49	135	
SBI Life	14	23	48	48	34	65	68	73	116	119	124	43	83	251	251	334	386	13	21	138	200	489	494	629	
Shriram	2	11	11	25	25	29	9	18	24	49	61	1	24	61	85	107	107	-	2	12	53	98	162	208	
Star Union Dai-ichi	-	-	2	6	7	7	-	-	-	1	14	17	-	-	-	5	-	-	-	-	2	7	22	30	
Tata AIA	20	51	80	72	55	39	46	88	143	123	87	20	116	184	185	168	149	3	28	89	283	454	439	363	
Private total	316	628	927	897	769	741	848	1169	1594	1555	1428	1362	2692	3603	3607	3822	546	1902	2661	3072	8785	8768	8175	7712	
LIC	233	311	338	347	363	365	499	468	529	550	560	797	848	910	923	953	970	772	895	1253	2522	3030	3250	3455	
Industry total	549	939	1265	1244	1132	1106	1347	1637	2123	2105	1956	2159	3540	4513	4530	4668	4792	1318	2797	3914	8913	11815	12018	11167	

* Offices opened after seeking approval of the Authority.

Note: 1) Data collected from life insurers through a special return.

2) Based on the HRA classification of places done by the Ministry of Finance.

Metro: Delhi, Mumbai, Chennai, Kolkata, Hyderabad and Bangalore.

Urban: A, B-1 and B-2 class cities of the HRA classification.

Semi-urban: C class cities of the HRA classification.

Others: Places not listed in the HRA classification.

TABLE 36: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS

State/Union Territory	Aegon Religare				Aviva				Bajaj Allianz							
	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Andhra Pradesh	568	2600	373	151	1101	2600	2600	2450	2964	1900	15934	15083	2600	20891	25502	18165
Arunachal Pradesh	-	180	-	-	154	180	180	110	55	-	135	95	180	8	-	-
Assam	64	1455	125	51	1256	1455	1455	960	1018	767	9421	8247	1455	8948	9965	9970
Bihar	33	1825	2	-	1365	1825	1825	1386	1791	1051	17963	15817	1825	16910	17754	13505
Chattisgarh	178	311	90	30	313	311	311	374	374	237	3917	3251	311	3042	3553	2705
Goa	112	151	87	-	156	151	151	105	104	84	91	74	151	174	332	316
Gujarat	866	1581	623	194	1191	1581	1581	1597	1884	1755	8436	7604	1581	8314	11022	10241
Haryana	515	1496	402	97	1250	1496	1496	1510	1514	1424	2377	2069	1496	2196	3558	3088
Himachal Pradesh	73	200	12	7	239	200	200	159	39	11	2114	1956	200	1889	2737	1590
Jammu & Kashmir	52	148	-	-	85	148	148	138	147	91	2598	2283	148	2460	3280	2921
Jharkhand	286	608	205	30	358	608	608	425	752	657	8484	7488	608	8172	9113	7561
Karnataka	693	1161	556	145	855	1161	1161	1204	1390	1057	7642	7279	1161	9116	11596	9564
Kerala	633	1464	393	165	813	1464	1464	1299	2108	1603	9043	8440	1464	9994	14618	14254
Madhya Pradesh	576	1965	449	132	1377	1965	1965	2167	2180	1144	9104	8210	1965	12365	16604	13720
Maharashtra	1195	2881	742	232	1915	2881	2881	2732	3201	3332	11944	10467	2881	12366	16282	14336
Manipur	4	19	1	-	19	19	19	15	-	-	145	131	19	60	67	-
Meghalaya	7	82	6	-	62	82	82	9	85	65	345	278	82	185	283	370
Mizoram	-	30	-	-	28	30	30	14	-	-	220	101	30	27	8	-
Nagaland	119	16	23	-	16	16	16	2	2	1	123	103	16	6	-	-
Orissa	298	2912	277	124	2366	2912	2912	2340	2042	1261	15456	12367	2912	15711	16242	14148
Punjab	895	1372	563	139	667	1372	1372	1207	1348	1159	7545	7072	1372	8081	9927	9872
Rajasthan	338	1216	220	74	1040	1216	1216	1350	984	801	5356	4646	1216	6137	8775	7882
Sikkim	30	99	-	-	93	99	99	81	70	59	366	227	99	182	235	205
Tamil Nadu	1108	1737	701	166	661	1737	1737	1747	2019	1698	9220	8686	1737	10286	12756	11038
Tripura	-	400	-	-	428	400	400	287	215	157	1125	983	400	1069	1184	741
Uttar Pradesh	1000	2888	670	242	2146	2888	2888	3334	3308	3074	21174	18431	2888	26593	33745	29849
Uttarakhand	110	139	140	38	89	139	139	257	76	70	504	283	139	940	1857	1679
West Bengal	537	1777	444	121	1442	1777	1777	1574	2727	2301	14789	12538	1777	14554	13752	13592
Andaman & Nicobar Is	-	5	-	-	5	5	5	-	-	-	-	-	5	-	-	-
Chandigarh	43	47	81	39	73	47	47	25	167	193	563	372	47	119	39	25
Dadra & Nagar Haveli	-	2	-	-	2	2	2	-	-	-	116	98	2	16	11	-
Daman & Diu	-	1	-	-	1	1	1	1	1	1	6	6	1	5	2	11
Delhi	538	1852	432	132	1608	1852	1852	1874	2679	3056	3303	2977	1852	3600	4845	4412
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	108	-	-	45	108	108	105	63	43	118	79	108	525	595	431
Company Total	10861	32728	7617	2309	23219	32728	32728	30838	35307	29052	189667	167741	32728	204941	250239	216191

TABLE 36: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)

State/Union Territory	Bharti AXA					Birla Sunlife					Canara HSBC #					
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Andhra Pradesh	183	589	2001	1939	904	1054	3856	10459	18361	19483	16545	14299	-	-	-	-
Arunachal Pradesh	-	-	-	-	-	-	-	1	1	-	262	227	-	-	-	-
Assam	-	-	294	389	118	115	1921	4469	7810	8874	8759	7725	-	-	-	-
Bihar	-	230	846	743	299	300	2892	5051	9978	11408	10045	9634	-	-	-	-
Chattisgarh	-	-	292	259	213	224	641	939	1908	2389	2426	2399	-	-	-	-
Goa	-	1	87	114	42	54	274	372	579	693	725	659	-	-	-	-
Gujarat	20	1025	1862	2263	1223	1360	3026	4931	7955	7594	6433	5721	-	-	-	-
Haryana	-	-	235	284	253	304	1314	4066	5484	4755	4781	4855	-	-	-	-
Himachal Pradesh	-	9	206	184	142	92	-	119	731	1121	791	569	-	-	-	-
Jammu & Kashmir	-	-	197	239	119	108	-	-	242	323	397	251	-	-	-	-
Jharkhand	-	191	713	911	582	661	1396	2489	3216	3665	3241	3144	-	-	-	-
Karnataka	71	527	1490	1860	888	920	2883	6151	8397	9095	7933	7246	-	-	-	-
Kerala	-	935	1242	1501	628	617	1814	2563	4437	4914	5387	4656	-	-	-	-
Madhya Pradesh	-	351	1043	1103	357	308	2386	3984	5326	5308	5250	5173	-	-	-	-
Maharashtra	297	1372	3172	3706	1717	1748	6986	9949	14010	15208	14245	13718	-	-	-	-
Manipur	-	-	-	-	-	-	-	268	433	450	587	521	-	-	-	-
Meghalaya	-	-	132	143	-	-	457	601	883	1033	874	793	-	-	-	-
Mizoram	-	-	-	-	-	-	-	92	68	90	209	179	-	-	-	-
Nagaland	-	-	-	-	-	-	593	1113	1263	1125	1060	980	-	-	-	-
Orissa	125	698	882	978	380	432	1257	2095	5938	7532	6631	5655	-	-	-	-
Punjab	27	953	1647	1856	790	653	2677	7245	10224	8318	5304	4345	-	-	-	-
Rajasthan	-	427	1110	1477	693	577	3092	6098	8030	7725	6861	6424	-	-	-	-
Sikkim	-	-	16	-14	49	40	4	45	748	784	200	209	-	-	-	-
Tamil Nadu	99	997	1637	2356	1126	1058	3296	4893	7983	8573	7460	5878	-	-	-	-
Tripura	-	-	155	155	-	-	-	1	1	1	173	162	-	-	-	-
Uttar Pradesh	133	1452	3580	3936	1830	1779	7067	16656	21535	17522	13387	12910	-	-	-	-
Uttarakhand	-	-	467	509	259	197	755	1525	1851	1470	348	168	-	-	-	-
West Bengal	188	1071	3172	3303	1397	1174	3368	5753	10311	13237	9866	8407	-	-	-	-
Andaman & Nicobar Is	-	-	-	-	-	-	-	-	-	-	79	79	-	-	-	-
Chandigarh	-	259	546	636	342	279	721	963	791	563	481	421	-	-	-	-
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	42	43	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	5	4	-	-	-	-
Delhi	123	662	1471	1831	859	788	3496	5535	5100	4389	3502	3540	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	318	608	769	482	284	303	-	-	-	-
Company Total	1266	11749	28495	32661	15210	14842	56490	109034	164363	168124	144573	131297	-	-	-	-

The Number of individual agents for Canara HSBC was Nil as on 31st March, 2012

TABLE 36: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)

State/Union Territory	DLF Pramerica				Edelweiss		Future Generali			
	2008-09	2009-10	2010-11	2011-12	2011-12	2008-09	2009-10	2010-11	2011-12	
Andhra Pradesh	-	-	-	-	1	3273	5282	6119	3803	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	
Assam	-	-	-	-	-	302	528	700	462	
Bihar	-	-	-	-	-	372	171	847	1381	
Chattisgarh	-	-	-	-	-	-	246	246	172	
Goa	-	-	-	-	33	156	250	266	119	
Gujarat	-	202	603	1032	207	1755	2426	2722	1361	
Haryana	19	379	831	1143	82	1449	2446	3015	2168	
Himachal Pradesh	-	-	30	75	4	344	655	797	630	
Jammu & Kashmir	-	-	-	-	1	619	822	896	434	
Jharkhand	-	-	-	-	-	1293	1999	2264	1672	
Karnataka	-	-	4	17	-	564	1109	1283	1111	
Kerala	-	-	-	-	-	588	1782	2388	2756	
Madhya Pradesh	-	-	-	-	1	1074	1657	2228	1603	
Maharashtra	-	-	-	14	301	2899	5072	6136	4605	
Manipur	-	-	-	-	-	-	-	-	-	
Meghalaya	-	-	-	-	-	-	-	-	-	
Mizoram	-	-	-	-	-	-	-	-	-	
Nagaland	-	-	-	-	-	-	-	-	-	
Orissa	-	-	-	-	-	903	2041	2773	2219	
Punjab	46	1024	2459	2993	80	1009	1512	1697	1221	
Rajasthan	-	-	-	45	-	1010	2142	2763	2490	
Sikkim	-	-	-	-	-	-	-	-	-	
Tamil Nadu	-	-	-	-	-	1087	2550	3157	2772	
Tripura	-	-	-	-	-	-	-	-	-	
Uttar Pradesh	-	27	114	179	18	2818	4765	6436	6205	
Uttarakhand	-	-	5	58	-	275	409	440	260	
West Bengal	-	-	4	54	2	1248	2256	2972	2419	
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	
Chandigarh	13	221	521	649	14	380	495	557	222	
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	
Daman & Diu	-	-	-	-	-	-	-	-	-	
Delhi	35	262	628	863	81	1019	1723	1964	1196	
Lakshadweep	-	-	-	-	-	-	-	-	-	
Puducherry	-	-	-	-	-	-	-	-	-	
Company Total	113	2115	5199	7122	825	24437	42613	52666	41281	

TABLE 36: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)

State/Union Territory	HDFC Standard					ICICI Prudential					IDBI Federal						
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Andhra Pradesh	5734	16222	22954	18891	9986	7423	14159	36804	37781	26125	13538	7793	22	663	917	821	735
Arunachal Pradesh	-	-	-	-	-	14	-	-	-	-	-	-	-	4	8	21	19
Assam	1826	3292	4277	3762	2982	2062	5208	5643	7016	7789	6282	2652	-	174	324	343	257
Bihar	716	1466	2431	2660	2147	1428	5976	9311	12690	12824	10877	7923	-	42	94	197	268
Chattisgarh	1611	3374	3461	2382	1467	983	1111	1918	1830	1869	1699	1250	-	5	6	5	20
Goa	339	368	449	345	297	320	405	455	448	333	265	182	6	111	122	116	97
Gujarat	3956	7771	12118	11456	7491	6207	23098	24096	25294	17969	12219	9432	65	669	583	499	461
Haryana	2447	3488	5116	5385	4248	2967	3959	3789	4282	4682	3828	2642	8	167	180	218	228
Himachal Pradesh	225	552	708	797	693	548	742	1561	2610	2858	2550	1699	1	19	19	25	42
Jammu & Kashmir	732	1254	939	979	866	731	2613	3637	3798	3120	2128	1499	-	-	1	3	3
Jharkhand	1286	2038	2098	2035	1451	1081	4017	5180	6576	5803	4500	3453	-	90	159	270	270
Karnataka	2922	6834	11649	12245	7574	3969	11193	10414	8477	7036	6049	4858	20	352	454	404	364
Kerala	8598	10806	15585	13682	10745	9644	17107	22461	20212	16303	15518	12521	1	362	575	698	671
Madhya Pradesh	4576	9123	11364	9627	6141	4169	8941	8504	7596	7055	6016	3943	15	252	298	221	191
Maharashtra	10558	17579	27608	30263	24296	20317	25032	29229	24839	21233	19857	16317	35	839	832	820	795
Manipur	-	-	-	-	-	-	-	386	390	-	12	758	-	26	62	34	23
Meghalaya	354	330	375	327	238	326	327	400	294	213	135	95	-	-	1	1	2
Mizoram	-	-	-	-	-	110	-	88	124	140	196	145	-	-	4	7	6
Nagaland	-	-	-	-	-	93	-	-	-	-	-	-	-	13	30	33	24
Orissa	1518	3469	5971	5724	4098	2933	9227	11851	11926	11999	9720	5863	-	10	21	20	62
Punjab	5816	7514	7704	7596	4611	4440	14839	18509	21719	15313	11101	7787	10	398	345	286	255
Rajasthan	3449	7098	10250	9454	4919	3445	10605	17430	18525	16565	11374	7258	2	425	519	746	751
Sikkim	873	906	324	268	150	171	365	460	374	411	173	81	-	-	-	1	1
Tamil Nadu	4895	8794	12425	11475	7887	6231	11725	18333	14107	9803	9069	7508	12	209	396	424	400
Tripura	-	530	900	1041	1149	1017	-	1201	1278	1161	910	556	-	-	2	2	1
Uttar Pradesh	8077	15119	21765	20340	12401	10435	26286	33562	26562	20858	17402	12991	22	914	943	828	719
Uttarakhand	527	909	1228	1282	1128	251	1051	2268	2236	1387	1071	894	25	178	147	98	74
West Bengal	3758	8665	14872	14200	8732	6815	15980	17423	21900	16326	11865	8330	-	144	241	329	323
Andaman & Nicobar Is	-	-	-	-	-	-	-	238	294	282	171	72	-	8	18	17	-
Chandigarh	-	665	1542	1567	1131	949	2835	1590	1255	983	878	992	9	56	55	54	57
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	87	4	-	-	-	-	-	-	-	-
Delhi	4316	6413	9152	10812	9009	7165	17207	18933	15007	11148	10786	9169	26	378	379	338	280
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	135	361	284	172	-	452	593	435	242	218	220	-	1	2	3	1
Company Total	79109	144714	207626	198879	136009	106244	234460	306354	299879	241830	190407	138883	279	6509	7737	7882	7400

TABLE 36: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)

State/Union Territory	ING Vysya					India First		Kotak Mahindra				
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2010-11	2007-08	2008-09	2009-10	2010-11	2011-12
Andhra Pradesh	6988	11171	15901	10165	6293	5252	4	910	1023	953	1035	1318
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
Assam	312	325	471	312	238	225	-	974	1334	1235	946	764
Bihar	-	-	-	-	-	-	7	-	25	33	33	11
Chattisgarh	-	-	-	-	-	-	-	3	10	15	19	27
Goa	121	207	262	193	138	111	-	4	1	4	-	1
Gujarat	1337	1421	1861	1311	1071	866	2	7230	8575	7209	8049	6254
Haryana	616	1350	1665	1088	550	257	8	3086	4168	3396	3636	2791
Himachal Pradesh	288	369	337	273	126	121	5	-	-	-	-	-
Jammu & Kashmir	272	609	1057	703	296	192	-	-	-	1	5	8
Jharkhand	-	209	360	150	229	139	3	454	392	366	288	256
Karnataka	3201	5365	7359	6362	4522	4204	23	1061	1359	1444	1739	1824
Kerala	1875	3374	5355	3819	2491	1911	27	996	974	736	820	589
Madhya Pradesh	2072	2151	3339	2330	1161	748	15	750	858	651	861	899
Maharashtra	1980	2528	3508	2994	1975	1717	34	5278	7178	6669	7409	6339
Manipur	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	1	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	846	1392	2606	2116	1310	970	2	-	106	92	84	15
Punjab	922	2885	4179	2346	1171	1057	1	2168	2924	2439	2654	1819
Rajasthan	1608	2639	4343	3247	2231	1836	52	988	1245	1130	1167	686
Sikkim	-	1	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	4403	8023	12643	9477	6638	5592	10	1789	1883	1476	1518	1066
Tripura	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	2232	4118	5403	2925	1929	1843	52	1691	2361	2068	1912	1432
Uttarakhand	421	487	499	253	153	142	-	-	42	23	16	15
West Bengal	1198	1127	1679	1097	880	873	9	1391	1402	1177	1418	1296
Andaman & Nicobar Is	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	974	487	453	316	195	154	-	565	446	493	570	525
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	78	101	124	114
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	2278	2320	2456	1667	1252	1112	40	5385	5698	4173	3950	3229
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	202	322	129	108	74	1	-	1	13	16	19
Company Total	33944	52760	76058	53273	34957	29396	296	34723	42083	35897	38269	31297

TABLE 36: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)

State/Union Territory	Max Life					MetLife						
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Andhra Pradesh	1417	2127	5598	4704	2751	2610	2835	5069	7843	7692	2749	2568
Arunachal Pradesh	-	-	2	5	-	-	-	15	18	10	40	62
Assam	175	311	590	417	82	126	253	506	1229	1412	722	680
Bihar	158	266	747	649	395	307	17	594	847	659	320	339
Chattisgarh	152	182	601	596	371	368	1	65	474	624	520	542
Goa	130	259	735	737	429	493	2	148	246	194	76	73
Gujarat	3749	5061	9170	7684	4569	3795	759	1712	3348	3115	1409	1361
Haryana	709	1687	4257	4508	2916	1479	295	538	1265	1520	833	935
Himachal Pradesh	17	231	966	844	433	381	6	16	33	44	82	122
Jammu & Kashmir	32	189	494	520	312	262	2	247	1578	2686	1263	1287
Jharkhand	264	379	679	594	561	597	34	1027	1356	939	443	433
Karnataka	801	890	2510	2358	1384	1210	3389	4101	5402	5238	1977	2039
Kerala	612	764	2598	2473	1705	1235	3111	5571	7841	8461	3847	3350
Madhya Pradesh	1159	1412	2911	2389	1296	913	145	416	650	637	426	527
Maharashtra	4597	6615	15992	13241	7840	7186	2158	3982	6298	6205	2298	2345
Manipur	-	-	14	14	-	-	-	49	109	70	7	3
Meghalaya	-	-	87	22	24	-	2	9	10	5	1	1
Mizoram	-	-	9	9	-	-	-	-	-	1	-	-
Nagaland	-	-	-	2	-	-	1	13	13	18	23	18
Orissa	285	671	2328	1810	813	523	482	1052	1752	2326	922	1009
Punjab	3220	3863	6372	5533	2908	1291	1000	1868	4478	4335	1572	1452
Rajasthan	998	1577	3539	3352	1918	1813	363	537	1328	1515	627	536
Sikkim	-	-	11	15	-	-	10	13	12	5	1	-
Tamil Nadu	1225	1616	4295	3637	1936	1799	2322	2953	3339	3496	1962	2378
Tripura	-	-	53	63	42	-	1	35	36	44	80	59
Uttar Pradesh	1433	3087	8440	6997	4066	3272	562	1192	3007	3757	2361	2510
Uttarakhand	304	592	1262	1073	960	783	159	384	593	481	262	303
West Bengal	770	1184	2440	2073	1280	1063	1516	2496	3622	3538	2000	2190
Andaman & Nicobar Is	-	-	6	5	-	-	-	1	7	6	15	14
Chandigarh	420	551	723	513	486	469	162	282	441	466	169	189
Dadra & Nagar Haveli	-	-	3	3	-	-	-	-	-	2	2	2
Daman & Diu	-	-	3	4	-	-	-	-	2	5	3	6
Delhi	2417	3368	7128	5967	3999	3330	1259	1901	3537	3771	1792	2048
Lakshadweep	-	-	-	-	-	-	-	-	-	1	-	-
Puducherry	-	19	88	17	66	63	2	6	13	22	36	37
Company Total	25044	36901	84651	72828	43542	35368	20848	36798	60727	63300	28840	29418

TABLE 36: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)

State/Union Territory	Reliance					Sahara						
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Andhra Pradesh	9748	19022	19138	25484	22229	12735	178	712	730	770	790	793
Arunachal Pradesh	-	-	312	572	599	259	-	-	-	-	-	-
Assam	1568	3921	5883	10053	10478	7117	334	371	358	342	347	346
Bihar	3182	7541	9665	11231	11295	10157	1557	1981	2045	2364	2344	2405
Chattisgarh	163	709	883	1818	1926	1883	-	64	116	100	101	101
Goa	-	13	245	329	386	332	-	-	-	-	-	-
Gujarat	7397	10775	9357	10371	10191	8803	550	571	583	587	593	604
Haryana	2372	6219	3272	5890	4891	4454	88	109	136	144	154	160
Himachal Pradesh	605	1090	693	1606	1589	1342	-	-	-	-	-	-
Jammu & Kashmir	-	10	671	1739	1891	1550	-	-	-	-	-	-
Jharkhand	2048	4271	2345	5349	5659	4745	660	739	799	806	819	838
Karnataka	5377	8625	7100	8090	6822	4696	107	168	166	159	175	176
Kerala	6055	11371	5546	6298	5476	4372	-	-	-	-	-	-
Madhya Pradesh	2837	7578	8472	10719	10406	8741	634	672	582	577	588	593
Maharashtra	6297	9782	9042	11823	12350	11125	262	284	310	308	272	272
Manipur	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	435	473	580	596	769	459	-	-	-	-	-	-
Mizoram	-	43	168	216	189	138	-	-	-	-	-	-
Nagaland	-	56	168	243	189	2	-	-	-	-	-	-
Orissa	5213	10517	5834	10145	10678	7312	319	506	559	548	539	539
Punjab	4806	6744	5216	5144	4895	3795	32	32	41	39	41	41
Rajasthan	4865	9199	4672	7087	7340	6603	1438	1660	1585	1591	1645	1675
Sikkim	-	83	134	116	107	48	-	-	-	-	-	-
Tamil Nadu	11240	18809	12614	14512	12306	8753	62	106	45	47	44	46
Tripura	-	258	670	1008	1534	1129	-	-	-	-	-	-
Uttar Pradesh	12802	28725	19093	23146	25152	24092	2790	3688	4037	4058	4281	4508
Uttarakhand	-	559	760	3071	3211	2561	145	144	214	181	182	192
West Bengal	3399	5630	8223	10827	10740	7568	249	563	805	832	844	849
Andaman & Nicobar Is	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	1677	2445	829	490	258	211	25	44	86	76	77	78
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	3536	9685	7799	7136	5653	5414	367	425	318	327	344	362
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	41	229	456	224	194	-	-	-	-	-	-
Company Total	95622	184194	149613	195565	189433	150590	9797	12839	13515	13856	14180	14578

TABLE 36: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)

State/Union Territory	SBI Life					Star Union					Shriram				
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Andhra Pradesh	2652	4542	8332	7247	8269	8569	1	-	-	8113	13777	15092	16101	6602	4058
Arunachal Pradesh	2	5	19	79	144	191	-	-	-	4	5	5	-	-	-
Assam	118	318	716	850	1285	1440	-	14	176	-	-	-	-	-	-
Bihar	1262	1754	2757	2389	2808	3536	2	45	255	2	2	29	22	22	22
Chattisgarh	1084	1423	2022	1726	2600	2314	1	1	1	7	15	113	286	192	141
Goa	-	59	155	284	369	466	-	-	-	1	1	1	1	1	1
Gujarat	1508	1594	1962	2422	3193	3421	2	2	2	-	109	114	116	20	9
Haryana	613	1110	2058	1691	2227	2774	1	1	1	-	-	-	-	4	5
Himachal Pradesh	86	186	543	594	851	1257	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	89	177	298	261	316	422	-	-	-	-	-	-	-	-	-
Jharkhand	831	915	1410	1582	1909	2272	7	8	19	-	45	45	212	145	129
Karnataka	875	2770	5108	5180	5121	4854	-	-	-	488	662	690	771	490	310
Kerala	2266	4323	6313	5776	6819	6984	-	-	-	116	135	144	149	100	101
Madhya Pradesh	1553	1980	3359	3904	4834	5024	21	22	22	328	791	1215	1336	957	433
Maharashtra	2335	3012	5886	6574	8651	9766	13	12	17	149	308	421	562	413	282
Manipur	-	87	64	55	97	58	-	-	-	-	-	-	-	-	-
Meghalaya	95	73	30	71	74	98	-	-	13	-	-	-	-	-	-
Mizoram	-	-	84	32	111	113	-	-	-	-	-	-	-	-	-
Nagaland	4	6	6	60	110	131	-	-	-	-	-	-	-	-	-
Orissa	1931	2206	3652	3374	4333	4115	2	2	2	6	10	10	13	49	51
Punjab	683	1119	1730	1217	1501	1944	1	1	2	-	-	-	-	1	1
Rajasthan	1347	2034	3103	2713	3284	3285	1	1	1	-	1	2	8	7	5
Sikkim	6	12	15	20	50	54	-	-	-	-	-	-	-	-	-
Tamil Nadu	2471	6020	9306	8097	8663	9705	1	1	1	1153	1753	1848	1899	1072	746
Tripura	3	27	21	57	86	156	-	-	-	-	-	-	-	-	-
Uttar Pradesh	1376	1976	4795	4453	6005	7096	12	14	34	-	1	3	14	17	36
Uttarakhand	22	45	433	434	786	994	-	-	-	-	-	-	3	6	8
West Bengal	1386	2103	3787	3312	3698	4108	3	3	3	-	16	16	13	-	-
Andaman & Nicobar Is	-	-	1	-	16	33	-	-	-	-	1	1	-	-	-
Chandigarh	160	196	285	170	167	200	-	-	-	-	-	-	1	1	1
Dadra & Nagar Haveli	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	595	557	727	710	1045	1391	1	1	1	-	-	-	-	15	23
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	3	14	16	197	206	217	-	-	-	19	27	37	36	25	18
Company Total	25356	40643	68993	65532	79628	86989	69	128	550	10384	17659	19759	21554	10139	6380

TABLE 36: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)

State/Union Territory	Tata AIA					Private Total						
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Andhra Pradesh	561	1880	4577	7834	3715	1888	77344	151772	186759	230128	119943	89597
Arunachal Pradesh	-	14	29	56	35	13	6	95	508	1787	1390	1101
Assam	1723	2441	6558	11964	7096	3252	25325	33554	46971	84921	51133	34743
Bihar	841	2096	4529	6532	4000	2490	31157	49837	65272	97650	65042	60941
Chattisgarh	194	455	1027	1543	880	470	7906	13074	16188	30707	17074	14311
Goa	-	29	85	146	86	65	1672	2358	3839	4773	3555	3538
Gujarat	2032	4440	8802	11067	6823	3487	64282	83707	103530	122932	77605	64444
Haryana	255	2590	5412	6598	4043	2617	18808	33112	42788	67379	40579	33820
Himachal Pradesh	161	382	854	1301	768	381	3731	7292	10099	17034	11308	9332
Jammu & Kashmir	-	2	5	7	5	2	6752	9552	12496	12392	11232	9078
Jharkhand	976	1915	3451	4916	2552	1378	19899	29717	33450	56370	34052	29938
Karnataka	582	1092	2861	3724	1725	969	43298	61666	73949	89717	57303	46038
Kerala	2787	4368	7659	9352	5898	3240	60649	84394	90314	129241	73036	59173
Madhya Pradesh	162	1007	2202	3270	1921	811	40461	57518	64907	83925	53757	47636
Maharashtra	2745	4808	9069	13791	7679	3945	85171	114244	146401	198032	131058	111031
Manipur	-	11	114	348	189	56	-	868	1225	2059	1094	1535
Meghalaya	16	36	145	292	67	42	2121	2290	2730	3497	2598	2068
Mizoram	-	3	138	336	151	43	-	234	632	1966	1111	972
Nagaland	-	4	42	173	321	143	599	1194	1513	2720	1994	1463
Orissa	1839	3055	5946	8794	5434	2527	38457	55806	66598	107389	65908	53120
Punjab	120	448	2095	2963	1703	721	46279	64633	79209	65449	51803	40081
Rajasthan	2517	2975	5911	8551	4647	2177	39699	62424	72639	97209	57009	45212
Sikkim	13	116	142	171	29	1	1535	1941	2039	1813	1239	1182
Tamil Nadu	1338	3055	6133	7782	5712	4820	58178	91928	101753	146446	79974	65623
Tripura	37	225	733	1595	1236	710	939	3676	5203	10785	6765	4960
Uttar Pradesh	841	4983	8911	10854	5929	2983	97522	153325	163393	185098	128436	116397
Uttarakhand	13	379	585	730	390	187	5146	9250	11858	14133	10018	9029
West Bengal	4542	7352	15911	22317	11958	6276	53415	71253	105781	161992	84763	70503
Andaman & Nicobar Is	-	5	5	5	4	1	-	245	322	345	307	214
Chandigarh	1522	806	208	257	134	68	9251	9068	8237	10676	6700	5957
Dadra & Nagar Haveli	-	8	20	23	11	8	-	19	117	360	297	180
Daman & Diu	-	-	21	19	12	3	12	90	36	79	27	24
Delhi	2275	1512	3330	4039	1844	949	49257	64257	68761	69917	52470	45844
Lakshadweep	-	2	4	4	2	1	-	2	4	14	2	2
Puducherry	13	50	156	203	224	224	1281	2353	3058	2972	1746	1564
Company Total	28105	52544	107670	151557	87223	46948	890152	1326748	1592579	1575476	1302328	1080651

TABLE 36: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Concl.d.)

State/Union Territory	LIC					Industry Total (State-wise)						
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Andhra Pradesh	100314	114430	123772	129364	111629	96454	177658	266202	310531	331886	231572	186051
Arunachal Pradesh	383	407	507	577	623	530	389	502	1015	2396	2013	1631
Assam	38215	36280	38192	37858	34600	29298	63540	69834	85163	123948	85733	64041
Bihar	58983	60787	66372	74947	68912	56538	90140	110624	131644	192937	133954	117479
Chattisgarh	17725	14384	15952	14663	17167	13937	25631	27458	32140	51966	34241	28248
Goa	3379	3620	3900	3937	3906	4590	5051	5978	7739	10840	7461	8128
Gujarat	53800	58528	62765	67062	61431	65820	118082	142235	166295	192836	139036	130264
Haryana	16724	17942	18046	19917	21194	21876	35532	51054	60834	78497	61773	55696
Himachal Pradesh	8290	9929	11392	13400	11900	11817	12021	17221	21491	31498	23208	21149
Jammu & Kashmir	6506	6633	6870	7154	6660	5659	13258	16185	19366	24398	17892	14737
Jharkhand	24387	24868	27111	27286	24063	18429	44286	54585	60561	82502	58115	48367
Karnataka	67749	76719	92303	95249	85659	74021	111047	138385	166252	210711	142962	120059
Kerala	49478	55705	69094	73766	69416	64725	110127	140099	159408	191930	142452	123898
Madhya Pradesh	45954	54404	55858	58209	55517	52593	86415	111922	120765	155228	109274	100229
Maharashtra	124471	131795	154632	160844	169012	188505	209642	246039	301033	424541	300070	299536
Manipur	1446	1724	1954	1782	1603	1203	1446	2592	3179	4143	2697	2738
Meghalaya	603	600	643	584	588	370	2724	2890	3373	3789	3186	2438
Mizoram	291	358	384	390	336	347	291	592	1016	1738	1447	1319
Nagaland	663	799	833	859	810	897	1262	1993	2346	3467	2804	2360
Orissa	33377	35631	44598	48171	44916	37717	71834	91437	111196	144201	110824	90837
Punjab	18953	29461	33184	35601	36920	39964	65232	94094	112393	107676	88723	80045
Rajasthan	51071	54043	61629	67386	69486	71621	90770	116467	134268	177566	126495	116833
Sikkim	612	656	706	633	581	748	2147	2597	2745	2432	1820	1930
Tamil Nadu	81331	93718	113258	116634	109362	101178	139509	185646	215011	270667	189336	166801
Tripura	1446	3730	3943	3859	3736	3501	2385	7406	9146	11947	10501	8461
Uttar Pradesh	132832	142942	158026	160697	150878	140728	230354	296267	321419	412146	279314	257125
Uttarakhand	14966	16750	19299	19397	14228	14208	20112	26000	31157	39212	24246	23237
West Bengal	103163	106346	116344	118062	115929	115252	156578	177599	222125	303855	200692	185755
Andaman & Nicobar Is	485	747	1003	634	758	744	485	992	1325	1550	1065	958
Chandigarh	8683	2450	2667	2967	3638	4192	17934	11518	10904	19021	10338	10149
Dadra & Nagar Haveli	2	2	2	2	5	58	2	21	119	304	302	238
Daman & Diu	125	92	109	138	98	176	137	182	145	250	125	200
Delhi	35450	35891	37756	38988	39652	38925	84707	100148	106517	127572	92122	84769
Lakshadweep	2	2	2	2	2	2	2	4	6	6	4	4
Puducherry	1188	1371	1749	1788	1849	1611	2469	3724	4807	4783	3595	3175
Company Total	1103047	1193744	1344856	1402807	1337064	1278234	1993199	2520492	2937435	2978283	2639392	2356885

TABLE 37: NEW BUSINESS UNDER MICRO-INSURANCE PORTFOLIO (LIFE INSURANCE)

(Premium in ₹ lakh)

Insurer	Individual Category							
	No. of Policies				Premium			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Aegon Religare	-	-	-	-	-	-	-	-
Aviva	310	3757	11222	6322	1.52	18.17	58.87	36.40
Bajaj Allianz	10226	127	-	-	85.47	2.42	-	-
Bharti Axa	-	-	-	-	-	-	-	-
Birla Sunlife	280659	568647	290395	256226	147.69	263.72	186.00	168.14
Canara HSBC	-	-	-	-	-	-	-	-
DLF Pramerica	-	-	-	-	-	-	-	-
Edelweiss Tokio	-	-	-	-	-	-	-	-
Future Generali	-	-	-	-	-	-	-	-
HDFC Standard	-	-	-	176464	-	-	-	352.93
ICICI Prudential	234299	344926	324889	321009	122.05	288.18	256.08	281.44
IDBI Federal	-	-	-	-	-	-	-	-
IndiaFirst	-	-	-	-	-	-	-	-
ING Vysya	-	-	-	-	-	-	-	-
Kotak Mahindra	-	-	-	-	-	-	-	-
Max Life	-	-	-	-	-	-	-	-
MetLife	734	125	3501	9243	18.69	7.19	4.21	10.63
Reliance Life	-	-	-	-	-	-	-	-
Sahara	604	324	1483	6282	8.21	4.90	12.24	39.43
SBI Life	-	-	-	-	-	-	-	-
Shriram	-	-	-	-	-	-	-	-
Star Union Dai-ichi	-	-	-	-	-	-	-	-
Tata AIA	84019	80903	68243	18114	154.17	255.20	217.69	75.25
Private Total	610851	998809	699733	793660	537.81	839.78	735.09	964.22
LIC	1541218	1985145	2951235	3826783	3118.74	14982.51	12305.76	10603.49
Industry Total	2152069	2983954	3650968	4620443	3656.55	15822.29	13040.85	11567.71

Note: New business premium includes first year premium and single premium.

TABLE 37: NEW BUSINESS UNDER MICRO-INSURANCE PORTFOLIO (LIFE INSURANCE)

(Premium in ₹ lakh)

Insurer	Group Category											
	No. of Schemes				No. of Lives covered				Premium			
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Aegon Religare	-	-	-	-	-	-	-	-	-	-	-	-
Aviva	-	1	1	5	872244	1548820	896377	110415	16.75	834.79	1118.30	547.82
Bajaj Allianz	-	-	-	-	-	-	-	-	-	-	-	-
Bharti Axa	-	-	-	-	-	-	-	-	-	-	-	-
Birla Sunlife	-	-	-	63	-	-	-	63357	-	-	-	20.17
Canara HSBC	1	-	-	-	2586	-	-	-	2.34	-	-	-
DLF Pramerica	1	1	1	1	2602	7500	10010	15125	0.01	0.01	1.00	0.03
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-	-	-
Future Generali	-	-	-	-	-	-	-	-	-	-	-	-
HDFC Standard	-	-	-	-	-	-	-	-	-	-	-	-
ICICI Prudential	-	-	-	-	-	-	-	-	-	-	-	-
IDBI Federal	2	13	5	1	22602	41442	648835	315400	2.97	11.02	178.41	116.34
IndiaFirst	-	-	-	-	-	-	-	-	-	-	-	-
ING Vysya	2	-	-	-	40000	-	-	-	0.78	-	-	-
Kotak Mahindra	-	-	-	-	-	-	-	-	-	-	-	-
Max Life	-	-	-	-	-	-	-	-	-	-	-	-
MetLife	-	-	-	-	-	-	-	-	-	-	-	-
Reliance Life	-	-	-	-	-	-	-	-	-	-	-	-
Sahara	1	-	1	-	50	-	69	-	0.10	-	-	-
SBI Life	7	1	12	39	558910	281856	70683	108829	3303.85	622.17	78.23	246.44
Shriram	-	1	3	3	-	15525	357563	137429	-	4.10	343.20	219.88
Star Union Dai-ichi	-	-	-	-	-	-	-	-	-	-	-	-
Tata AIA	-	-	-	-	-	-	-	-	-	-	-	-
Private Total	14	17	23	112	1498994	1895143	1983537	750555	3326.80	1472.09	1719.14	1150.67
LIC	6883	5190	5446	5461	11052815	14946927	13275464	9444349	17268.54	22869.72	13803.67	9831.63
Industry Total	6897	5207	5469	5573	12551809	16842070	15259001	10194904	20595.34	24341.81	15522.81	10982.30

Note: New business premium includes first year premium and single premium.

TABLE 38: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY

(Benefit Amount in ₹ Lakh)

Particulars	Aviva		Bajaj Allianz		Birla Sunlife		HDFC Standard
	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	
Amount of Benefit Paid							
Claims pending at start of year	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims intimated/booked	0.00	2.30	2.80	1.64	87.34	298.09	51.51
Total Claims	0.00	2.30	2.80	1.84	87.34	298.09	51.51
Claims paid	0.00	2.10	2.60	1.84	86.91	297.54	51.51
Claims repudiated	0.00	0.20	0.20	0.00	0.43	0.55	0.00
Claims written back	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims pending at end of year	0.00	0.00	0.00	0.20	0.00	0.00	0.00
Number of Policies							
Claims pending at start of year	0	0	0	1	0	0	0
Claims intimated/booked	0	11	14	15	919	1583	1787
Total Claims	0	11	14	16	919	1583	1787
Claims paid	0	10	13	16	915	1579	1787
Claims repudiated	0	1	1	0	4	4	0
Claims written back	0	0	0	0	0	0	0
Claims pending at end of year	0	0	0	1	0	0	0
Break up of claims pending -- duration wise (Number of Policies)							
Within 3 months	0	0	0	1	0	0	0
Within 3-6 months	0	0	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0

Note: No death claims has been paid by the rest of the companies during these two years.

TABLE 38: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY (Contd.)

(Benefit Amount in ₹ Lakh)

Particulars	ICICI Prudential			ING Vysya			MetLife			Sahara		
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
Amount of Benefit Paid												
Claims pending at start of year	0.01	0.00	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.45	0.20	0.00
Claims intimated/booked	1.64	141.26	162.00	0.36	0.24	0.45	0.00	0.01	0.20	0.65	0.35	0.74
Total Claims	1.65	141.26	162.15	0.36	0.24	0.45	0.00	0.01	0.20	1.10	0.55	0.74
Claims paid	1.65	141.01	162.15	0.36	0.24	0.44	0.00	0.00	0.20	0.90	0.55	0.50
Claims repudiated	0.00	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10
Claims written back	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims pending at end of year	0.00	0.15	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.20	0.00	0.14
Number of Policies												
Claims pending at start of year	20	0	2	0	0	0	0	0	1	2	2	0
Claims intimated/booked	2057	1433	1286	29	16	45	0	2	2	5	2	7
Total Claims	2077	1433	1288	29	16	45	0	2	3	7	4	7
Claims paid	2077	1429	1288	29	16	44	0	1	3	5	4	4
Claims repudiated	0	2	0	0	0	0	0	0	0	0	0	1
Claims written back	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	0	2	0	0	0	1	0	1	0	2	0	2
Break up of claims pending -- duration wise (Number of Policies)												
Within 3 months	0	1	0	0	0	1	0	1	0	2	0	2
Within 3-6 months	0	1	0	0	0	0	0	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0

Note: No death claims has been paid by the rest of the companies during these two years.

TABLE 38: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY (Concl'd.)

(Benefit Amount in ₹ Lakh)

Particulars	Tata AIG			Private Total			LIC			Industry Total		
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
Amount of Benefit Paid												
Claims pending at start of year	42.95	1.08	0	43.41	1.28	0.35	3.27	1.12	2.64	46.68	2.40	2.99
Claims intimated/booked	52.89	49.47	63.05	144.90	513.31	580.48	639.65	1189.05	1555.42	784.55	1702.36	2135.90
Total Claims	95.84	50.55	63.05	188.31	514.59	580.83	642.92	1190.17	1558.06	831.23	1704.76	2138.89
Claims paid	90.21	41.91	51.94	182.05	505.23	568.72	637.17	1174.12	1540.38	819.22	1679.35	2109.10
Claims repudiated	4.55	8.64	11.11	4.98	9.01	11.96	4.36	13.41	14.50	9.34	22.42	26.46
Claims written back	0.00	0.00	0.00	0.00	0.00	0.00	0.27	0.00	0.00	0.27	0.00	0.00
Claims pending at end of year	1.08	0.00	0	1.28	0.35	0.15	1.12	2.64	3.18	2.40	2.99	3.33
Number of Policies												
Claims pending at start of year	6	5	0	28	7	4	18	5	16	46	12	20
Claims intimated/booked	387	369	290	3413	4064	5029	4115	7315	9599	7528	11379	14628
Total Claims	393	374	290	3441	4071	5033	4133	7320	9615	7574	11391	14648
Claims paid	364	350	276	3406	4039	5010	4102	7244	9499	7508	11283	14509
Claims repudiated	24	24	14	28	28	20	25	60	99	53	88	119
Claims written back	0	0	0	0	0	0	1	0	0	1	0	0
Claims pending at end of year	5	0	0	7	4	3	5	16	17	12	20	20
Break up of claims pending -- duration wise (Number of Policies)												
Within 3 months	4	0	0	6	3	3	5	16	16	11	19	19
Within 3-6 months	1	0	0	1	1	0	0	0	0	1	1	0
Within 6-12 months	0	0	0	0	0	0	0	0	1	0	0	1
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0

Note: No death claims has been paid by the rest of the companies during these two years.

TABLE 39: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - GROUP CATEGORY

(Benefit Amount in ₹ Lakh)

Particulars	Aviva			IDBI Federal			ING Vysya			SBI Life		
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
	Amount of Benefit Paid											
Claims pending at start of year	0.15	0.00	0.00	0.00	0.00	20.41	1.70	0.26	4.33	0.25	0.51	1.55
Claims intimated/booked	175.79	307.89	281.95	3.59	101.25	110.93	9.39	20.62	14.15	412.53	548.22	420.96
Total Claims	175.94	307.89	281.95	3.59	101.25	131.34	11.09	20.88	18.48	412.78	548.73	422.51
Claims paid	175.82	307.34	281.95	3.59	79.13	128.82	10.58	16.45	13.25	389.38	506.65	421.51
Claims repudiated	0.12	0.56	0.00	0.00	1.71	2.51	0.25	0.10	1.42	22.89	40.53	0.00
Claims written back	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.47	0.00	0.00	0.00
Claims pending at end of year	0.00	0.00	0.00	0.00	20.41	0.00	0.26	4.33	1.34	0.51	1.55	1.00
Number of Lives												
Claims pending at start of year	1	0	0	0	0	50	17	3	32	1	1	4
Claims intimated/booked	1091	1556	1378	49	987	2083	125	174	218	1069	1383	1091
Total Claims	1092	1556	1378	49	987	2133	142	177	250	1070	1384	1095
Claims paid	1091	1553	1378	49	918	2094	136	144	211	1011	1275	1093
Claims repudiated	1	3	0	0	19	39	3	1	10	58	105	0
Claims written back	0	0	0	0	0	0	0	0	17	0	0	0
Claims pending at end of year	0	0	0	0	50	0	3	32	12	1	4	2
Break up of claims pending -- duration wise (Number of Policies)												
Within 3 months	0	0	0	0	50	0	3	22	10	1	4	2
Within 3-6 months	0	0	0	0	0	0	0	3	2	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	6	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	1	0	0	0	0

TABLE 39: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - GROUP CATEGORY (Concid.)

(Benefit Amount in ₹ Lakh)

Particulars	Shriram			Private Total			LIC			Industry Total		
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
	Amount of Benefit Paid											
Claims pending at start of year	0.00	0.00	0	2.10	0.77	26.29	33.98	139.64	138.57	36.08	140.41	164.86
Claims intimated/booked	0.00	118.50	319.6	601.50	1096.48	1147.59	17294.27	19606.55	40436.13	17895.77	20703.03	41583.72
Total Claims	0.00	118.50	319.6	603.60	1097.25	1173.88	17328.25	19746.19	40574.70	17931.85	20843.44	41748.58
Claims paid	0.00	118.50	319.6	579.57	1028.07	1165.14	17188.61	19607.62	40432.13	17768.18	20635.69	41597.27
Claims repudiated	0.00	0.00	0	23.26	42.90	3.93	0.00	0.00	0.00	23.26	42.90	3.93
Claims written back	0.00	0.00	0	0.00	0.00	2.47	0.00	0.00	0.00	0.00	0.00	2.47
Claims pending at end of year	0.00	0.00	0	0.77	26.29	2.34	139.64	138.57	142.57	140.41	164.86	144.91
Number of Lives												
Claims pending at start of year	0	0	0	19	4	86	116	487	341	135	491	427
Claims intimated/booked	0	395	1064	2335	4495	5834	41546	45819	124549	43881	50314	130383
Total Claims	0	395	1064	2354	4499	5920	41662	46306	124890	44016	50805	130810
Claims paid	0	395	1064	2288	4285	5840	41175	45965	124421	43463	50250	130261
Claims repudiated	0	0	0	62	128	49	0	0	0	62	128	49
Claims written back	0	0	0	0	0	17	0	0	0	0	0	17
Claims pending at end of year	0	0	0	4	86	14	487	341	469	491	427	483
Break up of claims pending -- duration wise (Number of Policies)												
Within 3 months	0	0	0	4	76	12	487	341	469	491	417	481
Within 3-6 months	0	0	0	0	3	2	0	0	0	0	3	2
Within 6-12 months	0	0	0	0	6	0	0	0	0	0	6	0
More than 12 months	0	0	0	0	1	0	0	0	0	0	1	0

**TABLE 40: DURATION WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE –
INDIVIDUAL CATEGORY**

(Benefit Amount in ₹ Lakh)

Particulars	2010-11		2011-12		Bajaj Allianz			Birla Sunlife			HDFC Standard	ICICI Prudential		
	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
Settlement of claims- Benefit Amount Paid														
Within 1 month	2.10	1.60	0.84	2.40	1.63	86.91	316.38	297.54	51.51	1.58	1.36	114.47		
Within 1-3 months	0.00	0.60	0.93	0.58	0.21	0.00	0.06	0.00	0.00	0.02	0.03	46.63		
Within 3-6 months	0.00	0.20	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.01	1.05		
Within 6-12 months	0.00	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00		
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Total Claims Settled	2.10	2.60	2.02	2.98	1.84	86.91	316.44	297.54	51.51	1.65	141.10	162.15		
Settlement of claims- Number of Policies														
Within 1 month	10	8	7	18	15	915	2208	1579	1787	2021	1388	924		
Within 1-3 months	0	3	7	2	1	0	1	0	0	27	28	355		
Within 3-6 months	0	1	2	0	0	0	0	0	0	13	12	9		
Within 6-12 months	0	1	0	0	0	0	0	0	0	16	1	0		
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0		
Total Claims Settled	10	13	16	20	16	915	2209	1579	1787	2077	1429	1288		

**TABLE 40: DURATION WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE –
INDIVIDUAL CATEGORY (Contd.)**

(Benefit Amount in ₹ Lakh)

Particulars	ING Vysya			Reliance		Sahara			Tata AIA		
	2009-10	2010-11	2011-12	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	
Settlement of claims- Benefit Amount Paid											
Within 1 month	0.31	0.13	0.44	0.20	0.10	0.10	0.10	87.88	40.95	50.12	
Within 1-3 months	0.05	0.11	0.00	0.00	0.40	0.35	0.40	2.33	0.96	1.30	
Within 3-6 months	0.00	0.00	0.00	0.00	0.00	0.45	0.10	0.00	0.00	0.52	
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total Claims Settled	0.36	0.24	0.44	0.20	0.50	0.90	0.55	90.21	41.91	51.94	
Settlement of claims- Number of Policies											
Within 1 month	27	5	44	2	1	1	0	353	342	272	
Within 1-3 months	2	11	0	1	3	2	3	11	8	3	
Within 3-6 months	0	0	0	0	0	2	1	0	0	1	
Within 6-12 months	0	0	0	0	0	0	0	0	0	0	
More than 12 months	0	0	0	0	0	0	0	0	0	0	
Total Claims Settled	29	16	44	3	4	5	4	364	350	276	

**TABLE 40: DURATION WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE –
INDIVIDUAL CATEGORY (Concl.d.)**

(Benefit Amount in ₹ Lakh)

Particulars	Private Total		LIC			Industry Total			
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
Settlement of claims- Benefit Amount Paid									
Within 1 month	177.62	363.32	517.71	636.14	1173.62	1540.38	813.76	1536.94	2058.09
Within 1-3 months	3.68	2.20	49.54	0.00	0.50	0.00	3.68	2.70	49.54
Within 3-6 months	0.74	0.11	1.77	1.03	0.00	0.00	1.77	0.11	1.77
Within 6-12 months	0.01	0.00	0.20	0.00	0.00	0.00	0.01	0.00	0.20
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	182.04	365.63	569.22	637.17	1174.12	1540.38	819.21	1539.75	2109.60
Settlement of claims- Number of Policies									
Within 1 month	3324	3972	4633	4097	7242	9499	7421	11214	14132
Within 1-3 months	49	53	369	0	2	0	49	55	369
Within 3-6 months	17	13	11	5	0	0	22	13	11
Within 6-12 months	16	1	1	0	0	0	16	1	1
More than 12 months	0	0	0	0	0	0	0	0	0
Total Claims Settled	3406	4039	5014	4102	7244	9499	7508	11283	14513

Note: No death claims has been paid by the rest of the companies during these three years.

TABLE 41: DURATION WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE-GROUP CATEGORY

(Benefit Amount in ₹ Lakh)

Particulars	Aviva		IDBI Federal		ING Vysya		SBI Life				
	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11			
Settlement of claims- Benefit Amount Paid											
Within 1 month	172.92	306.71	281.58	79.13	128.82	7.25	6.48	12.58	375.42	493.59	409.26
Within 1-3 months	1.47	0.48	0.23	0.00	0.00	2.41	6.86	0.34	11.41	10.20	10.95
Within 3-6 months	0.26	0.00	0.00	0.00	0.00	0.92	2.99	0.29	2.30	2.86	1.30
Within 6-12 months	0.80	0.15	0.15	0.00	0.00	0.00	0.12	0.00	0.25	0.00	0.00
More than 12 months	0.37	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00	0.00
Total Claims Settled	175.82	307.34	281.95	79.13	128.82	10.58	16.45	13.25	389.38	506.65	421.51
Settlement of claims- Number of Lives											
Within 1 month	1074	1549	1376	918	2094	79	56	193	974	1244	1059
Within 1-3 months	9	3	1	0	0	45	63	14	29	24	32
Within 3-6 months	2	0	0	0	0	12	24	3	7	7	2
Within 6-12 months	4	1	1	0	0	0	1	1	1	0	0
More than 12 months	2	0	0	0	0	0	0	1	0	0	0
Total Claims Settled	1091	1553	1378	918	2094	136	144	211	1011	1275	1093

TABLE 41: DURATION WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE-GROUP CATEGORY (Concd.)

(Benefit Amount in ₹ Lakh)

Particulars	2010-11		2011-12		Private Total			LIC			Industry Total		
	2010-11	2011-12	2009-10	2010-11	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	
Settlement of claims- Benefit Amount Paid													
Within 1 month	93.90	172.10	559.18	979.81	1004.34	17154.63	19422.28	39750.25	17713.81	20402.09	40754.59		
Within 1-3 months	24.60	147.50	15.29	42.14	159.01	33.98	185.34	681.88	49.27	227.48	840.89		
Within 3-6 months	0.00	0.00	3.68	5.85	1.59	0.00	0.00	0.00	3.68	5.85	1.59		
Within 6-12 months	0.00	0.00	1.05	0.27	0.15	0.00	0.00	0.00	1.05	0.27	0.15		
More than 12 months	0.00	0.00	0.37	0.00	0.05	0.00	0.00	0.00	0.37	0.00	0.05		
Total Claims Settled	118.50	319.60	579.57	1028.07	1165.14	17188.61	19607.62	40432.13	17768.18	20635.69	41597.27		
Settlement of claims- Number of Lives													
Within 1 month	313	573	2176	4080	5295	41059	45366	118687	43235	49446	123982		
Within 1-3 months	82	491	83	172	538	116	599	5734	199	771	6272		
Within 3-6 months	0	0	22	31	5	0	0	0	22	31	5		
Within 6-12 months	0	0	5	2	1	0	0	0	5	2	1		
More than 12 months	0	0	2	0	1	0	0	0	2	0	1		
Total Claims Settled	395	1064	2288	4285	5840	41175	45965	124421	43463	50250	130261		

Note: No death claim has been paid by the rest of the companies during these three years.

TABLE 42: COMPANY WISE NUMBER OF MICRO-INSURANCE AGENTS
(As on 31st March)

Insurer	2008	2009	2010	2011	2012
Aegon Religare	0	0	0	0	0
Aviva	0	1	1	1	2
Bajaj Allianz	168	193	210	210	210
Bharti AXA	0	0	0	0	0
Birla Sunlife	77	104	129	33	90
Canara HSBC	0	0	0	0	0
DLF Pramerica	0	0	0	0	0
Edelweiss Tokio	-	-	-	-	0
Future Generali	0	0	0	0	0
HDFC Standard	0	0	0	0	58
ICICI Prudential	0	14	14	47	0
IDBI Federal	0	0	0	0	0
IndiaFirst	0	0	0	0	0
ING Vysya	0	0	0	0	0
Kotak Mahindra	0	0	0	0	0
Max Life	0	0	0	0	0
Met Life	0	0	0	9	12
Reliance	0	0	0	0	0
Sahara	8	13	15	15	15
SBI Life	0	0	0	0	0
Shriram	1	1	1	0	421
Star Union	0	0	0	0	0
TATA AIA	164	277	400	443	443
Private Total	418	603	770	758	1251
LIC	4166	6647	7906	9724	11546
Industry Total	4584	7250	8676	10482	12797

TABLE 43: STATUS OF GRIEVANCES - LIFE INSURERS

Insurer	2007-08			2008-09			2009-10			2010-11			2011-12 #		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
PRIVATE SECTOR															
Aegon Religare	0	0	0	0	0	6	6	50	0	54	0	50	4	3440	2774
Aviva	10	127	120	17	193	197	13	152	142	631	23	654	0	13520	13467
Bajaj Allianz	20	403	345	78	211	251	38	173	195	799	16	811	4	22390	22388
Bharti Axa	0	0	0	0	5	5	0	38	21	267	17	277	7	7310	7285
Birla Sun Life	2	67	56	13	109	113	9	153	141	533	21	515	39	11911	11632
Canara HSBC	0	0	0	0	0	0	0	4	4	26	0	24	2	5258	5256
DLF Pramerica	0	0	0	0	0	0	0	0	0	22	0	17	5	621	619
Edelweiss Tokio	0	0	0	0	0	0	0	0	0	0	0	0	0	6	6
Future Generali	0	0	0	0	5	3	2	24	24	72	2	63	11	15667	15640
HDFC Standard	1	106	50	57	94	95	56	154	171	528	39	562	5	35218	35205
ICICI Prudential	13	233	226	20	196	202	14	330	296	1294	48	1342	0	22016	22016
IDBI Federal	0	0	0	0	1	0	1	5	4	25	2	27	0	502	500
IndiaFirst	0	0	0	0	0	0	0	0	0	0	0	0	0	738	738
ING Vysya	3	26	23	6	35	20	21	29	40	99	10	106	3	10498	10497
Kotak Mahindra	6	51	40	17	95	102	10	151	132	779	29	757	51	8850	8844
Max Life	7	84	58	33	112	105	40	187	227	525	0	523	2	10362	10360
Met Life	3	49	23	29	46	66	9	75	79	246	5	247	4	2940	2940
Reliance	6	89	76	19	79	75	23	184	192	540	15	541	14	50807	50802
Sahara	0	2	1	1	1	1	1	2	2	12	1	12	1	29	29
SBI Life	23	101	108	16	62	59	19	80	94	293	5	284	14	18490	18482
Shriram	0	2	0	2	4	6	0	16	16	28	0	21	7	149	142
Star Union Dai-ichi	0	0	0	0	0	0	0	1	1	16	0	16	0	284	283
TATA AIA	8	66	50	24	65	73	16	79	83	279	12	276	15	16307	16291
PRIVATE TOTAL	102	1406	1176	332	1313	1373	272	1843	1870	7068	245	7125	188	257313	256196
LIC	197	651	163	685	481	980	186	606	642	2588	150	2672	66	52300	52135
GRAND TOTAL	299	2057	1339	1017	1794	2353	458	2449	2512	9656	395	9797	66	52300	52135

data pertains to the entire life insurance industry. Whereas, for previous years, data pertains to complaints registered/processed by the Authority.

TABLE 44: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE INSURANCE)

Name of Centre	2001-02			2002-03			2003-04		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	NA	57	27	NA	68	51	17	60	55
Bhopal	NA	230	209	NA	235	154	81	171	151
Bhubaneshwar	NA	76	62	NA	105	84	21	112	87
Chandigarh	NA	48	37	NA	131	101	30	208	201
Chennai	NA	183	181	NA	288	262	26	378	397
Delhi	NA	473	274	NA	340	214	126	293	296
Guwahati	NA	53	41	NA	88	81	7	91	88
Hyderabad	NA	77	59	NA	137	102	35	504	482
Kochi	NA	52	46	NA	62	57	5	111	109
Kolkata	NA	249	154	NA	443	308	135	622	680
Lucknow	NA	321	316	NA	312	253	59	574	520
Mumbai	NA	148	100	NA	270	248	22	280	223
TOTAL	NA	1967	1506	NA	2481	1917	564	3404	3289
Name of Centre	2004-05			2005-06			2006-07		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	21	84	66	39	132	148	23	159	156
Bhopal	102	337	419	20	470	486	4	513	515
Bhubaneshwar	46	135	121	60	256	165	151	189	200
Chandigarh	37	463	427	73	441	440	61	472	487
Chennai	7	604	592	19	640	646	12	682	687
Delhi	118	439	389	168	283	305	147	195	215
Guwahati	10	83	78	15	109	90	34	177	188
Hyderabad	57	564	599	22	543	554	11	556	554
Kochi	7	100	99	8	128	130	6	166	144
Kolkata	77	770	809	38	904	878	64	916	893
Lucknow	113	1008	1083	38	852	861	29	896	873
Mumbai	79	306	338	47	222	223	46	512	506
TOTAL	674	4893	5020	547	4980	4926	588	5433	5418

O/S: Outstanding; NA: Not Available.

TABLE 44: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE INSURANCE) (Concl.d.)

Name of Centre	2007-08			2008-09			2009-10		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	26	131	146	11	155	158	8	301	302
Bhopal	2	555	544	13	376	323	66	379	407
Bhubaneshwar	140	201	204	137	166	204	99	220	286
Chandigarh	46	515	500	61	620	561	120	931	767
Chennai	7	705	707	5	777	766	16	941	955
Delhi	127	108	212	23	163	87	99	1471	1326
Guwahati	23	155	162	16	197	196	17	308	317
Hyderabad	13	524	530	7	614	601	20	815	822
Kochi	28	235	247	16	284	265	35	370	369
Kolkata	87	726	749	64	798	807	55	1111	971
Lucknow	52	970	1006	16	852	868	0	1004	1004
Mumbai	52	740	771	21	751	750	22	1116	1110
TOTAL	603	5565	5778	390	5753	5586	557	8967	8636
Name of Centre	2010-11			2011-12					
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year			
Ahmedabad	7	485	210	282	506	737			
Bhopal	38	210	121	127	123	19			
Bhubaneshwar	33	238	227	44	139	128			
Chandigarh	284	1268	626	926	1782	1367			
Chennai	2	933	928	7	886	880			
Delhi	244	1445	1378	311	2339	2154			
Guwahati	8	280	223	65	180	226			
Hyderabad	13	1388	1324	77	1067	1082			
Kochi	36	515	441	110	510	396			
Kolkata	195	1392	1484	103	1491	1457			
Lucknow	0	1448	1188	249	1735	1848			
Mumbai	28	1415	1401	42	1595	1556			
TOTAL	888	11017	9551	2343	12353	11850			

O/S: Outstanding; NA: Not Available.

PART - II
NON-LIFE INSURANCE

TABLE 45: DETAILS OF NON-LIFE INSURANCE COMPANIES OPERATING IN INDIA *

Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
PRIVATE SECTOR				
Bajaj Allianz General Insurance Company Ltd.	Allianz, SE Germany	113	02.05.2001	2001-02
Bharti AXA General Insurance Company Ltd.	M/s. Societe Beauljon, France	139	27.06.2008	2008-09
Cholamandalam MS General Insurance Company Ltd.	Mitsui Sumitomo, Japan	123	15.07.2002	2002-03
Future Generali India Insurance Company Ltd.	Participatie Maatschapij Graafschap Holland NV, Netherlands ("Generalli")	132	04.09.2007	2007-08
HDFC ERGO General Insurance Company Ltd.	ERGO International AG, Germany	125	27.09.2000	2002-03
ICICI Lombard General Insurance Company Ltd.	FAL Corporation, Canada	115	03.08.2001	2001-02
IFFCO Tokio General Insurance Company Ltd.	Tokio Marine Asia Pte. Ltd. Japan	106	04.12.2000	2000-01
L & T General Insurance Company Ltd.	--	146	09.07.2010	2010-11
Liberty Videocon General Insurance Company Ltd.	Liberty City State Holdings Pte Ltd.	150	22.05.2012	2012-13
Magma HDI General Insurance Company Ltd.	HDI-Geirling International Holding AG, Germany	149	22.05.2012	2012-13
Raheja QBE General Insurance Company Ltd.	QBE Holdings (AAP) Pty.Ltd. Australia	141	11.12.2008	2008-09
Reliance General Insurance Company Ltd.	--	103	23.10.2000	2000-01
Royal Sundaram Alliance Insurance Company Ltd.	Royal & Sun Alliance Insurance Plc, UK	102	23.10.2000	2000-01
SBI General Insurance Company Ltd.	IAG International Pty Ltd. Australia	144	15.12.2009	2009-10
Shriram General Insurance Company Ltd.	--	137	08.05.2008	2008-09
TATA AIG General Insurance Company Ltd.	Charitis Memsa Holdings Inc. USA	108	22.01.2001	2000-01
Universal Sampo General Insurance Company Ltd.	Sompo, Japan	134	16.11.2007	2007-08
PUBLIC SECTOR				
National Insurance Company Ltd.	--	58	1906	1906-07
The New India Assurance Company Ltd.	--	190	1919	1919-20
The Oriental Insurance Company Ltd.	--	556	1947	1947-48
United India Insurance Company Ltd.	--	545	1919	1919-20
STANDALONE HEALTH PRIVATE				
Apollo Munich Health Insurance Company Ltd.	Munich Health Holding AG, Germany	131	03.08.2007	2007-08
Max BUPA Health Insurance Company Ltd.	BUPA Singapore Holdings Pte Ltd.	145	15.02.2010	2009-10
Religare Health Insurance Company Ltd.	--	148	26.04.2012	2012-13
Star Health & Allied Insurance Company Ltd.	Individual Promoters and Oman Insurance PSC, UAE	129	16.03.2006	2006-07
SPECIALISED INSURERS				
Agriculture Insurance Company of India Ltd.	--	126	2003	2003-04
Export Credit Guarantee Corporation of India Ltd.	--	124	1957	1957-58
REINSURER				
General Insurance Corporation of India	--	112	2001	2001-02

* as on 30th September, 2012.

TABLE 46: GROSS DIRECT PREMIUM OF NON-LIFE INSURERS (WITHIN & OUTSIDE INDIA)

INSURER	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Bajaj Allianz	--	141.96	296.48	476.53	851.62	1272.29	1786.34	2379.92	2619.29	2482.33	2869.96	3286.62
Bharti AXA	--	--	--	--	--	--	--	--	28.50	310.82	553.90	884.00
Cholamandalam	--	--	14.79	97.05	169.25	220.18	311.73	522.34	685.44	784.85	967.99	1346.54
Future Generali	--	--	--	--	--	--	--	9.81	186.49	376.61	600.16	919.76
HDFC ERGO	--	--	9.49	112.95	175.63	200.94	194.00	220.60	339.21	915.40	1279.91	1839.46
ICICI Lombard	--	28.13	211.66	486.73	873.86	1582.86	2989.07	3307.12	3402.04	3295.06	4251.87	5150.14
IFFCO Tokio	5.83	70.51	213.33	322.24	496.64	892.72	1144.47	1128.15	1374.06	1457.84	1783.18	1975.24
L&T General	--	--	--	--	--	--	--	--	--	--	17.24	143.40
Raheja QBE	--	--	--	--	--	--	--	--	--	1.32	4.90	14.79
Reliance	1.07	77.46	185.68	161.06	161.68	162.33	912.23	1946.42	1914.88	1979.65	1655.43	1712.55
Royal Sundaram	0.24	71.13	184.44	257.76	330.70	458.64	598.20	694.41	803.36	913.11	1143.99	1479.79
SBI General	--	--	--	--	--	--	--	--	--	--	43.02	250.14
Shriram	--	--	--	--	--	--	--	--	113.76	416.93	780.89	1266.44
TATA AIG	--	78.46	233.93	343.52	448.24	572.70	710.55	782.64	823.92	853.80	1173.09	1641.57
Universal Sompo	--	--	--	--	--	--	--	0.48	30.14	189.28	299.10	404.58
PRIVATE SECTOR	7.14	467.65	1349.80	2257.83	3507.62	5362.66	8646.57	10991.89	12321.09	13977.00	17424.63	22315.03
National	2227.73	2439.41	2869.87	3399.97	3810.65	3536.34	3827.12	4021.97	4295.85	4645.99	6245.17	7815.69
New India	3493.05	4198.06	4812.79	4921.47	5103.16	5675.54	5936.78	6151.97	6455.79	7099.14	8225.51	10073.88
Oriental	2247.10	2498.64	2868.15	2899.74	3090.55	3609.77	4020.78	3900.22	4077.89	4854.67	5569.88	6194.60
United	2524.00	2781.48	2969.63	3063.47	2944.46	3154.78	3498.77	3739.56	4277.77	5239.05	6376.66	8179.29
PUBLIC SECTOR	10491.88	11917.59	13520.44	14284.65	14948.82	15976.44	17283.45	17813.71	19107.31	21838.85	26417.21	32263.46
TOTAL	10499.02	12385.24	14870.25	16542.49	18456.45	21339.10	25930.02	28805.60	31428.40	35815.85	43841.84	54578.49
AIC	--	(17.97)	(20.06)	(11.25)	(11.57)	(15.62)	(21.51)	(11.09)	(9.11)	(13.96)	(22.41)	(24.49)
ECGC	--	--	--	369.21	549.72	555.83	564.67	835.11	833.44	1520.40	1950.05	2576.85
Apollo Munich	--	338.52	374.78	445.48	515.55	577.33	617.66	668.37	744.68	813.00	885.47	1004.83
Max Bupa	--	--	--	--	--	--	--	2.97	48.14	114.66	282.69	475.64
Star Health	--	--	--	--	--	--	22.51	168.19	509.86	961.65	1227.55	1085.06

Note: Figures in the bracket represent the growth over the previous year in per cent.

-- represents business not started.

TABLE 47: SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS (WITHIN INDIA)

(₹ Crore)

Insurer	Fire											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Bajaj Allianz		27.88	60.64	120.29	219.42	351.40	370.31	273.49	253.06	240.06	263.81	287.28
Bharti AXA									2.80	28.33	38.81	43.38
Cholamandalam			5.32	25.44	47.78	72.83	77.98	68.30	53.84	47.77	56.81	71.63
Future Generali								3.03	16.09	34.29	59.12	84.07
HDFC ERGO				0.36	1.81	6.81	11.10	12.83	58.79	132.97	180.17	267.54
ICICI Lombard		10.98	123.75	239.46	277.45	308.47	393.83	417.35	283.02	270.06	283.46	308.36
IFFCO Tokio	3.70	36.15	103.52	142.88	172.78	263.29	291.02	215.17	195.28	171.62	188.05	175.20
L&T General											2.46	13.31
Raheja QBE										0.13	0.25	0.54
Reliance	0.94	45.84	55.42	46.36	53.58	47.76	145.88	143.27	136.84	139.57	106.27	116.33
Royal Sundaram	0.00	17.90	39.16	50.53	63.01	91.74	98.39	68.87	48.84	40.81	45.83	51.07
SBI General											23.10	158.03
Shriram									0.22	1.74	4.42	7.76
TATA AIG		19.36	49.91	78.44	83.71	116.27	136.95	129.77	144.76	143.40	159.29	190.26
Universal Sampo								0.48	10.76	42.54	55.85	77.28
Private Total	4.64	158.11	437.72	703.76	919.54	1258.59	1525.47	1332.55	1204.32	1293.29	1467.70	1852.02
National	408.09	491.83	507.85	515.77	537.64	483.94	492.52	380.72	393.59	426.53	570.79	680.02
New India	654.24	859.89	867.46	775.20	788.88	839.63	909.98	743.43	773.33	923.78	1049.26	1150.81
Oriental	471.28	521.67	532.64	524.00	493.95	546.89	540.07	478.20	440.65	573.42	662.05	774.38
United	526.11	635.89	604.18	631.32	590.91	645.48	664.34	524.30	572.79	652.25	805.33	972.47
Public Total	2059.72	2509.28	2512.13	2446.29	2411.38	2515.94	2606.91	2126.65	2180.36	2575.98	3087.42	3577.68
Grand Total	2064.36	2667.39	2949.85	3150.05	3330.92	3774.53	4132.38	3459.21	3384.68	3869.27	4555.12	5429.71

**TABLE 47: SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS
(WITHIN INDIA) (Contd.)**

Insurer	Marine											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Bajaj Allianz		1.36	7.41	20.72	44.96	54.33	71.25	75.18	88.17	73.94	78.98	89.91
Bharti AXA			0.16	5.82	15.90	17.00	26.56	32.66	0.61	5.44	11.22	17.11
Cholamandalam									36.56	42.39	43.68	50.45
Future Generali					0.50	1.72	2.41	0.72	6.63	15.36	30.72	39.53
HDFC ERGO								3.29	8.29	24.89	48.42	60.90
ICICI Lombard			9.27	43.59	82.53	85.71	155.24	216.72	216.47	146.57	166.37	198.91
IFFCO Tokio	0.05	31.02	18.42	24.49	30.87	46.13	128.26	66.43	113.70	132.41	127.98	130.62
L&T General											0.43	6.03
Raheja QBE										0.02	0.03	0.03
Reliance		1.74	8.91	13.19	12.70	10.74	17.85	34.24	37.00	29.61	23.00	40.49
Royal Sundaram		2.78	13.02	13.38	16.80	18.29	18.44	19.55	19.97	23.02	25.20	31.52
SBI General											0.17	1.84
Shriram										0.04	0.93	1.90
TATA AIG		9.18	27.33	30.89	40.85	47.88	70.15	97.86	111.82	115.11	153.63	189.01
Universal Sampo									0.54	3.85	5.97	8.90
Private Total	0.05	46.08	84.15	152.08	245.11	281.80	490.15	546.66	639.76	612.63	716.74	867.14
National	203.80	207.16	219.06	187.18	251.29	173.43	204.89	174.98	200.78	238.97	304.57	349.59
New India	313.84	339.30	344.40	259.21	252.49	299.78	321.02	437.28	446.10	474.30	549.56	606.42
Oriental	187.90	205.65	228.07	218.93	235.41	325.11	347.83	339.06	332.59	388.12	446.38	483.32
United	279.56	255.21	339.14	300.14	243.80	203.97	263.95	300.83	336.93	453.56	501.53	568.11
Public Total	985.10	1007.32	1130.67	965.46	982.99	1002.29	1137.69	1252.16	1316.39	1554.96	1802.03	2007.45
Grand Total	985.15	1053.40	1214.82	1117.54	1228.10	1284.09	1627.84	1798.82	1956.15	2167.59	2518.77	2874.59

(₹ Crore)

**TABLE 47: SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS
(WITHIN INDIA) (Contd.)**

(₹ Crore)

Insurer	Motor						Health							
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Bajaj Allianz	536.61	843.87	1386.37	1503.39	1445.55	1714.07	1951.13	97.69	158.26	243.40	333.43	295.55	339.70	427.29
Bharti AXA				17.39	184.51	416.06	629.79	0.00			1.51	49.19	52.78	145.43
Cholamandalam	52.35	97.16	224.41	319.53	450.10	623.59	880.88	21.11	38.60	109.38	165.89	149.51	148.14	228.90
Future Generali			1.77	94.88	209.78	319.33	534.86	--		3.43	50.81	82.31	133.31	175.99
HDFC ERGO	158.03	138.32	140.38	158.78	289.92	420.70	671.04	4.55	10.27	28.23	56.01	268.74	328.73	411.50
ICICI Lombard	454.44	1142.55	1279.07	1321.29	1379.16	1544.96	2138.84	224.65	664.97	815.89	973.80	856.76	1281.30	1435.84
IFFCO Tokio	378.08	448.90	499.19	683.24	730.67	961.11	1112.35	51.84	71.89	114.02	140.99	164.22	179.21	162.44
L&T General						10.95	94.00							8.28
Raheja QBE					0.17	0.24	0.34							
Reliance	26.52	455.51	1267.37	1164.82	1318.71	1074.87	1135.00	8.61	67.18	275.62	310.82	238.75	254.28	225.28
Royal Sundaram	233.09	303.39	409.56	529.91	626.91	793.03	1066.96	50.55	96.12	108.78	114.31	125.47	179.10	231.14
SBI General						0.07	34.84							3.74
Shriram				112.72	411.48	768.30	1247.47							
TATA AIG	239.82	273.09	253.25	224.79	229.75	421.47	760.44	37.19	53.36	68.30	73.89	82.30	110.71	137.69
Universal Sampo				3.92	78.90	163.44	215.40				3.08	17.41	23.49	35.74
Private Total	2078.94	3702.78	5461.36	6134.65	7355.62	9232.19	12473.35	496.19	1160.64	1767.05	2224.53	2330.21	3031.48	3629.24
National	1846.41	1986.58	2146.31	2146.29	2182.73	2775.00	3618.29	414.02	479.57	690.36	897.22	1078.74	1681.40	2079.60
New India	2174.50	2034.73	2034.30	2000.29	2070.94	2303.38	3040.39	591.57	765.29	1209.42	1355.67	1552.47	2003.37	2349.17
Oriental	1495.36	1739.39	1608.38	1491.30	1611.06	1745.95	2150.79	359.72	448.54	532.63	709.85	1084.54	1516.03	1487.47
United	1138.16	1233.18	1434.90	1563.48	1826.64	2124.00	2955.83	359.26	465.25	694.96	900.72	1265.41	1711.76	2231.81
Public Total	6654.44	6993.88	7223.88	7201.37	7691.37	8948.33	11765.30	1724.56	2158.65	3127.37	3863.46	4981.16	6912.55	8148.06
Grand Total	8733.38	10696.66	12685.25	13336.02	15046.99	18180.52	24238.64	2220.75	3319.29	4894.42	6088.00	7311.37	9944.03	11777.30

**TABLE 47: SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS
(WITHIN INDIA) (Contd.)**

(₹ Crore)

Insurer	Others											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Bajaj Allianz		112.71	228.43	335.50	587.24	232.26	342.66	401.49	441.23	427.24	473.40	531.02
Bharti AXA									6.18	43.34	35.03	48.29
Cholamandalam			9.31	65.77	105.57	56.89	71.43	87.58	109.62	95.08	95.77	114.68
Future Generali								0.86	18.08	34.88	57.68	85.31
HDFC ERGO			9.49	112.57	173.32	29.83	31.90	35.88	57.35	198.89	301.90	428.49
ICICI Lombard		16.13	70.82	203.68	513.89	509.59	632.48	578.09	607.44	642.52	975.78	1068.19
IFFCO Tokio	2.09	3.34	91.39	154.86	292.99	153.38	204.40	233.34	240.86	258.93	326.82	394.63
L&T General											2.81	21.78
Raheja QBE									0.00	1.00	4.37	13.88
Reliance	0.13	29.87	121.34	101.49	95.41	68.71	225.81	225.91	265.41	253.01	197.01	195.45
Royal Sundaram	0.24	50.44	132.26	193.85	250.89	64.96	81.85	87.65	90.34	96.89	100.82	99.11
SBI General											19.56	51.69
Shriram									0.82	3.66	7.23	9.30
TATA AIG		49.91	156.69	234.17	323.68	131.53	177.00	233.46	268.66	283.24	327.99	364.17
Universal Sampo									11.84	46.59	50.35	67.27
Private Total	2.45	262.40	819.73	1401.89	2342.99	1247.15	1767.53	1884.26	2117.83	2385.25	2976.52	3493.27
National	1505.99	1666.47	2136.67	2688.15	3010.98	605.87	650.85	614.87	642.02	698.20	888.95	1063.19
New India	2073.09	2313.14	2709.38	3011.27	3169.44	886.01	986.18	852.49	933.44	1021.02	1191.57	1396.07
Oriental	1540.49	1719.16	2042.70	2089.18	2288.42	800.03	852.69	849.86	989.83	1079.57	1086.93	1151.93
United	1635.42	1763.68	2024.74	2136.73	2109.75	807.91	872.04	784.56	903.85	1041.19	1234.05	1451.07
Public Total	6754.99	7462.45	8913.49	9925.33	10578.59	3099.82	3361.77	3101.79	3469.15	3839.97	4401.49	5062.26
Grand Total	6757.44	7724.85	9733.22	11327.22	12921.58	4346.97	5129.29	4986.04	5586.98	6225.22	7378.01	8555.53

**TABLE 47: SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS
(WITHIN INDIA) (Concid.)**

(₹ Crore)

Insurer	TOTAL											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Bajaj Allianz		141.95	296.48	476.51	851.62	1272.29	1786.34	2379.92	2619.29	2482.33	2869.96	3286.62
Bharti AXA			14.79	97.03	169.25	220.18	311.73	522.34	28.50	310.82	553.90	884.00
Cholamandalam									685.44	784.85	967.99	1346.54
Future Generali			9.49	112.93	175.63	200.94	194.00	9.81	186.49	376.61	600.16	919.76
HDFC ERGO			203.84	486.73	873.87	1582.86	2989.07	220.60	339.21	915.40	1279.91	1839.46
ICICI Lombard		27.11	213.33	322.23	496.64	892.72	1144.47	3307.12	3402.04	3295.06	4251.87	5150.14
IFFCO Tokio	5.83	70.51						1128.15	1374.06	1457.84	1783.18	1975.24
L&T General											17.24	143.40
Raheja QBE										1.32	4.90	14.79
Reliance	1.07	77.45	185.67	161.04	161.69	162.33	912.23	1946.42	1914.88	1979.65	1655.43	1712.55
Royal Sundaram	0.24	71.12	184.44	257.76	330.70	458.64	598.20	694.41	803.36	913.11	1143.99	1479.79
SBI General											43.02	250.14
Shriram									113.76	416.93	780.89	1266.44
TATA AIG		78.45	233.93	343.50	448.24	572.70	710.55	782.64	823.92	853.80	1173.09	1641.57
Universal Sampo								0.48	30.14	189.28	299.10	404.58
Private Total	7.14	466.59	1341.97	2257.73	3507.64	5362.66	8646.59	10991.89	12321.09	13977.00	17424.63	22315.03
National	2117.88	2365.46	2863.58	3391.10	3799.91	3523.67	3814.42	4007.23	4279.90	4625.17	6220.70	7790.69
New India	3041.17	3512.33	3921.24	4045.68	4210.81	4791.50	5017.20	5276.92	5508.83	6042.51	7097.14	8542.87
Oriental	2199.67	2446.48	2803.41	2832.11	3017.78	3527.11	3928.52	3808.14	3964.23	4736.71	5457.33	6047.89
United	2441.09	2654.96	2968.06	3068.19	2944.46	3154.78	3498.77	3739.56	4277.77	5239.05	6376.66	8179.29
Public Total	9799.81	10979.23	12556.29	13337.08	13972.96	14997.06	16258.90	16831.85	18030.74	20643.45	25151.83	30560.74
Grand Total	9806.95	11445.82	13898.26	15594.81	17480.60	20359.72	24905.49	27823.74	30351.83	34620.45	42576.45	52875.77

TABLE 48: SEGMENT WISE NET PREMIUM INCOME IN INDIA (EARNED)

(₹ crore)

Insurer	Fire											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Bajaj Allianz		0.68	9.74	26.41	52.64	73.99	93.82	122.56	115.88	118.47	113.14	130.21
Bharti AXA			0.12	3.38	10.85	14.44	31.80	32.66	(0.37)	2.34	6.32	5.21
Cholamandalam									20.32	15.97	19.49	28.93
Future Generali								(1.48)	0.92	3.01	9.67	13.55
HDFC ERGO				1.09	1.58	1.57		1.61	0.88	3.32	14.01	27.08
ICICI Lombard		0.21	7.44	23.88	36.16	34.80	69.82	108.65	101.04	89.93	112.87	114.59
IFFCO Tokio	0.10	0.94	9.67	24.32	31.58	43.68	54.81	63.64	60.49	46.84	50.35	51.31
L&T General											(0.22)	1.43
Raheja QBE										(0.74)	(0.94)	0.49
Reliance General		0.39	2.68	9.00	16.25	13.57	23.94	38.45	41.51	40.74	30.75	30.23
Royal Sundaram	0.00	0.67	8.64	13.40	19.09	23.40	29.20	21.44	14.95	12.93	15.81	11.88
SBI General											(1.51)	6.80
Shriram									(0.40)	0.75	2.18	2.41
TATA AIG		(0.46)	3.46	8.23	8.10	10.85	14.89	16.62	20.64	20.11	20.04	18.58
Universal Sompo								(0.43)	(2.67)	12.63	22.44	29.14
Private Total	0.10	2.41	41.75	108.62	175.76	216.32	319.86	403.71	373.19	366.29	414.40	471.83
National	365.51	366.55	360.10	348.28	352.59	357.27	338.36	291.17	294.42	353.35	426.81	526.06
New India	599.64	679.24	790.27	794.19	798.84	830.88	941.84	970.31	962.92	1067.58	1212.47	1378.97
Oriental	393.43	392.82	360.30	329.14	336.90	337.63	341.53	324.42	314.93	364.73	448.27	514.32
United	412.33	446.30	452.80	421.17	425.48	408.08	418.67	434.56	408.61	410.45	452.91	584.41
Public Total	1770.91	1884.91	1963.47	1892.78	1913.81	1933.86	2040.40	2020.46	1980.88	2196.12	2540.47	3003.76
Grand Total	1771.01	1887.32	2005.22	2001.40	2089.57	2150.18	2360.27	2424.18	2354.07	2562.41	2954.86	3475.59

Note: Figures in brackets indicate the negative values.

TABLE 48: SEGMENT WISE NET PREMIUM INCOME IN INDIA (EARNED) (Contd.)

(₹ Crore)

Insurer	Marine											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Bajaj Allianz		0.15	2.16	6.96	15.86	21.96	26.74	38.97	54.76	56.43	57.28	61.28
Bharti AXA			0.94	1.50	3.80	5.46	7.09	9.81	(0.28)	1.45	3.34	4.30
Cholamandalam									11.45	12.16	12.23	14.18
Future Generali								(0.15)	1.07	2.51	5.25	11.08
HDFC ERGO					0.16	0.50	0.96	1.42	1.92	3.01	7.77	15.02
ICICI Lombard		0.15	1.68	6.49	15.91	11.64	12.24	18.30	27.28	32.28	42.48	53.89
IFFCO Tokio	0.00	0.02	3.66	10.19	16.02	19.28	30.35	42.07	44.60	39.69	38.82	40.10
L&T General											(0.24)	1.72
Raheja QBE										(0.05)	(0.26)	0.06
Reliance General		0.14	0.92	1.81	3.30	4.27	6.21	10.94	15.11	18.00	12.56	9.87
Royal Sundaram		0.18	4.36	6.92	8.38	11.01	8.23	4.53	7.54	10.45	11.44	12.44
SBI General											(0.18)	(0.19)
Shriram									(0.05)	0.02	0.90	0.21
TATA AIG		1.84	7.99	15.19	18.02	24.84	30.99	44.26	55.63	61.69	91.93	138.38
Universal Sompo									(0.22)	0.13	0.81	1.97
Private Total	0.00	2.47	21.71	49.06	81.45	98.96	122.80	170.15	218.80	237.77	284.14	364.32
National	149.12	149.11	132.81	198.16	113.00	118.76	102.35	108.17	124.03	130.22	142.34	176.55
New India	188.12	188.12	210.09	200.43	172.97	168.60	164.38	188.57	231.77	237.66	228.99	302.53
Oriental	121.71	179.20	128.92	128.79	117.84	136.32	159.44	169.39	185.00	189.37	226.97	254.55
United	142.78	142.77	180.49	131.70	113.29	106.56	105.31	129.37	186.23	211.70	245.21	261.73
Public Total	601.73	659.20	652.31	659.08	517.10	530.24	531.48	595.50	727.03	768.96	843.51	995.36
Grand Total	601.73	661.67	674.02	708.14	598.55	629.20	654.28	765.65	945.83	1006.72	1127.64	1359.68

Note: Figures in brackets indicate the negative values.

TABLE 48: SEGMENT WISE NET PREMIUM INCOME IN INDIA (EARNED) (Contd.)

(₹ Crore)

Insurer	Motor						Health							
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Bajaj Allianz	336.23	492.54	925.66	1295.82	1255.27	1476.36	1702.98	70.89	106.39	178.08	231.21	258.54	291.99	356.26
Bharti AXA				(1.70)	61.31	256.09	450.30				0.18	15.04	38.47	93.45
Cholamandalam	42.08	51.95	140.73	251.28	324.89	435.02	590.31	11.03	8.84	29.67	55.18	61.96	108.06	172.97
Future Generali			0.02	36.13	135.27	230.53	357.79				18.02	38.79	65.18	105.54
HDFC ERGO	119.88	118.30	120.17	128.19	202.05	352.25	535.92	3.01	5.00	16.92	36.35	164.01	154.74	196.21
ICICI Lombard	222.53	551.05	873.33	974.62	1112.43	1430.04	1901.85	138.73	305.93	406.62	684.75	751.66	994.15	1099.15
IFFCO Tokio	205.05	346.13	379.45	523.82	612.45	784.03	980.12	30.37	46.56	72.23	110.55	123.50	146.38	126.13
L&T General						0.91	36.87						0.16	4.02
Raheja QBE				(0.57)		0.10	1.13							
Reliance General	17.91	149.18	716.60	990.23	1050.72	994.36	880.21	7.47	30.17	136.17	276.92	221.76	206.96	194.37
Royal Sundaram	156.72	206.73	297.49	427.23	537.13	632.64	845.45	28.44	54.87	83.05	97.99	104.29	163.13	185.15
SBI General						(0.78)	21.73						0.01	2.43
Shriram				18.39	134.28	325.52	537.02							
TATA AIG	170.73	228.88	248.09	281.72	274.42	340.86	638.51	27.32	29.74	37.08	87.92	65.31	92.70	98.39
Universal Sompo				0.33	27.90	122.45	153.59				0.44	10.56	19.12	25.54
Private Total	1271.12	2144.76	3701.54	4926.06	5727.56	7380.39	9633.78	317.26	587.51	959.83	1599.51	1815.42	2281.03	2659.60
National	1545.46	1534.28	1678.41	1851.83	1967.53	2272.77	2980.92	318.08	357.56	468.06	679.99	889.27	1331.15	1606.44
New India	1874.07	1985.59	1940.78	2022.40	2173.01	2311.93	2940.35	335.36	306.12	820.12	1169.00	1269.00	1612.42	1974.65
Oriental	1166.83	1328.46	1370.12	1324.52	1407.06	1550.12	1847.89	254.08	323.71	406.05	545.77	807.69	1179.15	1299.14
United	904.37	944.41	1060.80	1247.57	1483.16	1755.42	2255.62	261.27	329.81	481.46	700.11	972.02	1334.53	1923.61
Public Total	5490.72	5792.74	6050.11	6446.31	7030.75	7890.24	10024.77	1168.79	1317.20	2175.68	3094.87	3937.98	5457.25	6803.84
Grand Total	6761.84	7937.50	9751.64	11372.37	12758.41	15270.63	19658.56	1486.05	1904.70	3135.52	4694.38	5753.40	7738.29	9463.44

Note: Figures in brackets indicate the negative values.

TABLE 48: SEGMENT WISE NET PREMIUM INCOME (EARNED) (Contd.)

(₹ Crore)

Insurer	Others											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Bajaj Allianz		8.99	142.20	197.28	302.41	83.30	119.04	150.17	193.60	195.49	210.88	223.96
Bharti AXA			0.04	18.95	56.39	15.37	27.60	35.99	(0.60)	3.51	11.48	11.36
Cholamandalam									47.14	47.30	52.57	62.74
Future Generali								0.08	0.67	7.90	18.49	33.37
HDFC ERGO			0.41	39.86	118.01	13.38	14.45	9.93	12.13	27.66	77.59	140.25
ICICI Lombard		1.21	18.10	48.72	163.53	119.99	127.61	160.28	185.97	206.51	276.63	379.52
IFFCO Tokio	0.14	2.79	26.16	65.72	127.77	47.61	69.75	82.28	93.47	99.74	115.52	135.01
L&T General											(0.33)	4.85
Raheja QBE			5.71	15.51	28.47	10.75	34.76	57.88	0.00	(1.95)	(0.65)	6.25
Reliance General		0.69	63.49	111.91	145.81	29.87	34.54	39.33	65.09	68.03	49.17	48.41
Royal Sundaram	0.19	12.23							50.35	50.06	53.17	50.12
SBI General											(0.07)	3.84
Shriram									(0.79)	1.00	1.43	3.22
TATA AIG		11.29	71.44	120.20	201.48	51.82	77.14	107.79	141.56	168.20	181.16	190.45
Universal Sompo									1.24	24.02	27.93	36.29
Private Total	0.33	37.20	327.55	618.15	1143.87	372.09	504.90	643.98	789.85	897.49	1074.98	1329.65
National	1289.92	1301.13	1473.05	1841.37	2198.55	423.61	435.01	472.72	472.10	475.42	590.88	783.56
New India	1883.72	1991.51	2296.79	2594.83	2795.36	912.08	1137.19	891.64	863.20	963.61	1107.51	1278.09
Oriental	1210.21	1248.69	1366.56	1514.53	1668.43	460.98	537.63	606.26	696.59	821.97	910.38	977.17
United	1329.27	1383.72	1476.08	1583.77	1623.87	514.05	575.04	595.90	656.58	760.86	859.56	1061.86
Public Total	5713.12	6255.50	6612.48	7534.50	8286.21	2310.73	2684.87	2566.52	2788.47	3021.86	3468.33	4100.68
Grand Total	5713.45	6292.70	6940.03	8152.65	9430.08	2682.82	3189.77	3210.50	3478.31	3919.35	4543.31	5430.33

Note: Figures in brackets indicate the negative values.

TABLE 48: SEGMENT WISE NET PREMIUM INCOME (EARNED) (Concd.)

(₹ Crore)

Insurer	TOTAL											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Bajaj Allianz		9.82	154.10	230.65	370.91	586.37	838.53	1415.44	1891.27	1884.20	2149.65	2474.68
Bharti AXA			1.10	23.83	71.04	88.40	127.28	248.86	(2.78)	83.64	315.70	564.63
Cholamandalam									385.36	462.29	627.37	869.13
Future Generali			0.41	39.86	119.26	138.35	140.29	150.05	56.82	187.48	329.12	521.33
HDFC ERGO			27.22	79.09	215.60	527.68	1066.65	1567.18	1973.65	2192.82	2856.16	3549.00
ICICI Lombard	0.25	3.74	39.49	100.23	175.37	345.98	547.60	639.67	832.93	922.22	1135.10	1332.68
IFFCO Tokio											0.28	48.89
L&T General										(3.31)	(1.75)	7.94
Raheja QBE		1.21	9.31	26.32	48.02	53.97	244.26	960.03	1388.86	1399.25	1293.80	1163.09
Reliance General		13.08	76.49	132.23	173.28	249.44	333.58	445.83	598.06	714.86	876.19	1105.03
Royal Sundaram	0.19											
SBI General											(2.53)	34.61
Shriram		12.67	82.89	143.62	227.60	285.56	381.65	453.85	587.48	589.73	726.69	1084.32
TATA AIG								(0.43)	(0.87)	75.24	192.75	246.54
Universal Sompo												
Private Total	0.44	42.08	391.01	775.83	1401.08	2275.75	3679.83	5879.20	7907.41	9044.53	11434.93	14459.19
National	1804.55	1816.79	1965.96	2387.81	2664.14	2763.17	2767.57	3018.53	3522.36	3815.79	4763.95	6073.53
New India	2671.48	2858.87	3297.15	3589.45	3767.17	4120.99	4535.11	4811.43	5249.30	5710.86	6473.32	7874.59
Oriental	1725.35	1820.71	1855.78	1972.46	2123.17	2355.84	2690.77	2876.23	3066.80	3590.83	4314.90	4893.06
United	1884.38	1972.79	2109.37	2136.64	2162.64	2194.33	2373.24	2702.09	3199.10	3838.19	4647.63	6087.24
Public Total	8085.76	8469.16	9228.26	10086.36	10717.12	11434.33	12366.69	13408.28	15037.56	16955.66	20199.80	24928.42
Grand Total	8086.20	8511.24	9619.27	10862.19	12118.20	13710.09	16046.52	19287.48	22944.97	26000.20	31634.73	39387.60

Note: Figures in brackets indicate the negative values.

TABLE 49: HEALTH INSURANCE OTHER THAN TRAVEL-DOMESTIC/OVERSEAS & PERSONAL ACCIDENT: GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2011-12)

(No. of persons in '000) (Premium in ₹ crore)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			Total		
	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium
Bajaj Allianz	0	0	0.00	2463	683	200.42	51185	105	21.96	273442	588	144.82	327090	1376	367.19
Bharti AXA	*	*	8.62	2447	494	130.75	4426	13	3.32	7537	8	2.74	14410	515	145.43
Cholamandalam MS	32	10194	161.07	1311	482	48.86	5832	170	9.22	25477	41	9.78	32652	10887	228.93
Future Generalii	0	0	0.00	529	202	111.39	7487	25	4.04	11473	18	4.41	19489	245	119.84
HDFC Ergo	0	0	11.01	422	634	102.46	108624	251	60.32	327925	276	221.99	436971	1162	395.78
ICICI Lombard	71	23839	471.74	2002	2289	627.45	110403	300	113.17	271079	286	235.70	383555	26713	1,448.06
Iffco Tokio	134	427	31.54	726	1099	135.53	6695	15398	6.69	3073	3073	17.55	10628	19997	191.31
L&T	0	0	0.00	31	195	7.87	200	1	0.26	190	0	0.15	421	196	8.28
Raheja QBE	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
Reliance	8	1078	10.46	658	1660	112.75	93798	340	58.39	17739	48	7.74	112203	3126	189.34
Royal Sundaram	7	4080	59.08	505	1737	47.82	47959	92	20.16	214143	365	104.08	262614	6274	231.14
SBI	0	0	0.00	9	4	0.66	0	0	0.00	0	0	0.00	9	4	0.66
Shriram	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
TATA AIG	15	3151	40.57	0	0	0.00	21164	76	0.40	60920	61	9.22	82099	3288	50.19
Universal Sampo	0	0	0.00	165	150	19.37	53323	130	15.74	2500	5	0.63	55988	285	35.74
Private Total	943	120067	1,406.39	15949	10561	1,810.91	1135854	19274	777.39	1672981	5571	1,025.60	2825726	155474	5,020.29
National	62712	15496	232.23	13480	8258	1,057.88	388091	1072	166.36	1089842	2729	615.60	1554125	27555	2,072.07
New India	6341	2752	39.55	5275	4937	1,113.50	68355	238	55.01	1450661	4337	1,015.61	1530632	12264	2,223.66
Oriental	3	12231	175.00	6628	1394	753.00	375099	800	270.00	678978	3299	295.00	1060708	17725	1,493.00
United India	1	15018	344.00	14220	7000	1,252.00	108482	334	129.00	1156004	3025	507.00	1278707	25377	2,232.00
Public Total	69057	45498	790.78	39603	21589	4,176.38	940027	2444	620.37	4375485	13390	2,433.21	5424172	82921	8,020.73
Private Health Insurers															
Apollo Munich	662	1971	29.64	344	621	202.36	91	284	137.58	146	244	84.54	1242	3119	454.12
Max Bupa	0	0	0.00	216	69	22.00	42152	113	53.00	34064	33	24.00	76432	215	99.00
Star Health	14	75327	582.66	4121	242	41.21	582515	1977	273.15	423273	526	158.26	1009923	78073	1,055.28
Grand Total	70000	165565	2,197.17	55552	32150	5,987.28	2075881	21719	1,397.76	6048466	18961	3,458.81	8249898	238395	13,041.02

* Not recorded due to coinsurance

TABLE 49: HEALTH INSURANCE OTHER THAN TRAVEL-DOMESTIC/OVERSEAS & PERSONAL ACCIDENT: GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2011-12) (Concid.)

(No. of persons in '000) (Premium in ₹ crore)

Insurer	Government Sponsred Schemes			Group Insurance Schemes excluding Govt Sponsred Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			Total		
	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium
Bajaj Allianz	0	0	0.00	2741	399	134.15	59543	86	14.53	252347	536	150.99	314631	1022	299.67
Bharti AXA	*	*	11.38	1321	264	36.10	3918	11795	2.32	9144	9144	2.98	14383	21203	52.78
Cholamandalam MS	24	6626	85.71	4437	125	39.54	2927	8	2.54	10555	22	20.35	17943	6781	148.14
Future Generalii	0	0	0.00	762	312	91.58	4101	16	2.23	8140	18	2.93	13003	346	96.74
HDFC Ergo	6	179	46.61	235	934	88.75	70027	165	34.55	263718	238	150.41	333986	1516	320.33
ICIIC Lombard	46	16403	473.53	2178	1424	511.68	122561	321	116.86	162717	173	179.23	287502	18320	1,281.30
Iffco Tokio	39	0	60.17	898	0	94.17	8101	19	4.36	1725	1725	18.04	10763	1744	176.74
L&T	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0
Raheja QBE	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0
Reliance	0	0	0.00	814	908	149.10	115389	0	59.56	20442	0	8.56	136645	908	217.22
Royal Sundaram	31	2774	27.38	409	112	38.47	58498	61	14.36	280342	519	98.89	339280	3466	179.10
SBI	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0
Shriram	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0
TATA AIG	6	641	14.16	0	0	0.00	16007	72	0.18	91321	91	40.33	107334	804	54.67
Universal Sampo	0	0	0.00	92	81	13.20	41478	103	9.85	1425	2	0.40	42995	187	23.45
Private Total	321	153715	1613.50	17570	5107	1,360.65	962293	14343	525.30	1476290	13113	842.05	2456474	186278	4,341.50
National	91517	14413	200.46	17551	6133	783.18	317365	902	151.41	984241	2515	546.24	1410674	23963	1,681.29
New India	2397	1030	32.22	3976	3213	1,008.01	53266	168	47.16	1054995	3753	915.98	1114634	8164	2,003.37
Oriental	3	5389	176.88	5888	2736	815.28	333229	746	185.00	603188	3075	115.42	942308	11945	1,292.58
United India	3	14520	174.95	11246	5429	985.00	70821	189	85.00	904015	3052	466.81	986085	23190	1,711.76
Public Total	93920	35352	584.51	38661	17511	3,591.47	774681	2005	468.57	3546439	12395	2044.45	4453701	67263	6,689.00
Private Health Insurers															
Apollo Munich	164	159	5.87	235	407	132.28	47	147	78.18	119	184	49.88	565	897	266.21
Max Bupa	0	0	0.00	12	1	0.28	10560	27	13.02	19794	19	12.16	30366	47	25.46
Star Health	5	126933	888.68	3436	140	31.35	449136	1524	172.77	354501	441	106.89	807078	129038	1,199.69
Grand Total	94241	189067	2198.01	56231	22618	4,952.12	1736974	16348	993.87	5022729	25508	2886.50	6910175	253541	11,030.50

* Not recorded due to coinsurance

TABLE 50: PERSONAL ACCIDENT INSURANCE PREMIUM AND NUMBER OF PERSONS COVERED (2011-12)

(No. of persons in '000) (Premium in ₹ crore)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			Total		
	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium
National	0	0	0.00	59913	3245	130.74	0	0	0.00	546682	860	26.48	606595	4105	157.22
New India	515	459	11.52	2538	984	19.05	250850	552	66.06	292070	292	45.35	545973	2286	141.98
Oriental	16	640	30.34	331	551	111.71	0	0	0.00	13436	39	27.48	13783	1230	169.53
United India	1	613	3.06	203363	78498	163.38	0	0	0.00	644904	806	21.79	848268	79917	188.23
Public Total	532	1712	44.92	266145	83277	424.88	250850	552	66.06	1497092	1997	121.10	2014619	87538	656.96
Star Health	0	0	0.00	9372	600	9.88	0	0	0.00	217440	236	7.40	226812	837	17.28
Max Bupa	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
Apollo Munich	0	0	0.00	200	201	3.88	0	0	0.00	774	783	13.02	974	984	16.90
Bajaj Allianz	0	0	0.00	4304	9	20.63	0	0	0.00	511582	512	37.85	515886	521	58.48
Bharti AXA	0	0	0.00	2719	3254	20.84	0	0	0.00	6428	6	0.98	9147	3261	21.82
CHOLA MS	0	0	0.00	5482	1681	45.69	0	0	0.00	14462	18	1.46	19944	1699	47.15
Future Genariti	2	4895	6.85	1548	1410	31.81	0	0	0.00	56495	58	7.63	58045	6363	46.30
HDFC ERGo	0	0	0.00	34880	4661	26.58	442336	947	58.53	663861	640	102.13	1141077	6248	187.24
ICICI Lombard	6	1123	0.93	2757	3487	51.57	0	0	0.00	653979	654	86.48	656742	5264	138.99
IFFCO Tokio	0	0	0.00	10746	25	26.25	0	0	0.00	32962	76	1.36	43708	101	27.61
L&T General	0	0	0.00	18	303	1.79	0	0	0.00	7174	12	0.12	7192	315	1.91
Raheja QBE	0	0	0.00	172	24	0.50	0	0	0.00	11	0	0.00	183	24	0.50
Reliance	0	0	0.00	2776	*	24.27	0	0	0.00	20277	0	1.34	23053	0	25.61
Royal Sundaram	0	0	0.00	22948	1550	19.75	0	0	0.00	86522	95	17.87	109470	1645	37.62
SBI General	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
Shriram General	0	0	0.00	185	64	2.32	16	0	0.00	7178	7	0.31	7379	72	2.64
Tata AIG	0	0	0.00	50559	9934	46.05	11966	57	22.29	34244	34	46.63	96769	10025	114.97
Universal	0	0	0.00	516	629	2.54	0	0	0.00	8612	8	2.09	9128	637	4.63
Private Total	8	6018	7.78	149183	27833	334.37	454318	1004	80.82	2322001	3140	326.68	2925510	37996	749.65
Grand Total	540	7729	52.70	415328	111110	759.25	705168	1556	146.88	3819093	5138	447.78	4940129	125534	1406.61

TABLE 50: PERSONAL ACCIDENT INSURANCE PREMIUM AND NUMBER OF PERSONS COVERED (2011-12) (Concl.d.)

Insurer	(No. of persons in '000) (Premium in ₹ crore)														
	Government Sponsered Schemes			Group Insurance Schemes excluding Govt Sponsered Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			Total		
	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium
National	0	0	0.00	59913	3245	130.74	0	0	0.00	546682	860	26.48	606595	4105	157.22
New India	515	459	11.52	2538	984	19.05	250850	552	66.06	292070	292	45.35	545973	2286	141.98
Oriental	16	640	30.34	331	551	111.71	0	0	0.00	13436	39	27.48	13783	1230	169.53
United India	1	613	3.06	203363	78498	163.38	0	0	0.00	644904	806	21.79	848268	79917	188.23
Public Total	532	1712	44.92	266145	83277	424.88	250850	552	66.06	1497092	1997	121.10	2014619	87538	656.96
Star Health	0	0	0.00	9372	600	9.88	0	0	0.00	217440	236	7.40	226812	837	17.28
Max Bupa	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
Apollo Munich	0	0	0.00	200	201	3.88	0	0	0.00	774	783	13.02	974	984	16.90
Bajaj Allianz	0	0	0.00	4304	9	20.63	0	0	0.00	511582	512	37.85	515886	521	58.48
Bharti AXA	0	0	0.00	2719	3254	20.84	0	0	0.00	6428	6	0.98	9147	3261	21.82
CHOLA MS	0	0	0.00	5482	1681	45.69	0	0	0.00	14462	18	1.46	19944	1699	47.15
Future Genariti	2	4895	6.85	1548	1410	31.81	0	0	0.00	56495	58	7.63	58045	6363	46.30
HDFC ERGo	0	0	0.00	34880	4661	26.58	442336	947	58.53	663861	640	102.13	1141077	6248	187.24
ICICI Lombard	6	1123	0.93	2757	3487	51.57	0	0	0.00	653979	654	86.48	656742	5264	138.99
IFFCO Tokio	0	0	0.00	10746	25	26.25	0	0	0.00	32962	76	1.36	43708	101	27.61
L&T General	0	0	0.00	18	303	1.79	0	0	0.00	7174	12	0.12	7192	315	1.91
Raheja QBE	0	0	0.00	172	24	0.50	0	0	0.00	11	0	0.00	183	24	0.50
Reliance	0	0	0.00	2776	*	24.27	0	0	0.00	20277	0	1.34	23053	0	25.61
Royal Sundaram	0	0	0.00	22948	1550	19.75	0	0	0.00	86522	95	17.87	109470	1645	37.62
SBI General	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
Shriram General	0	0	0.00	185	64	2.32	16	0	0.00	7178	7	0.31	7379	72	2.64
Tata AIG	0	0	0.00	50559	9934	46.05	11966	57	22.29	34244	34	46.63	96769	10025	114.97
Universal	0	0	0.00	516	629	2.54	0	0	0.00	8612	8	2.09	9128	637	4.63
Private Total	8	6018	7.78	149183	27833	334.37	454318	1004	80.82	2322001	3140	326.68	2925510	37996	749.65
Grand Total	540	7729	52.70	415328	111110	759.25	705168	1556	146.88	3819093	5138	447.78	4940129	125534	1406.61

TABLE 51: CHANNEL WISE GROSS DIRECT PREMIUM INCOME

(₹ Crore)

Type of Channel	Individual Agents		Corporate Agents - Others		Corporate Agents - Banks		Brokers		Referral Arrangements			Direct Business			Others			Total					
	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12			
	Fire	1075	1242	86	164	93	443	494	732	847	1029	1276	26	54	29	1370	1477	1871	73	176	59	3919	4637
Marine (Cargo)	465	504	42	61	10	6	10	46	417	531	615	4	7	2	518	409	568	13	22	20	1465	1544	1850
Marine (Hull)	51	56	4	16	7	4	2	3	106	112	128		4		777	757	732	21	51	25	963	999	999
Aviation		6					4				150						316		9				487
Engineering	419	494	25	73	18	24	32	42	478	1258	773	5	17	4	680	(117)	846	39	60	36	1669	1816	2284
Motor Own Damage	4203	4694	1578	1069	417	447	746	640	931	1821	1884	238	273	89	2044	3380	4038	45	54	283	9486	12036	14078
Motor Third Party	3018	2863	518	342	198	181	225	367	546	969	1080	76	122	35	1354	1557	2363	165	61	255	5857	6139	9729
Liability Insurance	233	250	15	34	7	6	8	18	323	395	466	3	3	1	216	228	236	5	12	9	801	930	1024
Personal Accident	294	301	80	182	92	144	145	311	155	229	250	14	10	3	344	288	346	6	20	17	1036	1175	1366
Medical Insurance	2851	3211	369	725	271	166	217	693	1335	2275	2778	74	51	8	2981	4034	4783	134	345	332	7911	10858	12963
Overseas Medical Insurance	78	75	27	34	19	6	3	13	18	28	35	9	6		149	188	171	3	1	5	290	335	324
Crop Insurance		52	1		5	1457	1931	1	14	10	24		8		31	4	75	11	17	2710	1514	1960	2867
Credit Insurance		8					5				53						1020			3			1089
Miscellaneous	1040	1042	74	149	102	336	372	398	496	676	409	77	46	20	1486	2214	1171	47	84	101	3558	4583	3423
Grand Total	13729	14733	2819	2849	1239	3219	4184	3273	5665	9331	9921	526	602	192	11949	14418	18556	561	903	3865	38469	47012	57964

Note: Figures in brackets indicate negative values.

TABLE 52: STATE-WISE GROSS DIRECT PREMIUM INCOME

(₹ Lakh)

States/Union Territory	Fire		Marine Cargo			Marine Hull			Aviation	
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	
Andhra Pradesh	27228.80	33819.95	37087.86	5864.20	9142.97	9616.99	1308.13	2796.76	1950.57	566.90
Arunachal Pradesh	90.43	198.34	1521.58	17.84	20.16	770.50	74.06	69.94	145.67	
Assam	53.63	72.94	4251.32	10.63	13.12	759.63	0.00	0.00	214.64	0.00
Bihar	2914.87	3302.29	2946.86	567.72	634.03	412.93	22.47	107.95	18.48	0.00
Chattisgarh	1617.41	1769.75	3414.12	216.43	248.97	1258.86	3.06	3.64	7.96	27.39
Goa	2903.16	3259.65	4370.84	1036.71	1209.92	2612.41	1.00	3.29	4397.53	6.92
Gujarat	2687.41	3149.03	56117.48	697.07	753.69	13354.30	8.79	0.00	5883.21	
Haryana	153.17	171.30	22399.74	23.86	38.91	8329.72	0.00	0.00	4458.68	
Himachal Pradesh	175.00	238.15	4244.11	54.90	77.86	374.86	0.34	0.00	0.43	
Jammu & Kashmir	40800.26	47771.85	5716.51	27652.74	26894.71	1100.49	949.60	2123.76	72.39	
Jharkhand	1386.06	1814.35	2635.68	611.02	777.24	362.20	1216.56	1319.64	32.92	1978.71
Karnataka	34836.08	42842.86	27672.16	8507.62	11138.17	9546.03	4880.49	6135.26	2499.63	143.02
Kerala	16259.74	19779.19	13070.80	5270.25	6355.57	1721.70	2003.41	2901.24	1962.82	2490.86
Madhya Pradesh	1619.11	3206.47	9798.30	145.57	197.50	3753.46	0.10	0.38	-5.72	40.01
Maharashtra	1798.92	1986.86	166012.93	250.46	275.46	54464.30	0.16	0.11	67017.60	167.49
Manipur	1153.43	1498.93	133.29	294.97	292.06	12.92	0.00	0.21	0.19	72.31
Meghalaya	18799.26	22999.85	2288.50	6799.05	7780.28	386.94	836.61	847.19	92.22	3654.27
Mizoram	7818.31	8433.36	426.11	1045.58	1182.70	57.85	459.44	790.10	3.24	467.42
Nagaland	0.00	0.00	133.25	0.00	0.02	12.01	0.00	0.00	0.00	
Orissa	5448.58	7360.15	7788.79	2728.10	4198.18	1278.53	0.81	1.37	100.32	38.24
Punjab	129432.63	148751.41	19021.76	34353.56	43564.39	4162.15	77810.65	75929.63	1772.53	29406.31
Rajasthan	33.02	31.89	13402.04	4.49	5.94	4169.25	0.00	0.00	15.43	0.00
Sikkim	218.84	256.92	140.51	14.13	24.95	33.46	0.85	0.00	0.00	109.72
Tamil Nadu	127.54	60.19	42873.49	1.16	0.65	16464.46	0.00	0.00	5109.59	0.00
Tripura	51.58	57.00	193.23	11.54	10.90	21.38	0.00	0.00	13.27	0.00
Uttar Pradesh	3607.16	5535.44	21000.63	716.23	953.51	7639.81	34.75	75.79	291.63	134.15
Uttarakhand	389.37	780.50	3765.05	105.68	904.03	679.80	2.82	2.12	41.86	
West Bengal	10607.21	12912.44	23675.16	1940.63	2598.84	9484.03	389.89	788.48	1139.79	897.55
Andaman & Nicobar Is.	6679.51	8790.25	589.72	2666.68	3272.96	171.83	6.90	6.27	57.05	36.09
Chandigarh	33.13	92.02	1556.33	11.48	17.51	587.55	0.00	0.00	5.89	0.00
Dadra & Nagar Haveli	33850.54	37550.95	1882.69	11579.74	16300.34	440.47	5482.63	5034.78	348.43	2285.61
Daman & Diu	163.68	166.41	337.73	18.41	22.88	254.34	0.00	17.00	0.00	18.46
Delhi	13642.69	16385.52	43786.68	4586.12	5714.84	29053.15	502.63	306.47	2213.50	237.60
Lakshadweep	2162.69	3568.28	480.31	443.90	748.39	37.04	2.87	5.15	131.33	1620.76
Puducherry	20884.67	25132.06	2890.87	7272.60	9055.84	1137.20	426.99	629.29	22.30	166.54
ALL INDIA	389627.90	463746.53	547626.43	125521.05	154427.49	184522.56	96426.03	99895.82	100015.37	44566.33

Note: TP- Third Party; OD- Own Damage.

TABLE 52: STATE-WISE GROSS DIRECT PREMIUM INCOME (Contd.)

(₹ Lakh)

States/Union Territory	Engineering			Motor OD			Motor TP			Liability Insurance		
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
Andhra Pradesh	24308.82	24931.03	27490.05	65922.97	80965.51	92361.39	39117.93	43454.36	66718.83	3953.29	5150.67	4810.05
Arunachal Pradesh	7.72	6.04	1258.80	199.21	341.69	3286.94	185.75	318.37	2041.77	1.21	1.76	225.80
Assam	5.84	10.62	2986.13	508.71	448.12	16843.46	208.15	174.68	14124.17	2.46	3.47	259.38
Bihar	1532.63	1738.57	2640.99	13988.64	16514.68	24136.74	8710.14	9726.15	18042.37	234.20	284.79	257.57
Chattisgarh	514.24	587.24	3906.76	15352.80	19915.74	22249.59	9078.56	10266.68	15315.78	201.70	204.21	665.82
Goa	1071.08	986.65	1196.75	12941.02	17626.01	10205.02	6501.80	6548.74	7216.11	234.42	358.03	614.11
Gujarat	1467.81	2009.47	13091.60	13817.16	18073.82	110342.58	8025.11	9228.60	66609.40	567.17	757.57	7274.66
Haryana	25.50	20.12	7911.07	139.66	186.90	50047.63	136.24	146.37	28506.58	56.26	85.67	2779.85
Himachal Pradesh	40.88	103.84	2189.95	142.58	127.11	7821.48	123.78	92.51	7774.32	33.67	32.87	176.80
Jammu & Kashmir	22799.96	26180.12	3071.78	76030.09	88835.27	13379.17	28114.50	29062.18	10737.41	8772.08	12778.79	314.26
Jharkhand	362.12	420.92	2244.62	7387.75	8546.63	15201.54	4350.12	4684.79	10769.13	183.54	223.64	316.24
Karnataka	9441.70	11095.25	11048.45	61792.52	89614.85	104907.85	38210.81	41705.24	73936.08	4929.76	6111.54	10384.64
Kerala	4956.84	6824.20	2699.24	42930.09	50687.74	72509.93	28882.76	18005.59	62712.26	1941.22	2289.59	1079.05
Madhya Pradesh	254.64	218.29	4030.64	5263.72	7577.63	49841.55	3988.16	4779.70	41573.55	144.05	188.75	929.05
Maharashtra	436.28	538.08	57273.25	7969.07	8964.77	229419.77	5633.28	6113.34	144207.70	130.65	140.34	39863.25
Manipur	774.54	1018.23	105.20	10426.96	14178.02	1868.55	5723.17	6574.20	1059.37	151.86	241.57	28.63
Meghalaya	7296.06	7680.88	1044.99	68105.98	85808.82	6319.87	41944.12	47094.76	4678.05	9394.56	10458.69	977.30
Mizoram	1374.58	1418.02	218.54	52761.91	64109.94	4749.63	40530.43	43938.87	3888.73	1031.46	1151.76	56.33
Nagaland	0.00	0.00	150.36	0.19	0.31	944.71	1.20	1.95	768.76	0.00	0.00	18.94
Orissa	1785.50	2233.63	5722.67	32578.64	43276.84	29246.63	22020.41	26221.14	24323.97	687.23	841.45	556.70
Punjab	49675.01	55149.03	7408.07	140754.46	188253.20	51757.87	73778.06	88139.40	31888.22	32980.44	35882.31	1951.64
Rajasthan	2.46	21.08	3224.93	424.88	532.52	60987.61	207.01	262.02	50770.39	15.42	15.60	1047.27
Sikkim	62.45	104.41	420.26	1068.41	1463.70	847.09	775.17	905.56	799.15	10.04	11.82	22.40
Tamil Nadu	3.68	17.61	19383.93	480.61	539.60	127713.31	336.79	367.44	106739.77	5.17	4.46	7242.71
Tripura	6.91	9.57	61.21	531.59	647.64	1623.07	291.93	262.53	1996.48	9.59	8.73	20.55
Uttar Pradesh	2294.87	3316.97	10620.83	18057.92	24584.50	94883.63	11449.65	14220.73	68544.60	321.99	459.88	2587.77
Uttarakhand	52.51	324.01	1203.64	2302.65	2819.92	10449.01	1215.08	1601.63	8854.02	31.97	148.35	207.92
West Bengal	3127.77	3700.51	12946.17	34124.76	42417.18	57698.77	17603.34	20347.98	43688.07	471.89	567.48	4271.41
Andaman & Nicobar Is.	1458.09	1913.03	239.32	44900.66	55985.81	3651.58	29403.83	32835.30	3216.86	746.16	924.43	4.50
Chandigarh	105.87	54.47	324.44	476.63	672.99	15898.46	301.10	478.03	5857.48	11.57	12.83	129.15
Dadra & Nagar Haveli	14755.19	19312.72	636.05	89408.40	110474.89	4407.54	64001.66	72387.24	4211.48	6145.58	7016.22	295.84
Daman & Diu	70.44	87.49	236.72	1515.61	1357.97	641.10	1025.53	1197.39	365.05	23.58	26.16	60.16
Delhi	4193.64	6390.10	20202.69	65333.62	82955.13	99593.81	39283.43	45016.25	42237.83	1502.98	1897.35	12768.03
Lakshadweep	436.35	627.65	133.76	8235.24	10562.26	695.57	5670.08	6969.79	525.74	231.58	287.28	1.35
Puducherry	10984.37	12151.77	659.29	38607.45	55116.39	7269.70	24502.52	29930.78	5753.00	2562.86	4401.64	68.49
ALL INDIA	165686.31	191201.61	227983.14	934482.58	1194184.11	1403802.11	561331.61	623060.30	980452.47	77721.59	92969.70	102267.61

Note: TP- Third Party; OD- Own Damage.

TABLE 52: STATE-WISE GROSS DIRECT PREMIUM INCOME (Contd.)

(₹ Lakh)

States/Union Territory	Personal Accident			Health			Overseas Mediclaim		
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
Andhra Pradesh	6458.49	8337.07	10266.00	80114.34	105002.58	106121.93	2311.96	2472.01	2628.99
Arunachal Pradesh	1.91	3.54	468.22	3.48	16.63	2037.83	0.01	0.00	20.81
Assam	5.16	4.24	690.59	4.13	3.62	5873.34	0.00	0.03	31.06
Bihar	367.15	651.46	1364.26	1348.02	2399.98	26048.74	16.77	23.73	35.24
Chattisgarh	568.38	617.13	977.83	753.17	11680.79	1659.36	18.20	19.03	35.05
Goa	497.71	629.61	731.42	6467.05	6246.82	11279.70	377.17	465.01	119.08
Gujarat	857.84	1051.29	10576.15	1079.46	1397.57	79763.01	29.66	29.53	2012.65
Haryana	9.93	16.28	5652.82	94.62	137.92	60447.05	1.07	0.39	534.15
Himachal Pradesh	17.41	18.16	249.34	182.19	228.53	1936.65	0.00	0.00	18.20
Jammu & Kashmir	9823.64	13768.57	2268.90	86777.93	113477.48	6067.04	2957.53	3655.60	46.50
Jharkhand	273.27	300.59	1158.68	1463.31	1861.69	3876.30	95.04	102.60	77.61
Karnataka	7956.86	9784.76	9415.43	52428.08	69325.21	117786.47	2050.74	2013.82	3728.68
Kerala	3313.47	4066.33	3798.49	17916.48	43325.56	45128.38	376.55	368.95	835.23
Madhya Pradesh	143.97	174.80	1865.59	663.19	1859.40	11319.68	13.36	14.09	215.27
Maharashtra	479.74	467.51	37827.42	310.38	467.17	368207.91	22.14	22.38	12047.43
Manipur	905.17	938.68	58.71	5570.95	2580.25	367.42	74.88	59.60	2.75
Meghalaya	5999.21	7992.24	710.15	71818.08	94636.13	7309.50	2666.96	3235.64	55.34
Mizoram	2580.78	3160.90	350.93	18360.45	24018.49	2509.10	735.68	772.07	7.91
Nagaland	2.40	3.00	9.32	0.22	0.23	467.77	0.00	0.00	0.31
Orissa	1093.27	1592.05	1557.77	7267.99	9493.17	5178.76	202.75	209.16	66.08
Punjab	35857.24	36211.85	4249.65	248118.50	326795.70	27425.21	12069.10	14697.22	875.98
Rajasthan	1.74	3.07	3103.56	18.52	7.05	11029.39	0.05	0.14	296.29
Sikkim	27.58	21.49	24.06	48.16	66.22	76.45	1.78	2.40	0.95
Tamil Nadu	5.24	4.61	15758.64	0.24	285.84	121017.49	0.00	0.00	2844.73
Tripura	0.39	2.64	88.07	246.33	236.80	2658.44	0.00	0.16	1.00
Uttar Pradesh	917.25	1338.58	4988.22	1565.81	4645.95	42504.72	27.39	56.80	503.42
Uttarakhand	82.06	101.77	472.75	432.55	648.00	2411.94	20.39	33.88	55.42
West Bengal	1381.70	1527.51	3986.14	5534.47	8135.14	78556.81	475.45	589.16	1032.93
Andaman & Nicobar Is.	3716.78	2859.49	172.10	6202.14	9525.56	1372.70	261.29	277.06	3.92
Chandigarh	6.60	12.48	455.42	26.86	38.16	6149.79	1.25	1.11	425.94
Dadra & Nagar Haveli	9506.66	12624.50	620.01	116148.00	138391.73	5514.22	2833.01	2947.28	54.23
Daman & Diu	98.99	98.12	56.17	458.01	765.44	205.48	0.08	1.42	0.24
Delhi	4582.23	4675.67	12271.09	24462.50	49743.55	127147.15	406.85	415.38	3764.21
Lakshadweep	289.83	423.03	21.42	1426.18	2366.75	84.66	39.71	44.67	0.38
Puducherry	2612.93	3990.70	326.90	40638.00	56218.81	6741.63	887.30	997.19	42.56
ALL INDIA	100442.98	117473.72	136592.24	797949.81	1086029.90	1296282.04	28974.08	33527.50	32420.56

Note: TP- Third Party; OD- Own Damage.

TABLE 52: STATE-WISE GROSS DIRECT PREMIUM INCOME (Concl'd.)

(₹ Lakh)

States/Union Territory	Crop Insurance			Credit Insurance			Miscellaneous			Total		
	2009-10	2010-11	2011-12	2009-10	2011-12	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
Andhra Pradesh	24010.09	25909.61	53250.45	4415.51	4415.51	15429.47	19820.21	22290.71	15429.47	300419.22	364273.22	432714.97
Arunachal Pradesh	0.53	0.63	1.23	0.00	0.00	1129.62	21.07	31.30	1129.62	603.22	1008.40	12908.75
Assam	0.00	0.00	813.55	0.00	0.00	2100.39	39.93	67.38	2100.39	838.63	798.21	48947.65
Bihar	232.12	296.37	40766.43	0.00	0.00	7526.66	1951.22	2107.61	7526.66	31885.96	37787.59	124224.63
Chattisgarh	24762.00	26769.58	5953.43	0.05	0.05	7016.44	7456.50	19392.01	7016.44	60542.45	91474.78	62467.97
Goa	0.00	0.00	1.01	0.00	0.00	2939.00	2199.17	4374.58	2939.00	34230.29	41708.31	47661.69
Gujarat	3010.94	3146.12	16144.82	5925.13	5925.13	19534.15	4491.98	6939.98	19534.15	36740.41	46536.67	406772.16
Haryana	0.00	0.00	1599.30	2971.35	2971.35	17745.83	24.00	30.44	17745.83	664.31	834.29	215874.62
Himachal Pradesh	0.00	0.00	1447.26	0.00	0.00	1630.38	29.58	27.25	1630.38	800.32	946.28	27903.78
Jammu & Kashmir	0.00	0.00	98.78	0.00	0.00	4764.49	31571.83	40649.67	4764.49	336250.15	405197.99	47805.21
Jharkhand	0.09	3.40	1291.16	0.00	0.00	2464.44	458.37	494.04	2464.44	17787.25	20549.53	40502.82
Karnataka	11230.19	12501.96	10344.97	6253.27	6253.27	18690.05	20994.32	27942.22	18690.05	257259.17	330211.14	409867.98
Kerala	625.51	816.00	494.01	2403.98	2403.98	11803.30	12393.35	15991.05	11803.30	136869.67	171411.02	220686.61
Madhya Pradesh	355.94	1042.34	23179.17	1270.59	1270.59	14659.99	1261.88	1375.96	14659.99	13853.70	20635.32	162469.37
Maharashtra	12.04	11.18	20766.50	38518.11	38518.11	72117.10	2512.89	2707.78	72117.10	19556.01	21694.98	1337149.60
Manipur	2833.16	1163.59	24.99	0.00	0.00	230.85	1862.48	4667.59	230.85	2971.56	33212.92	3892.86
Meghalaya	5365.27	4187.99	21.60	0.00	0.00	1075.43	20759.44	23742.14	1075.43	259784.61	316464.60	250669.61
Mizoram	434.63	624.32	6.51	0.00	0.00	478.28	10602.85	13149.72	478.28	137736.09	162750.24	12753.13
Nagaland	0.00	0.00	5.14	0.00	0.00	103.86	0.00	0.04	103.86	4.01	5.56	2614.43
Orissa	14676.21	23525.62	22388.47	496.12	496.12	7175.07	8103.22	13326.46	7175.07	96592.70	132279.22	106014.03
Punjab	11389.52	14490.05	309.71	3582.15	3582.15	8349.69	104927.18	127541.20	8349.69	951146.34	1155405.39	163652.20
Rajasthan	74.79	3.40	56760.62	1736.53	1736.53	32293.24	83.00	69.43	32293.24	865.38	952.14	238872.65
Sikkim	34.06	48.33	2.76	0.00	0.00	84.45	157.31	250.68	84.45	2418.79	3156.48	2451.54
Tamil Nadu	0.60	0.00	7782.28	15013.36	15013.36	22376.50	102.25	57.55	22376.50	1063.28	1337.94	512605.88
Tripura	0.00	0.00	19.81	0.00	0.00	193.79	109.04	86.88	193.79	1258.89	1322.86	6908.76
Uttar Pradesh	5828.57	6602.61	8573.83	5373.76	5373.76	25023.13	4309.52	4661.57	25023.13	49131.11	66452.32	292773.58
Uttarakhand	20.32	15.71	1142.35	0.00	0.00	2051.57	206.40	274.31	2051.57	4861.78	7654.23	32956.10
West Bengal	45.63	0.00	12840.18	5430.67	5430.67	11349.45	9193.13	9754.53	11349.45	84895.87	103339.25	266266.12
Andaman & Nicobar Is.	21978.18	44448.79	4.04	0.00	0.00	585.70	14066.34	27625.78	585.70	132086.55	188464.74	10071.46
Chandigarh	0.77	0.03	35.94	1251.12	1251.12	2172.91	49.10	99.18	2172.91	1024.35	1478.82	34880.82
Dadra & Nagar Haveli	6952.43	9617.62	0.00	0.00	0.00	799.20	28773.14	34344.52	799.20	389436.98	466002.78	19216.01
Daman & Diu	16.23	5.08	0.01	0.00	0.00	115.59	206.17	314.67	115.59	3596.74	4060.04	2272.61
Delhi	8683.83	9775.20	543.81	14275.52	14275.52	26407.04	26237.86	25760.42	26407.04	193418.39	249035.87	438022.41
Lakshadweep	426.62	929.06	0.00	0.00	0.00	161.55	2386.64	10759.91	161.55	21751.71	37292.21	2273.10
Puducherry	8389.74	10108.28	101.43	0.00	0.00	996.13	14339.21	16615.90	996.13	172108.62	224348.64	26009.52
ALL INDIA	151390.01	196042.87	286715.55	108917.22	108917.22	341574.75	351700.58	457524.43	341574.75	3781254.52	4710083.98	5797534.67

Note: TP- Third Party; OD- Own Damage.

TABLE 53: NON-LIFE INSURERS: NUMBER OF POLICIES ISSUED

(In Lakhs)

Insurer	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Private Sector	16.77 (3.85)	32.99 (96.72)	51.45 (55.96)	89.48 (73.92)	126.92 (41.85)	187.03 (47.36)	219.23 (17.21)	240.84 (9.86)	287.652 (19.44)	329.30 (14.48)
Public Sector	418.85 (96.15)	384.27 (-8.26)	446.34 (16.15)	421.93 (-5.47)	339.72 (-19.48)	385.47 (13.47)	451.37 (17.09)	434.04 (-3.84)	505.76 (16.52)	528.14 (4.43)
TOTAL	435.62	417.26 (-4.21)	497.79 (19.30)	511.41 (2.74)	466.64 (8.75)	572.50 (22.69)	670.60 (17.13)	674.88 (0.64)	793.41 (17.56)	857.44 (8.07)

Note: Figures in brackets indicate the growth over the previous years in per cent.

TABLE 54: NET RETENTIONS* OF NON-LIFE INSURERS

(In per cent)

Segment	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Aviation	25.98	23.53	48.53	21.93	24.21	23.71	25.64	37.50	20.16
Engineering	81.29	75.78	91.55	72.89	77.52	71.26	68.88	70.15	73.53
Fire	80.46	76.00	85.76	65.72	75.65	77.35	73.99	65.39	75.16
Marine Cargo	89.46	85.07	91.77	77.10	84.43	88.59	85.35	79.18	78.86
Marine Hull	26.68	25.55	39.76	18.30	20.01	31.26	23.31	25.06	32.29
Motor	99.02	99.64	100.00	96.15	100.00	99.99	99.99	98.88	99.02
Miscellaneous	94.70	88.35	94.47	89.63	97.11	96.95	91.39	90.63	94.52
Industry	87.90	86.45	92.58	83.41	91.26	94.45	90.30	88.24	91.84

* Within the country.

TABLE 55: INCURRED CLAIMS RATIO-FIRE INSURANCE

(₹ Lakh)

INSURER	NET EARNED PREMIUM										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
PRIVATE											
Bajaj Allianz	344	1786	3888	6892	9116	9382	12256	11588	11847	11314	13021
Bharti AXA		45	737	1576	2317	3180	3266	(37)	234	632	521
Cholamandalam							(148)	2032	1597	1949	2893
Future Generali							161	89	301	967	1355
HDFC ERGO			10	208	144	157	88	88	332	1401	2708
ICICI Lombard	130	1633	3802	4272	3567	6982	10865	10104	8993	11287	11459
IFFCO Tokio	207	1686	3178	3428	5240	5481	6364	6049	4684	5035	5131
L&T General										(22)	143
Raheja QBE									(74)	(94)	49
Reliance	76	675	1338	1843	955	2394	3845	4151	4074	3075	3023
Royal Sundaram	333	1306	1713	2393	2792	2920	2144	1495	1293	1581	1188
SBI General										(151)	680
Shriram								(40)	75	218	241
Tata AIG	49	643	1025	804	1095	1489	1662	2064	2011	2004	1858
Universal Sompo							(43)	(267)	1263	2244	2914
PRIVATE-TOTAL	1139	7774	15691	21416	25226	31985	34007	37316	36630	41707	47184
PUBLIC											
National	36760	35206	34396	36122	35332	33836	29117	29442	35335	42681	52606
New India	75884	82170	76669	83100	83076	94184	97031	96292	106758	121247	137897
Oriental	39222	32839	32989	34392	33134	34153	32442	31493	36473	44827	51432
United	48028	42532	41702	43395	38947	41867	43456	40861	41045	45291	58441
PUBLIC-TOTAL	199894	192747	185756	197009	190489	204040	202046	198088	219611	254046	300376
GRAND TOTAL	201033	200521	201447	218425	215715	236025	236053	235404	256241	295753	347560

Note: Figure in brackets indicate negative values

TABLE 55: INCURRED CLAIMS RATIO-FIRE INSURANCE (Contd.)

(₹ Lakh)

INSURER	CLAIMS INCURRED (NET)											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	
PRIVATE												
Bajaj Allianz	103	276	606	2546	5769	5009	4976	7263	6877	6195	6265	
Bharti AXA			183	756	1357	894	1172	10	906	714	443	
Cholamandalam								1609	1215	1217	1573	
Future Generali							3	172	549	838	1573	
HDFC ERGO			10	52	252	118	34	19	522	1370	1620	
ICICI Lombard	12	151	936	1445	1701	2474	5794	9698	6581	11221	9049	
IFFCO Tokio	36	293	1183	1245	1195	2592	4226	4414	4383	4853	3859	
L&T General										14	134	
Raheja QBE									1	7	32	
Reliance	29	544	672	785	1299	1786	2674	2889	3172	1761	2643	
Royal Sundaram	63	287	404	971	929	542	929	763	494	490	563	
SBI General										84	1230	
Shriram								4	63	31	163	
Tata AIG	23	122	271	321	797	635	657	1166	1022	1315	1109	
Universal Sampo								39	879	1037	1384	
PRIVATE-TOTAL	266	1673	4265	8121	13299	14050	20465	28046	26664	31147	31640	
PUBLIC												
National	19236	13326	9009	14411	24658	20645	24447	23761	20288	24176	43175	
New India	37183	46737	26134	32702	60151	56006	60160	60668	106878	127227	165735	
Oriental	19258	12552	10616	15885	23090	15939	31038	36245	31128	40670	51582	
United	17578	20029	11082	15246	18079	31486	30400	29593	19807	31138	44188	
PUBLIC-TOTAL	93255	92644	56841	78244	125978	124076	146045	150267	178101	223211	304680	
GRAND TOTAL	93521	94317	61106	86365	139277	138126	166510	178313	204765	254358	336320	

Note: Figure in brackets indicate negative values

TABLE 55: INCURRED CLAIMS RATIO-FIRE INSURANCE (Contd.)

(Per cent)

INSURER	INCURRED CLAIMS RATIO										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
PRIVATE											
Bajaj Allianz	29.94	15.45	15.59	36.94	63.28	53.39	40.60	62.68	58.05	54.76	48.11
Bharti AXA		0.00	24.83	47.97	58.57	28.11	35.88	(27.03)	387.18	112.97	85.03
Cholamandalam								79.18	76.08	62.44	54.37
Future Generali							-2.03	193.26	182.39	86.66	116.09
HDFC ERGO			100.00	25.00	175.00	75.16	21.12	21.59	157.23	97.79	59.82
ICICI Lombard	9.23	9.25	24.62	33.82	47.69	35.43	53.33	95.98	73.18	99.42	78.97
IFFCO Tokio	17.39	17.38	37.22	36.32	22.81	47.29	66.40	72.97	93.57	96.39	75.21
L&T General										(63.64)	93.71
Raheja QBE									(1.35)	(7.45)	65.31
Reliance	38.16	80.59	50.22	42.59	136.02	74.60	69.54	69.60	77.86	57.27	87.43
Royal Sundaram	18.92	21.98	23.58	40.58	33.27	18.56	43.33	51.04	38.21	30.99	47.39
SBI General										(55.63)	180.88
Shriram								-10.00	84.00	14.22	67.63
Tata AIG	46.94	18.97	26.44	39.93	72.79	42.65	39.53	56.49	50.82	65.62	59.69
Universal Sompo							0.00	-14.61	69.60	46.21	47.49
PRIVATE-TOTAL	23.35	21.52	27.18	37.92	52.72	43.93	60.18	75.16	72.79	74.68	67.06
PUBLIC											
National	52.33	37.85	26.19	39.90	69.79	61.01	83.96	80.70	57.42	56.64	82.07
New India	49.00	56.88	34.09	39.35	72.40	59.46	62.00	63.00	100.11	104.93	120.19
Oriental	49.10	38.22	32.18	46.19	69.69	46.67	95.67	115.09	85.35	90.73	100.29
United	36.60	47.09	26.57	35.13	46.42	75.20	69.96	72.42	48.26	68.75	75.61
PUBLIC-TOTAL	46.65	48.07	30.60	39.72	66.13	60.81	72.28	75.86	81.10	87.86	101.43
GRAND TOTAL	46.52	47.04	30.33	39.54	64.57	58.52	70.54	75.75	79.91	86.00	96.77

Note: Figure in brackets indicate negative values

TABLE 55: INCURRED CLAIMS RATIO-MARINE INSURANCE (Contd.)

(₹ Lakh)

INSURERS	NET EARNED PREMIUM										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
PRIVATE											
Bajaj Allianz	61	341	1081	2136	2359	2674	3897	5476	5643	5728	6128
Bharti AXA		9	302	459	629	709	981	(28)	145	334	430
Cholamandalam								1145	1216	1223	1418
Future Generali							(15)	107	251	525	1108
HDFC ERGO			1	29	75	96	142	192	301	777	1502
ICICI Lombard	0.3	347	1056	1663	796	1224	1830	2728	3228	4248	5389
IFFCO Tokio	153	852	1414	1585	2645	3035	4207	4460	3969	3882	4010
L&T General										(24)	172
Raheja QBE									(5)	(26)	6
Reliance	27	159	202	460	394	621	1094	1511	1800	1256	987
Royal Sundaram	123	661	722	955	1247	823	453	754	1045	1144	1244
SBI General										(18)	(19)
Shriram								(5)	2	90	21
TATA AIG	417	1318	1668	2093	2582	3099	4426	5563	6169	9193	13838
Universal Sompo							0	(22)	13	81	197
PRIVATE-TOTAL	781	3687	6446	9380	10727	12281	17015	21881	23777	28413	36432
PUBLIC											
National	13281	14488	11535	12318	10314	10235	10817	12403	13022	14234	17655
New India	21009	20043	17297	16860	16438	16438	18857	23177	23766	22899	30253
Oriental	13911	12408	12004	12035	15910	15944	16939	18500	18937	22697	25455
United	12661	13587	11467	11126	10367	10531	12937	18623	21170	24521	26173
PUBLIC-TOTAL	60862	60526	52303	52339	53029	53148	59550.3	72703	76895	84351	99536.5
GRAND TOTAL	61643	64213	58749	61719	63756	65429	76566	94584	100672	112764	135968

Note: Figures in brackets indicate negative values

TABLE 55: INCURRED CLAIMS RATIO-MARINE INSURANCE

(₹ Lakh)

INSURERS	CLAIMS INCURRED (NET)										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
PRIVATE											
Bajaj Allianz	17	146	922	1890	2480	3727	3166	5098	4577	3231	3223
Bharti AXA			138	340	602	892	978	788	178	241	244
Cholamandalam							4	132	993	739	1102
Future Generali			1	8	37	75	132	108	301	520	839
HDFC ERGO			1275	2107	2019	1156	3220	5502	465	633	2458
ICICI Lombard	0.1	190	1175	1797	2452	4222	4301	4448	2668	4722	5157
IFFCO Tokio	36	451							4085	3841	3815
L&T General										6	240
Raheja QBE									1	3	12
Reliance	44	140	133	250	766	581	1288	1849	1781	791	1029
Royal Sundaram	49	403	440	545	1041	619	367	638	682	731	279
SBI General										0	24
Shriram									1	8	35
TATA AIG	122	1101	1194	1301	2156	2552	3612	5320	4724	7677	11219
Universal Sompo								5	88	189	222
PRIVATE-TOTAL	268	2431	5278	8238	11553	13824	17068	23891	20544	23332	29899
PUBLIC											
National	7809	10563	9145	7244	8560	10085	10006	13460	4752	11266	13641
New India	13133	11690	8194	9850	11525	6230	15824	27711	19075	25764	27764
Oriental	7428	8431	6749	7959	8531	15584	11007	17226	12379	19612	20447
United	8166	9970	7170	7822	7268	10886	12397	15071	21852	21712	21669
PUBLIC-TOTAL	36536	40654	31258	32875	35884	42785	49234	73468	58058	78354	83521
GRAND TOTAL	36804	43085	36536	41113	47437	56609	66302	97359	78602	101686	113420

Note: Figures in brackets indicate negative values

TABLE 55: INCURRED CLAIMS RATIO-MARINE INSURANCE (Contd.)

(Per cent)

INSURERS	INCURRED CLAIMS RATIO										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
PRIVATE											
Bajaj Allianz	27.87	42.82	85.29	88.48	105.13	139.38	81.24	93.10	81.11	56.41	52.60
Bharti AXA			45.70	74.07	95.71	125.81	99.69	(10.71)	122.76	72.16	56.64
Cholamandalam								68.82	81.66	60.43	77.72
Future Generali								123.36	119.92	99.05	75.75
HDFC ERGO			100.00	27.59	49.33	78.13	92.96	56.25	154.49	81.47	163.65
ICICI Lombard	33.33	54.76	120.74	126.70	253.64	94.44	175.91	201.69	82.65	111.16	95.69
IFFCO Tokio	23.53	52.93	83.10	113.38	92.70	139.11	102.23	99.73	102.92	98.94	95.15
L&T General										(25.00)	139.56
Raheja QBE									-20.00	(11.54)	195.25
Reliance	162.96	88.05	65.84	54.35	194.42	93.56	117.73	122.37	98.94	62.98	104.30
Royal Sundaram	39.84	60.97	60.94	57.07	83.48	75.21	81.02	84.62	65.26	63.90	22.39
SBI General										0.00	(126.60)
Shriram									50.00	8.89	171.08
TATA AIG	29.26	83.54	71.58	62.16	83.50	82.35	81.61	95.63	76.58	83.51	81.08
Universal Sampo								(22.73)	676.92	233.33	112.36
PRIVATE-TOTAL	34.31	65.93	81.88	87.83	107.70	112.56	100.31	109.19	86.40	82.12	82.07
PUBLIC											
National	58.80	72.91	79.28	58.81	82.99	98.53	92.50	108.52	36.49	79.15	77.26
New India	62.51	58.32	47.37	58.42	70.11	37.90	83.91	119.56	80.26	112.51	91.77
Oriental	53.40	67.95	56.22	66.13	53.62	97.74	64.98	93.11	65.37	86.41	80.33
United	64.50	73.38	62.53	70.30	70.11	103.37	95.83	80.93	103.22	88.54	82.79
PUBLIC-TOTAL	60.03	67.17	59.76	62.81	67.67	80.50	82.68	101.05	75.50	92.89	83.91
GRAND TOTAL	59.70	67.10	62.19	66.61	74.40	86.52	86.59	102.93	78.08	90.18	83.42

Note: Figures in brackets indicate negative values

TABLE 55: INCURRED CLAIMS RATIO-MOTOR INSURANCE (Contd.)

PARTICULARS	NET EARNED PREMIUM (₹ Lakh)						CLAIMS INCURRED (NET) (₹ Lakh)						INCURRED CLAIMS RATIO (Per cent)						
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	
PRIVATE																			
Bajaj Allianz	49254	37945	129582	125527	147636	170298	33010	61817	93515	97630	131245	147970	67.02	162.91	72.17	77.78	88.90	86.89	
Bharti AXA	5195	71660	(1.70)	6131	25609	45030	3883	9353	223	5175	23061	39034	(13117.65)	13.05	67.83	84.41	90.05	86.68	
Cholamandalam	11830	24809	3613	32489	43502	59031	6995	8491	17045	21535	37314	48192	74.74	13.05	67.83	66.28	85.78	81.64	
Future Generali	55105	29749	12819	13527	23053	35779	22395	28976	3158	11522	19775	28020	59.13	28.54	87.41	85.18	85.78	78.32	
HDFC ERGO	34613	87333	97462	111243	143004	190185	33463	66505	81946	102816	149367	224565	60.73	76.15	84.08	92.42	104.45	118.08	
ICICI Lombard	2	52382	61245	78403	98012	98012	22395	28976	40296	45428	68805	97682	64.70	1583387.98	76.93	74.17	87.76	99.66	
IFFCO Tokio					91	3687				168	4091						184.62	110.96	
L&T General				(57)	10	113			14	49	173				(24.56)		490.00	152.55	
Raheja QBE	14918	14073	99023	105072	99436	88021	9149	53013	71889	83414	101467	101579	61.33	376.71	72.60	79.39	102.04	115.40	
Reliance	20673	92566	42723	53713	63264	84545	15280	22856	33260	42544	54618	74259	73.91	24.69	77.85	79.21	86.33	87.83	
Royal Sundaram					(78)	2173				178	3171						(228.21)	145.93	
SBI General					32552	53702			1191	9497	25396	37486			64.76	70.73	78.02	69.80	
Shriram	22888	12017	28172	27442	34086	63851	13695	15305	19659	21407	34629	64365	59.83	127.36	69.78	78.01	101.59	100.81	
TATA AIG					12245	15359			138	2244	9695	16191			418.18	80.43	79.18	105.42	
Universal Sampo	214476	370154	492774	572755	738038	963378	137870	266316	372749	460634	691523	939890	64.28	71.95	75.64	80.42	93.70	97.56	
PRIVATE-TOTAL																			
PUBLIC																			
National	153428	167841	185183	196753	227277	298092	133293	170449	198563	170140	259953	258009	86.88	101.55	107.23	86.47	114.38	86.55	
New India	198559	194078	202240	217301	231193	294035	180653	209996	205064	194409	261297	247928	90.98	108.20	101.40	89.47	113.02	84.32	
Oriental	132846	137012	132452	140706	155012	184789	130377	136423	141045	126844	163732	191730	98.14	99.57	106.49	90.15	105.63	103.76	
United	94441	106080	124757	148316	175542	225562	90049	116943	92854	126182	191646	228084	95.35	110.24	74.43	85.08	109.17	101.12	
SUB-TOTAL	579274	605011	644632	703076	789024	1002477	534372	633811	637526	617575	876628	925751	92.25	104.76	98.90	87.84	111.10	92.35	
TOTAL	793750	975165	1137406	1275831	1527062	1965856	672242	900127	1010275	1078209	1568151	1865641	84.69	92.31	88.82	84.51	102.69	94.90	

Note: Figures in brackets indicate negative values.

TABLE 55: INCURRED CLAIMS RATIO-HEALTH INSURANCE (Contd.)

PARTICULARS	NET EARNED PREMIUM (₹ Lakh)					CLAIMS INCURRED (NET) (₹ Lakh)					INCURRED CLAIMS RATIO (Per cent)								
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	
PRIVATE																			
Bajaj Allianz	10639	17808	23121	25854	29199	35626	8367	15171	18039	17931	19172	23697	78.64	85.19	78.02	69.35	65.66	66.52	
Bharti AXA	884	2967	5518	6196	10806	17297	703	2761	6014	7277	7375	13234	79.52	93.06	108.99	117.45	68.25	80.44	
Cholamandalam	500	1692	3635	16401	15474	19621	436	2411	3654	19362	11057	13250	87.20	142.49	100.52	118.05	71.46	76.51	
Future Generali	30593	40662	68475	75166	99415	109915	36313	40170	58939	67693	91871	94739	118.70	98.79	86.07	90.06	92.41	86.19	
HDFC ERGO	4656	7223	11055	12350	14638	12613	7119	8750	13512	13499	15065	10821	152.90	121.14	122.23	109.30	102.92	85.79	
ICICI Lombard																			
IFFCO Tokio																			
L&T General																			
Raheja QBE																			
Reliance	3017	13617	27692	22176	20696	19437	3410	15269	25406	25687	25591	16672	113.03	112.13	91.74	115.83	123.65	85.77	
Royal Sundaram	5487	8305	9799	10429	16313	18515	2578	3719	4269	5099	8395	9417	46.98	44.78	43.57	48.89	51.46	50.86	
SBI General																			
Shriram																			
TATA AIG	2974	3708	8792	6531	9270	9839	1835	2778	4107	3859	4923	4885	61.70	74.92	46.71	59.09	53.11	49.65	
Universal Sampo																			
PRIVATE-TOTAL	58750	96007	159884	181542	228105	265960	60761	91029	136429	167421	194234	206920	103.42	94.81	85.33	92.22	85.15	77.80	
PUBLIC																			
National	35756	46806	67999	88927	133115	160644	47010	55238	75664	96511	140465	168816	131.47	118.01	111.27	108.53	105.52	105.09	
New India	30612	82012	116900	126900	161242	197465	65146	73801	125559	143468	165335	192018	212.81	89.99	107.41	113.06	102.54	97.24	
Oriental	32371	40605	54577	80769	117915	129914	42895	50256	74746	104119	121096	133585	132.51	123.77	136.96	128.91	102.70	102.83	
United	32981	48146	70011	97202	133453	192361	52787	65170	84901	127884	153287	187902	160.05	135.36	121.27	131.57	114.86	97.68	
SUB-TOTAL	131720	217569	309487	393798	545725	680383	207838	244465	360870	471982	580183	682321	157.79	112.36	116.60	119.85	106.31	100.28	
GRAND TOTAL	190470	313576	469371	575340	773830	946344	268599	335494	497299	639403	774417	889241	141.02	106.99	105.95	111.13	100.08	93.97	

Note: Figures in brackets indicate negative values.

TABLE 55: INCURRED CLAIMS RATIO-MISCELLANEOUS (Contd.)

INSURERS	NET EARNED PREMIUM											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	
PRIVATE												
Bajaj Allianz	8001	15949	23672	38901	58394	11904	8228	19360	19549	21088	22396	
Bharti AXA		394	3795	6912	6909	2760	5788	(60)	351	1148	1136	
Cholamandalam								4714	4730	5257	6274	
Future Generali							10779	137	790	1849	3337	
HDFC ERGO		652	8856	13189	14147	1445	3933	1213	2766	7759	14025	
ICICI Lombard	966	4452	8123	26153	69024	12761	16028	18597	20651	27663	37952	
IFFCO Tokio	952	4465	8742	18462	39945	6975	8	9347	9974	11552	13501	
L&T General										(33)	485	
Raheja QBE									(195)	(65)	625	
Reliance	132	1093	1915	3893	4206	3476	3599	6509	6803	4917	4841	
Royal Sundaram	3218	895	13196	16814	25649	3454	15017	5035	5006	5317	5012	
SBI General										(7)	384	
Shriram								(79)	100	143	322	
TATA AIG	3141	10707	16171	23081	29999	7714	993	14156	16820	18116	19045	
Universal Sampo								124	2402	2793	3629	
PRIVATE-TOTAL	16410	38607	84470	147405	248273	50489	64371	79053	89747	107497	132965	
PUBLIC												
National	131271	16334	204934	234777	222653	43501	47272	47206	47542	59088	78356	
New India	209930	249429	269529	289551	334752	113719	89164	86320	96361	110751	127809	
Oriental	128717	144595	158311	175375	201002	53763	60626	69659	82197	91038	97717	
United	143818	153122	161968	162745	173270	57504	59590	65658	76086	85956	106186	
PUBLIC-TOTAL	613736	563480	794742	862448	931677	268487	256652	268843	302186	346833	410068	
GRAND TOTAL	630146	602087	879212	1009853	1179950	318976	321023	347896	391933	454330	543033	

Note: Figures in brackets indicate negative values.

TABLE 55: INCURRED CLAIMS RATIO-MISCELLANEOUS

(₹ Lakh)

INSURERS	CLAIMS INCURRED (NET)										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
PRIVATE											
Bajaj Allianz	1153	10245	13533	18197	32750	5451	9439	12076	11641	10284	9639
Bharti AXA								36	826	769	270
Cholamandalam		62	1768	4376	4935	705	1302	2123	3414	1935	1716
Future Generali							50	144	511	1059	1508
HDFC ERGO		90	3092	7853	7684	379	409	280	1830	4414	6203
ICICI Lombard	166	1435	4795	11925	35205	7979	7143	12368	10504	15884	26580
IFFCO Tokio	355	2106	4928	8881	20761	3531	4221	6832	5872	6483	7189
L&T General										36	534
Raheja QBE									30	124	200
Reliance	87	1917	1569	2801	1379	2392	2824	5332	4514	3528	4664
Royal Sundaram	1051	517	8116	9855	14196	1355	1944	2305	2089	1787	2042
SBI General										301	268
Shriram								5	38	73	152
TATA AIG	875	4783	6993	10928	13061	1994	2344	5314	8626	5767	4805
Universal Sompo								35	1094	1052	1459
PRIVATE-TOTAL	3687	21155	44794	74816	129971	23786	29676	46850	50989	53496	67229
PUBLIC											
National	145448	138077	192836	204696	249815	28390	23743	27919	32846	26467	47766
New India	205102	211523	237030	247946	291525	56327	57967	48184	49415	72864	75308
Oriental	156080	125671	141399	166994	174854	31091	31499	36457	51548	61426	48009
United	152303	160545	165965	176785	178930	28998	25718	29086	37200	40781	56850
PUBLIC-TOTAL	658933	635816	737230	796421	895124	144806	138927	141646	171009	201538	227933
GRAND TOTAL	662620	656971	782024	871237	1025095	168592	168603	188496	221998	255034	295162

Note: Figures in brackets indicate negative values.

TABLE 55: INCURRED CLAIMS RATIO-MISCELLANEOUS

(Per cent)

INSURERS	INCURRED CLAIMS RATIO										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
PRIVATE											
Bajaj Allianz	14.41	64.24	57.17	46.78	56.08	45.79	114.72	62.38	59.55	48.77	43.04
Bharti AXA		15.74	46.59	63.31	71.43	25.54	22.49	(60.00)	235.33	66.99	23.74
Cholamandalam							0.46	45.04	72.18	36.81	27.36
Future Generali		13.80	34.91	59.54	54.32	26.23	10.40	105.11	64.68	57.27	45.21
HDFC ERGO		32.23	59.03	45.60	51.00	62.53	44.57	23.08	66.16	56.89	44.23
ICICI Lombard	17.18	47.17	56.37	48.10	51.97	50.62	54464.52	66.51	50.86	57.42	70.04
IFFCO Tokio	37.29							73.09	58.87	56.12	53.24
L&T General										(109.09)	110.13
Raheja QBE	65.91	175.39	81.93	71.95	32.79	68.81	78.46	81.92	(15.38)	(190.77)	31.99
Reliance	32.66	57.77	61.50	58.61	55.35	39.23	12.95	45.78	66.35	71.75	96.35
Royal Sundaram									41.73	33.61	40.73
SBI General									(4300.00)		69.85
Shriram								(6.33)	38.00	51.05	47.20
TATA AIG	27.86	44.67	43.24	47.35	43.54	25.85	236.10	37.54	51.28	31.83	25.23
Universal Sompo								28.23	45.55	37.67	40.20
PRIVATE-TOTAL	22.47	54.80	53.03	50.76	52.35	47.11	46.10	59.26	56.81	49.77	50.56
PUBLIC											
National	110.80	845.33	94.10	87.19	112.20	65.26	50.23	59.14	69.09	44.79	60.96
New India	97.70	84.80	87.94	85.63	87.09	49.53	65.01	55.82	51.28	65.79	58.92
Oriental	121.26	86.91	89.32	95.22	86.99	57.83	51.96	52.34	62.71	67.47	49.13
United	105.90	104.85	102.47	108.63	103.27	50.43	43.16	44.30	48.89	47.44	53.54
PUBLIC-TOTAL	107.36	112.84	92.76	92.34	96.08	53.93	54.13	52.69	56.59	58.11	55.58
GRAND TOTAL	105.15	109.12	88.95	86.27	86.88	52.85	52.52	54.18	56.64	56.13	54.35

Note: Figures in brackets indicate negative values.

TABLE 55: INCURRED CLAIMS RATIO-TOTAL (Contd.)

INSURERS	NET EARNED PREMIUM										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
PRIVATE											
Bajaj Allianz	18076	28641	47929	69869	83853	80133	189127	188420	214965	247468	247468
Bharti AXA	448	4834	8947	9855	12728	84662	(109)	8365	31570	56463	56463
Cholamandalam							38537	46228	62737	86913	86913
Future Generali							5681	18748	32912	52133	52133
HDFC ERGO		8867	13426	14366	14028	35677	17947	40005	60636	91448	91447
ICICI Lombard	6432	12981	32088	73387	106665	156718	197366	219281	285617	354900	354900
IFFCO Tokio	7003	13334	23475	47830	54760	17804	83293	92222	113510	133268	133268
L&T General									28	4889	4889
Raheja QBE								(331)	(175)	794	794
Reliance	1927	3455	6196	5555	24426	36228	138886	139925	129380	116309	116309
Royal Sundaram	2862	15631	20162	29688	33357	118485	59806	71486	87619	110504	110503
SBI General									-253	3461	3461
Shriram									33003	54286	54286
TATA AIG	12668	18864	25978	33676	38164	22806	58747	58973	72669	108431	108432
Universal Sampo						(43)	(88)	7524	19275	24654	24654
PRIVATE-TOTAL	49416	106607	178201	284226	367981	587920	789193	904451	1143493	1445920	1445919
PUBLIC											
National	66028	250865	283217	268299	276756	301853	342233	381579	476395	607353	607353
New India	351642	363495	389511	434266	453512	481142	524929	571086	647332	787459	787459
Oriental	189842	203304	221802	250046	269077	287624	306681	359082	431489	489306	489306
United	209241	215137	217266	222584	237324	270209	319910	333819	464763	608723	608724
PUBLIC-TOTAL	816753	1032801	1111796	1175195	1236669	1340828	1493753	1695566	2019979	2492841	2492842
GRAND TOTAL	866169	1139408	1289997	1459421	1604650	1928748	2282946	2600017	3163472	3938761	3938760

Note: Figures in brackets indicate negative values

TABLE 55: INCURRED CLAIMS RATIO-TOTAL

(₹ Lakh)

INSURERS	CLAIMS INCURRED (NET)										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
PRIVATE											
Bajaj Allianz	1273	10667	15061	22633	40999	55564	94569	135991	138656	170127	190794.76
Bharti AXA		62	2089	5472	6894	7077	15566	27579	8621	27595	47507.19
Cholamandalam									34434	48580	65817.92
Future Generali							57	6054	16916	27902	40972.8
HDFC ERGO			3103	7913	7973	8003	11477	14490	39587	53230	76642.68
ICICI Lombard	178	1776	7006	15477	38925	81385	122832	168453	190262	273065	360090.07
IFFCO Tokio	427	2850	7286	11923	24408	39859	50474	69502	73267	99047	123366.25
L&T General										245	5736.23
Raheja QBE									46	183	417.12
Reliance	160	2601	2374	3836	3444	17318	75068	107365	118568	133138	126586.78
Royal Sundaram	1163	1207	8960	11371	16166	20374	29815.28	41235	50908	66021	86559.23
SBI General										564	4992.27
Shriram								1200	9599	25508	37835.8
TATA AIG	1020	6006	8458	12550	16014	20711	24696	35566	39638	54311	86382.98
Universal Sampo								241	5750	14216	21875.94
PRIVATE-TOTAL	4221	25169	54337	91175	154823	250291	424554	607965	726252	993732	1275578
PUBLIC											
National	172493	161966	210990	226351	283033	239423	283884	339367	324537	462327	531407
New India	255418	269950	271358	290498	363201	364362	417748	467186	513245	652487	708753
Oriental	182766	146654	158764	190838	206475	235886	260223	305719	326018	406536	445352
United	178047	190544	184217	199853	204277	214206	250628	251505	332925	438564	538694
PUBLIC-TOTAL	788724	769114	825329	907540	1056986	1053877	1212482	1363777	1496725	1959914	2224206
GRAND TOTAL	792945	794283	879666	998715	1211809	1304168	1637037	1971742	2222977	2953646	3499784

Note: Figure in bracket indicates negative values

TABLE 55: INCURRED CLAIMS RATIO-TOTAL

(Per cent)

INSURERS	INCURRED CLAIMS RATIO										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
PRIVATE											
Bajaj Allianz	15.14	59.01	52.59	47.22	58.68	66.26	118.01	71.90	73.59	79.14	77.10
Bharti AXA		13.84	43.21	61.16	69.95	55.60	18.39	71.56	103.06	87.41	84.14
Cholamandalam							0.16	106.57	74.49	77.43	75.73
Future Generali							32.17	80.74	90.23	84.78	78.59
HDFC ERGO			34.99	58.94	55.50	57.05			98.96	87.79	83.81
ICICI Lombard	16.25	27.61	53.97	48.23	53.04	76.30	78.38	85.35	86.77	95.61	101.46
IFFCO Tokio	32.55	40.70	54.64	50.79	51.03	72.79	283.50	83.44	79.45	87.26	92.57
L&T General										875.00	117.34
Raheja QBE	68.09	134.98	68.71	61.91	62.00	70.90	207.21	77.30	(13.90)	(104.57)	52.53
Reliance	31.65	42.17	57.32	56.40	54.45	61.08	25.16	68.95	84.74	102.90	108.84
Royal Sundaram									71.21	75.35	78.33
SBI General										(222.92)	144.23
Shriram									70.55	77.29	69.70
TATA AIG	28.28	47.41	44.84	48.31	47.55	54.27	108.29	60.54	67.21	74.74	79.67
Universal Sampo									76.42	73.75	88.73
PRIVATE-TOTAL	23.03	50.93	50.97	51.16	54.47	68.02	72.21	77.04	80.30	86.90	88.22
PUBLIC											
National	95.14	245.30	84.10	79.92	105.49	86.51	94.05	99.16	85.05	97.05	87.50
New India	83.25	76.77	74.65	74.58	83.64	80.34	86.82	89.00	89.87	100.80	90.01
Oriental	100.50	77.25	78.09	86.04	82.57	87.66	90.47	99.69	90.79	94.22	91.02
United	87.06	91.06	85.63	91.99	91.78	90.26	92.75	78.62	86.74	94.36	88.50
PUBLIC-TOTAL	90.19	94.17	79.91	81.63	89.94	85.22	90.43	91.30	88.27	97.03	89.22
GRAND TOTAL	88.81	91.70	77.20	77.42	83.03	81.27	84.88	86.37	85.50	93.37	88.65

Note: Figure in bracket indicates negative values

TABLE 56: UNDERWRITING EXPERIENCE AND PROFITS: PUBLIC SECTOR NON-LIFE INSURERS

(₹ Lakh)

Particulars	NATIONAL											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Net Premium	180455	181312	213088	250865	283216	268300	285536	318798	365363	397765	538971	695285
Claims incurred (Net)	146163	172493	161966	210990	226350	283033	239422	283884	339367	324536	462328	531406
	81.00%	95.14%	76.01%	84.10%	79.92%	105.49%	83.85%	89.05%	92.88%	81.59%	85.78%	76.43%
Commission, Expenses of Management	49097	55458	64785	80474	93769	102316	91952	110159	116454	145019	170289	193999
	27.21%	30.59%	30.40%	32.08%	33.11%	38.14%	32.20%	34.55%	31.87%	36.46%	31.60%	27.90%
Increase in Reserve for Unexpired Risk	9984	(387)	16492	12084	16802	(8017)	8780	16945	23127	16187	62576	87932
	5.53%	(0.21%)	7.74%	4.82%	5.93%	(2.99%)	3.07%	5.32%	6.33%	4.07%	11.61%	12.65%
Underwriting Profit/Loss	(24789)	(46252)	(30155)	(52683)	(53705)	(109032)	(54617)	(92190)	(113585)	(87976)	(156222)	(118052)
	(13.74%)	(25.51%)	(14.15%)	(21.00%)	(18.96%)	(41.89%)	(19.73%)	(30.54%)	(33.19%)	(23.06%)	(32.79%)	(19.44%)
Gross Investment Income	40329	43978	48587	66268	68517	100976	105480	118092	103962	134845	182142	171387
Other Income Less other Outgo	(4451)	(7121)	(4489)	(6285)	(690)	2092	(5280)	(8696)	(3731)	(20010)	(18381)	(20229)
Profit Before Tax	11089	(9395)	13943	7300	14122	(5964)	45583	17206	(13354)	26859	7540	33106
Income Tax Deducted at Source and Provision for Tax	830	(350)	451	178	1009	4661	3455	863	(1567)	(4373)	(51)	(585)
Net Profit after Tax	10259	(9045)	13492	7122	13113	(10625)	42128	16343	(14921)	22486	7489	32521

Note: Figures in brackets represent negative value.

TABLE 56: UNDERWRITING EXPERIENCE AND PROFITS: PUBLIC SECTOR NON-LIFE INSURERS (Contd.)

(₹ Lakh)

Particulars	NEW INDIA											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Net Premium	267148	306823	351641	363495	389511	434265	475177	491428	550031	600263	719223	877121
Claims incurred (Net)	227974	255518	269951	271358	290498	363201	364361	417748	467187	513245	652487	708753
	85.34%	83.30%	76.77%	74.65%	74.58%	83.64%	76.68%	85.01%	84.94%	85.50%	90.72%	80.80%
Commission, Expenses of Management	74997	85762	116064	156498	154644	168317	154348	147834	201583	229743	259190	296182
	28.07%	29.20%	33.01%	43.05%	39.70%	38.76%	32.48%	30.08%	36.65%	38.27%	36.04%	33.77%
Increase in Reserve for Unexpired Risk	9502	20935	21925	4549	12794	22166	21666	10285	25101	29180	71891	89662
	3.56%	6.80%	6.24%	1.25%	4.31%	5.10%	4.56%	2.09%	4.56%	4.86%	10.00%	10.22%
Underwriting Profit/Loss	(45325)	(55392)	(56299)	(68910)	(68425)	(119419)	(65198)	(84439)	(143840)	(171905)	(264344)	(217476)
	(16.97%)	(19.30%)	(16.01%)	(18.96%)	(17.57%)	(28.98%)	(14.38%)	(17.55%)	(27.40%)	(30.10%)	(40.84%)	(27.62%)
Gross Investment Income	79585	85716	88106	126679	149253	208294	225507	234619	167686	214082	235151	233475
Other Income Less other Outgo	(5394)	(9606)	(524)	7021	(1040)	(3318)	1084	1966	5876	(6249)	(11943)	(382)
Profit Before Tax	28866	20718	31283	64790	79788	85557	161393	152146	29723	35927	(41137)	15617
Income Tax Deducted at Source and Provision for Tax	6500	6620	5701	5768	39565	13919	15398	12033	(7308)	4540	(1019)	2315
Net Profit after Tax	22366	14098	25582	59022	40223	71638	145995	140113	22415	40467	(42156)	17932

Note: Figures in brackets represent negative value.

TABLE 56: UNDERWRITING EXPERIENCE AND PROFITS: PUBLIC SECTOR NON-LIFE INSURERS (Contd.)

(₹ Lakh)

Particulars	ORIENTAL											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Net Premium	172535	181850	189842	203304	221802	250047	287973	287868	323510	396253	461158	523665
Claims incurred (Net)	150206	182792	146655	158765	190838	206474	235886	260222	305719	326018	406536	445353
	87.06%	100.50%	77.25%	78.09%	86.04%	82.57%	81.91%	90.40%	94.50%	82.28%	88.16%	85.05%
Commission, Expenses of Management	45781	58596	64205	84769	82618	95416	85385	95496	111546	139202	185844	167897%
	26.53%	32.20%	36.45%	41.70%	37.25%	38.16%	29.65%	33.17%	34.48%	35.13%	40.30%	32.06%
Increase in Reserve for Unexpired Risk	4148	(222)	4265	6058	9485	14463	18897	244	16830	37170	29668	34359%
	2.40%	(0.10%)	2.25%	2.98%	4.28%	5.78%	6.56%	0.08%	5.20%	9.38%	6.43%	6.56%
Underwriting Profit/Loss	(27600)	(59316)	(30283)	(46288)	(61139)	(66306)	(52194)	(68095)	(110586)	(106138)	(160891)	(123943)
	(16.00%)	(32.60%)	(15.95%)	(22.77%)	(27.56%)	(28.15%)	(19.40%)	(23.67%)	(36.06%)	(29.56%)	(37.29%)	(25.33%)
Gross Investment Income	39571	43762	48734	94313	108219	111751	116010	114315	99562	116944	179656	160963
Other Income Less other Outgo	(4511)	(7956)	(862)	(2595)	91	(12026)	(853)	(1986)	2182	(1983)	(725)	748
Profit Before Tax	7460	(23510)	17589	45430	47171	33419	62964	44235	(8842)	8823	18041	37768
Income Tax Deducted at Source and Provision for Tax	42	63	11190	13786	14118	5027	13237	43305	3576	(13249)	(12579)	(11652)
Net Profit after Tax	7418	(23573)	6399	31644	33053	28392	49727	930	(5266)	(4425)	5462	26116

Note: Figures in brackets represent negative value.

TABLE 56: UNDERWRITING EXPERIENCE AND PROFITS: PUBLIC SECTOR NON-LIFE INSURERS (Contd.)

(₹ Lakh)

Particulars	UNITED											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Net Premium	188438	204507	209243	215136	217266	222585	252953	288066	351041	419016	511694	677952
Claims incurred (Net)	177693	178047	190546	184217	199853	204277	214206	250628	251505	332924	438564	538694
	94.30%	87.06%	91.06%	85.63%	91.99%	91.78%	84.68%	87.00%	71.65%	79.45%	85.71%	79.46%
Commission, Expenses of Management	46636	64542	64961	83413	91081	104063	96222	104916	123084	138994	199692	192298
	24.75%	31.56%	31.05%	38.77%	41.92%	46.75%	38.04%	36.42%	35.06%	33.17%	39.03%	28.36%
Increase in Reserve for Unexpired Risk	6233	7226	(1695)	1473	1001	3152	15629	17857	31131	35196	46931	69229
	3.31%	3.53%	(0.81%)	0.68%	0.46%	1.42%	6.18%	6.20%	8.87%	8.40%	9.17%	10.21%
Underwriting Profit/Loss	(42124)	(45308)	(44569)	(53967)	(74669)	(88907)	(73104)	(85335)	(54679)	(88099)	(173493)	(122268)
	(22.35%)	(70.20%)	(21.30%)	(25.09%)	(34.37%)	(40.52%)	(30.80%)	(31.58%)	(17.09%)	(22.95%)	(37.33%)	(20.09%)
Gross Investment Income	48564	62431	67100	94560	107029	140042	131426	157725	108767	168857	187271	176601
Other Income Less other Outgo	(5623)	(1454)	(1114)	(1254)	(530)	(5860)	(6288)	(6576)	(3797)	1526	(695)	(7405)
Profit Before Tax	817	15669	21417	39339	31830	45274	52034	65814	50291	82284	13083	46928
Income Tax Deducted at Source and Provision for Tax	(1042)	330	4317	1295	1059	2751	(852)	2651	(2686)	(11505)	(28)	(8249)
Net Profit after Tax	(225)	15339	17100	38044	30771	42523	52886	63162	47605	70779	13054	38679

Note: Figures in brackets represent negative value.

TABLE 56: UNDERWRITING EXPERIENCE AND PROFITS: PUBLIC SECTOR NON-LIFE INSURERS (Concl'd.)

(₹ Lakh)

Particulars	ALL COMPANIES											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Net Premium	808576	874492	963813	1032800	1111795	1175197	1301640	1386159	1589946	1813297	2231046	2774023
Claims incurred (Net)	702036	788900	769114	825330	907539	1056985	1053875	1212481	1363779	1496723	1959914	2224206
	86.82%	90.21%	79.80%	79.91%	81.63%	89.94%	80.97%	87.47%	85.78%	82.54%	87.85%	80.18%
Commission, Expenses of Management	216511	259167	297461	405154	422112	470113	427906	458406	552667	652958	815015	850375
	26.78%	29.64%	30.86%	39.23%	37.97%	40.00%	32.87%	33.07%	34.76%	36.01%	36.53%	30.65%
Increase in Reserve for Unexpired Risk	29867	27555	40962	24164	40082	31763	64971	45331	96189	117733	211066	281182
	3.69%	3.15%	4.25%	2.34%	3.61%	2.70%	4.99%	3.27%	6.05%	6.49%	9.46%	10.14%
Underwriting Profit/Loss	(139838)	(201130)	(143724)	(221848)	(257938)	(383664)	(245112)	(330059)	(422690)	(454118)	(754950)	(581739)
	(17.29%)	(23.00%)	(14.91%)	(21.48%)	(23.20%)	(33.55%)	(19.82%)	(24.62%)	(28.30%)	(26.78%)	(37.37%)	(23.34%)
Gross Investment Income	208049	218848	251988	381820	433018	561063	578423	624751	479978	634727	784220	742426
Other Income Less other Outgo	(19979)	(31173)	(24088)	(3113)	(2169)	(19112)	(11337)	(15292)	529	(26715)	(31744)	(27268)
Profit Before Tax	48232	(13455)	84176	156859	172911	158286	321974	279400	57818	153894	(2473)	133419
Income Tax Deducted at Source and Provision for Tax	6330	7015	21660	21027	55751	26358	31238	58851	(7985)	(24587)	(13678)	(18171)
Net Profit after Tax	39818	(20470)	62516	135832	117160	131928	290736	220548	49833	129307	(16151)	115248

Note: Figures in brackets represent negative value.

TABLE 57: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR NON-LIFE INSURERS

(₹ Lakh)

Particulars	BAJAJ ALLIANZ											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Net Premium	-	8406	18076	28641	47929	69869	103976	175255	200658	197167	231050	269567
Claims Incurred (Net)	-	1274	10667	15061	22633	40999	55563	94570	135992	138657	170127	190795
	-	15.16%	59.01%	52.59%	47.22%	58.68%	53.44%	53.96%	67.77%	70.32%	73.63%	70.78%
Commission, Expenses of Management	-	2433	5118	7892	10718	15341	26676	50072	62261	58028	68648	74694
	-	28.94%	28.31%	27.55%	22.36%	21.96%	25.66%	28.57%	31.03%	29.43%	29.71%	27.71%
Increase in Reserve for Unexpired Risk	-	7424	2666	5577	10837	11232	20123	33711	11532	8747	16085	22099
	-	88.32%	14.75%	19.47%	22.61%	16.08%	19.35%	19.24%	5.75%	4.44%	6.96%	8.20%
Underwriting Profit/Loss	-	(2725)	(375)	111	3741	2297	1615	(3098)	(9126)	(8265)	(23810)	(18021)
	-	(32.42%)	(2.07%)	0.39%	7.81%	3.92%	1.93%	(2.19%)	(4.83%)	(4.39%)	(11.08%)	(7.28%)
Gross Investment Income	-	1429	2073	3060	3888	5204	8890	18648	21475	23336	28017	35425
Other Income Less other Outgo	(127)	(30)	12	7	67	682	1198	1240	2628	2909	1984	1995
Profit Before Tax	(127)	(1326)	1710	3178	7696	8183	11703	16790	14977	17980	6191	19399
Income Tax Deducted at Source and Provision for Tax	-	(365)	750	1008	2987	3026	4166	6228	(5461)	(5898)	(1864)	(7034)
Net Profit after Tax	(127)	(961)	960	2170	4709	5157	7537	10562	9516	12083	4327	12365

Note: Figures in brackets represent negative value.

TABLE 57: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(₹ Lakh)

Particulars	BHARTI AXA				CHOLAMANDALAM									
	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12	
Net Premium	1242	18669	43468	71728	450	4832	8947	9856	15926	32113	43414	51463	72686	99077
Claims Incurred (Net)	289	8619	27596	47507	62	2089	5472	6893	7077	15565	27578	34434	48578	65818
	23.26%	46.17%	63.49%	66.23%	13.78%	43.23%	61.16%	69.94%	44.43%	48.47%	63.52%	66.91%	66.83%	66.43%
Commission, Expenses of Management	5333	14564	24091	29386	1120	2466	3053	3541	5834	10946	13595	17250	23132	29409
	429.48%	78.01%	55.42%	40.97%	248.89%	51.03%	34.12%	35.93%	36.63%	34.09%	31.31%	33.52%	31.83%	29.68%
Increase in Reserve for Unexpired Risk	1520	10305	11897	15265	338	2449	1843	1016	3198	7227	4877	5235	9949	12164
	122.38%	55.20%	27.37%	21.28%	75.11%	50.68%	20.60%	10.31%	20.08%	22.51%	11.23%	10.17%	13.69%	12.28%
Underwriting Profit/Loss	(5899)	(14819)	(20117)	(20431)	(1070)	(2172)	(1421)	(1594)	(183)	(1626)	(2636)	(5455)	(8974)	(8314)
	2123.20%	(177.17%)	(36.33%)	(23.49%)	(237.78%)	(44.95%)	(15.88%)	(18.04%)	(1.43%)	(6.53%)	(6.84%)	(11.80%)	(14.30%)	(9.57%)
Gross Investment Income	765	909	2328	4163	759	1554	1076	1300	1574	2643	3851	5326	6622	9857
Other Income Less other Outgo	(597)	(317)	759	2318	3	3	11	44	(12)	37	(30)	314	93	6
Profit Before Tax	(5732)	(14226)	(17030)	(13950)	(311)	(615)	(334)	(250)	1379	1054	1185	185	(2259)	1549
Income Tax Deducted at Source and Provision for Tax	(44)	(4)	(5)	5				62	130	330	(486)	51	(34)	363
Net Profit after Tax	(5775)	(14230)	(17035)	(13945)	(311)	(615)	(334)	(312)	1249	724	699	236	(2293)	1912

Note: Figures in brackets represent negative value.

TABLE 57: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(₹ Lakh)

Particulars	FUTURE GENERALI					HDFC ERGO									
	2007-08	2008-09	2009-10	2010-11	2011-12	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Net Premium	184	12745	24647	40395	64807	652	8867	13425	14365	13311	16758	19477	58868	77514	116388
Claims Incurred (Net)	58	6003	16915	27902	40973	87	3103	7913	7973	8003	11477	14489	39586	50988	76643
	31.41%	47.70%	68.63%	69.07%	63.22%	13.34%	34.99%	58.94%	55.50%	60.12%	68.49%	74.39%	67.25%	65.78%	65.85%
Commission, Expenses of Management	1934	9142	12548	17992	23433	916	4265	5679	6547	6879	6958	8717	14535	19056	24625
	1052.68%	71.73%	50.91%	44.54%	36.16%	140.49%	48.10%	42.30%	45.58%	51.68%	41.52%	44.75%	24.69%	24.58%	21.16%
Increase in Reserve for Unexpired Risk	312	6861	5900	7484	12674	610	4882	1500	530	(718)	1753	1529	18863	16878	24941
	170.04%	53.83%	23.94%	18.53%	19.56%	93.56%	55.06%	11.17%	3.69%	(5.39%)	10.46%	7.85%	32.04%	21.77%	21.43%
Underwriting Profit/Loss	(2121)	(9260)	(10176)	(12983)	(12272)	(961)	(3383)	(1667)	(685)	(853)	(3430)	(5259)	(14116)	(9408)	(9820)
	1647.72%	(157.35%)	(57.16%)	(39.45%)	(23.54%)	(147.39%)	(38.15%)	(12.42%)	(4.77%)	(6.77%)	(18.53%)	(25.03%)	(18.16%)	(9.97%)	(6.95%)
Gross Investment Income	542	1174	1863	3977	7164	280	1246	1139	1344	1463	1440	2695	4787	8204	13857
Other Income Less other Outgo	(123)	(410)	(118)	54	(37)	48	(82)	(271)	(179)	(359)	313	42	(117)	(2438)	(8006)
Profit Before Tax	(1701)	(8496)	(8970)	(8952)	(5145)	(633)	(2219)	(799)	480	250	(1677)	(2521)	(9446)	(3643)	(3970)
Income Tax Deducted at Source and Provision for Tax	8	(37)	-	-	0	-	-	-	39	50	23	(53)	16	-	-
Net Profit after Tax	(1709)	(8533)	(8970)	(8952)	(5145)	(633)	(2219)	(799)	441	200	(1700)	(2575)	(9430)	(3643)	(3970)

Note: Figures in brackets represent negative value.

TABLE 57: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(₹ Lakh)

Particulars	ICICI-LOMBARD										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Net Premium	1097	4452	12981	32089	73387	145077	177977	211648	231409	303318	410874
Claims Incurred (Net)	179	1776	7005	15476	38925	81384	122832	168454	194838	273064	360091
	16.32%	39.89%	53.96%	48.23%	53.04%	56.10%	69.02%	79.52%	84.20%	90.03%	87.64%
Commission, Expenses of Management	1311	2473	(901)	5815	17254	30826	42460	60300	57619	62549	81154
	119.51%	55.55%	(6.94%)	18.12%	23.51%	21.25%	23.86%	28.49%	24.90%	20.62%	19.75%
Increase in Reserve for Unexpired Risk	955	1719	5073	10528	20619	38413	21258	14282	12126	17702	55974
	87.06%	38.61%	39.08%	32.81%	28.10%	26.48%	11.94%	6.75%	5.24%	5.84%	13.62%
Underwriting Profit/Loss	(1348)	(1516)	1804	270	(3411)	(5545)	(8573)	(31388)	(33175)	(49997)	(86344)
	(122.88%)	(34.05%)	13.90%	0.84%	(4.65%)	(5.20%)	(5.47%)	(15.90%)	(15.13%)	(17.50%)	(24.33%)
Gross Investment Income	569	1489	2547	5138	8892	13590	22448	36574	46454	40009	51677
Other Income Less other Outgo	(332)	457	(127)	(21)	(27)	(33)	(852)	(5159)	2552	1753	(4855)
Profit Before Tax	(1111)	430	4224	5387	5453	8012	13022	27	15831	(8234)	(39521)
Income Tax Deducted at Source and Provision for Tax	(265)	89	1046	553	422	1176	2735	2335	(1438)	200	(2111)
Net Profit after Tax	(848)	341	3178	4834	5031	6836	10287	2362	14393	(8034)	(41633)

Note: Figures in brackets represent negative value.

TABLE 57: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(₹ Lakh)

Particulars	IFFCO TOKIO											L&T		
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2010-11	2011-12
Net Premium	25	1313	7003	13334	23476	47830	58057	73775	88568	99083	125229	142330	906	9388
Claims Incurred (Net)	-	428	2850	7285	11923	24407	39859	50474	69502	73267	99046	123367	245	5736
	-	32.60%	40.70%	54.63%	50.79%	51.03%	68.66%	68.42%	78.47%	73.94%	79.09%	86.68%	27.01%	61.10%
Commission, Expenses of Management	120	828	1420	2820	5193	11250	16287	19711	23639	27446	33375	34058	6073	9723
	480.00%	63.06%	20.28%	21.15%	22.12%	23.52%	28.05%	26.72%	26.69%	27.70%	26.65%	23.93%	670.55%	103.56%
Increase in Reserve for Unexpired Risk	-	939	3053	3311	5939	13232	3297	9808	5275	6861	11719	9062	878	4499
	-	71.52%	43.60%	24.83%	25.30%	27.67%	5.68%	13.29%	5.96%	6.92%	9.36%	6.37%	96.89%	47.92%
Underwriting Profit/Loss	(119)	(882)	(320)	(82)	421	(1059)	(1387)	(6219)	(9849)	(8490)	(18911)	(24156)	(6290)	(10570)
	(476.00%)	(67.17%)	(4.57%)	0.61%	1.79%	(3.06%)	(2.53%)	(9.72%)	(11.82%)	(9.21%)	(16.66%)	(18.13%)	(22335.16%)	(216.20%)
Gross Investment Income	366	1070	1278	1502	1881	3583	5708	7354	10541	11991	13875	19393	432	980
Other Income Less other Outgo	-	(17)	(21)	-	62	(115)	(76)	50	0.36	360	99	100	(74)	(1006)
Profit Before Tax	247	171	937	1420	2364	2410	4246	1186	692	3861	(4937)	(4663)	(5932)	(10595)
Income Tax Deducted at Source and Provision for Tax	95	6	301	462	892	948	1533	470	(442)	(1323)	1667	1483	0	(1)
Net Profit after Tax	152	167	636	958	1472	1462	2713	716	250	2538	(3270)	(3180)	(5932)	(10596)

Note: Figures in brackets represent negative value.

TABLE 57: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(₹ Lakh)

Particulars	RAHEJA QBE			RELIANCE										
	2009-10	2010-11	2011-12	2000-01	2001-02	2002-03	2003-04	2005-06	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
Net Premium	(282)	(5)	1480	-	235	1927	3454	5554	50431	133745	139956	142872	115480	118394
Claims Incurred (Net)	45 (16.09%)	183 (3847.90%)	417 28.16%	-	160 68.09%	1917 99.48%	2374 68.73%	3444 62.01%	17318 34.34%	75068 56.13%	107366 76.71%	118569 82.99%	133138 115.29%	126587 106.92%
Commission, Expenses of Management	1195 (423.36%)	1465 (30774.37%)	1382 93.37%	367	637	(193)	798	1350	10169	48341	50989	44583	42480	42534
Increase in Reserve for Unexpired Risk	49 (17.32%)	171 (3583.13%)	686 46.38%	-	115	995	822	157	26006	37741	1070	2947	(13900)	2085
Underwriting Profit/Loss	(1571) 474.56%	(1823) 1040.02%	(1005) (126.67%)	(420)	(677)	(792)	(540)	603	(3062)	(27406)	(19468)	(23228)	(46193)	(52812)
Gross Investment Income	1006	1237	1611	508	1449	2347	1624	1503	3195	10411	14650	15313	17118	20610
Other Income Less other Outgo	(13)	(141)	(29)	(43)	(35)	(21)	(35)	(1)	91	711	(199)	(1140)	(1901)	(1958)
Profit Before Tax	(579)	(727)	577	45	737	1534	1049	2107	224	(16284)	(5017)	(9055)	(30976)	(34160)
Income Tax Deducted at Source and Provision for Tax	-	-	3	-	60	101	149	671	61	271	(215)	4012	(184)	(160)
Net Profit after Tax	(579)	(727)	580	45	677	1433	900	1436	163	(16555)	(5232)	(5043)	(31160)	(34320)

Note: Figures in brackets represent negative value.

TABLE 57: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(₹ Lakh)

Particulars	ROYAL SUNDARAM										SBI GENERAL		SHRIRAM				
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2010-11	2009-10	2010-11	2011-12	
Net Premium	19	3675	10917	15630	20162	29689	38955	53306	66831	75460	96250	124909	1137	6117	22420	44688	64906
Claims Incurred (Net)	2	1163	5860	8961	11371	16166	20374	29815	41235	50907	66022	86559	564	4993	9500	25508	37836
	10.53%	31.65%	53.68%	57.33%	56.40%	54.45%	52.30%	55.93%	61.70%	67.46%	68.59%	69.30%	49.63%	31.08%	42.37%	57.08%	58.29%
Commission, Expenses of Management	1485	3586	4188	5238	6759	9862	13543	19060	25161	26474	32553	37542	6965	13526	3461	9335	14184
	7815.79%	97.58%	38.36%	33.51%	33.52%	33.22%	34.77%	35.75%	37.65%	35.08%	33.82%	30.06%	61264.00%	84.19%	15.44%	20.89%	21.85%
Increase in Reserve for Unexpired Risk	-	2367	3226	2407	2834	4745	5597	8723	7026	3974	8630	14406	1390	12605	4402	11685	10621
	-	64.41%	29.55%	15.40%	14.06%	15.98%	14.37%	16.36%	10.51%	5.27%	8.97%	11.53%	122.26%	78.46%	39.32%	26.15%	16.36%
Underwriting Profit/Loss	(1475)	(3441)	(2357)	(976)	(802)	(1084)	(559)	(4291)	(6591)	(5894)	(10955)	(13597)	(7763)	(15068)	644	(1840)	2265
	(7763.16%)	(93.63%)	(21.59%)	(6.24%)	(3.98%)	(4.35%)	(1.67%)	(9.62%)	(11.02%)	(8.25%)	(12.50%)	(12.30%)	3075.00%	(435.09%)	2.06%	(5.58%)	4.17%
Gross Investment Income	402	1011	1908	1790	1345	2109	3287	4802	7557	9278	9450	13465	5105	5388	902	3493	7151
Other Income Less other Outgo	-	(22)	(10)	(12)	(8)	(10)	(11)	(34)	8	18	18	87	(5)	124	248	172	(185)
Profit Before Tax	(1088)	(2452)	(459)	802	535	1015	2718	477	973	3401	(1488)	(46)	(2682)	(9546)	2474	1826	9231
Income Tax Deducted at Source and Provision for Tax	-	-	-	-	34	151	600	6	(407)	(304)	(526)	68		11	(887)	(571)	(3079)
Net Profit after Tax	(1088)	(2453)	(459)	802	501	864	2119	471	566	3097	(2014)	22	(2682)	(9555)	1587	1255	6153

Note: Figures in brackets represent negative value.

TABLE 57: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(₹ Lakh)

Particulars	TATA AIG										UNIVERSAL SOMPO						
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Net Premium	-	3607	12668	18864	25977	33677	41582	52801	58749	58000	87553	130991	(42.57)	1795	14817	22566	30172
Claims incurred (Net)	-	1020	6006	8458	12549	16015	20711	24771	35567	39637	54311	86383	0.11	241	5749	14216	21876
	-	28.28%	47.41%	44.84%	48.31%	47.56%	49.81%	46.91%	60.54%	68.34%	62.03%	65.95%	(0.26%)	13.42%	38.80%	63.00%	72.51%
Commission, Expenses of Management	520	3930	4723	7039	10006	12593	18122	22971	28867	27244	31321	40446	725.88	2843	9029	12416	14190
	-	108.95%	37.28%	37.31%	38.52%	37.39%	43.58%	43.50%	49.14%	46.97%	35.77%	30.88%	(1705.14%)	158.37%	60.93%	55.02%	47.03%
Increase in Reserve for Unexpired Risk	-	2340	4380	4502	3217	5121	3418	7417	0	(973)	14884	22560	0.74	1882	7293	3291	5518
	-	64.87%	34.58%	23.87%	12.39%	15.20%	8.22%	14.05%	0.00%	(1.68%)	17.00%	17.22%	(1.74%)	104.84%	49.22%	14.58%	18.29%
Underwriting Profit/Loss	(520)	(3663)	(2441)	(1135)	205	(52)	(669)	(2357)	(5686)	(7908)	(12963)	(18397)	(769.3)	(3171)	(7254)	(7357)	(11413)
	-	(93.72%)	(19.27%)	(6.02%)	0.79%	(0.18%)	(1.75%)	(5.19%)	(9.68%)	(13.41%)	(17.84%)	(16.97%)	1776.26%	3624.64%	(96.41%)	(38.17%)	(46.29%)
Gross Investment Income	182	1219	1560	2109	2576	3012	3797	5035	7172	9520	11441	14584	881	1763	2064	2656	3040
Other Income Less other Outgo	-	(294)	(411)	(248)	(341)	(273)	177	14	(536)	(1133)	(583)	(693)	(151)	(11)	(163)	(351)	(229)
Profit Before Tax	(358)	(2758)	(1292)	726	2440	2687	3305	2692	950	478	(2105)	(4505)	(39)	(1419)	(5353)	(5051)	(8602)
Income Tax Deducted at Source and Provision for Tax	-	-	-	(804)	1216	1326	1148	1075	(526)	191	1647	1647	(9)	(20)	146	(73.00)	736
Net Profit after Tax	(358)	(2758)	(1292)	1530	1224	1361	2157	1617	424	670	(458)	(2858)	(30)	(1439)	(5207)	(5125)	(7866)

Note: Figures in brackets represent negative value.

TABLE 57: UNDERWRITING EXPERIENCE AND PROFITS: PRIVATE SECTOR NON-LIFE INSURERS (Concl'd.)

(₹ Lakh)

Particulars	ALL COMPANIES											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Net Premium	44	18333	56145	106603	178202	284226	467316	715871	851199	994594	1262235	1671077
Claims Incurred (Net)	2	4224	29225	54336	91173	154822	250289	424631	607916	730725	991490	1275579
	4.55%	23.04%	52.05%	50.97%	51.16%	54.47%	53.56%	59.32%	71.42%	73.47%	78.55%	76.33%
Commission, Expenses of Management	2492	12725	19765	29617	48687	77740	128337	223178	292715	313976	391406	470285
	5663.64%	69.41%	35.20%	27.78%	27.32%	27.35%	27.46%	31.18%	34.39%	31.57%	31.03%	28.14%
Increase in Reserve for Unexpired Risk	-	14140	16987	29023	38092	56651	99333	127951	60256	90141	118742	225159
	-	77.13%	30.26%	27.23%	21.38%	19.93%	21.26%	17.87%	7.08%	9.06%	9.41%	13.47%
Underwriting Profit/Loss	(2534)	(12756)	(9832)	(6373)	250	(4987)	(10642)	(59890)	(109687)	(140248)	(239403)	(299945)
	(5759.09%)	(69.58%)	(17.51%)	(5.98%)	0.14%	(2.19%)	(2.89%)	(10.19%)	(13.87%)	(15.51%)	(20.94%)	(20.74%)
Gross Investment Income	1458	6747	11694	15432	18442	26947	41504	74205	109120	133429	153963	208365
Other Income Less other Outgo	(170)	(730)	54	(494)	(682)	123	975	1204	(4343)	3399	(560.00)	(12367)
Profit Before Tax	(1281)	(6739)	1916	8565	18010	22085	31837	15519	(4910)	(3420)	(85999)	(103946)
Income Tax Deducted at Source and Provision for Tax	95	(564)	1241	1861	5820	6645	8863	11136	(5216)	(5436)	256	(8069)
Net Profit after Tax	(1376)	(6176)	675	6704	12190	15438	22974	4383	(10126)	(8856)	(85743)	(112015)

Note: Figures in brackets represent negative value.

TABLE 58: ASSETS UNDER MANAGEMENT OF NON-LIFE INSURERS
(As on 31st March)

Particulars	(₹ Crore)											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Central Govt. Securities	5548.97	6907.92 (24.49)	8687.09 (25.76)	9987.22 (14.97)	10366.19 (3.79)	11675.34 (12.63)	13231.57 (13.33)	14053.74 (6.21)	14591.22 (3.82)	16038.12 (9.92)	19864.90 (23.86)	24241.07 (22.02)
State Govt & Other Approved Securities	2154.29	2094.64 (-2.77)	2362.49 (12.79)	3368.01 (42.56)	4598.05 (36.52)	5069.97 (10.26)	5635.29 (11.15)	6132.78 (8.83)	6076.92 (-0.91)	6971.21 (14.72)	8191.11 (17.49)	9338.75 (14.01)
Housing & Loans to Housing and FFE*	1641.38	1892.97 (15.33)	2087.20 (10.26)	2347.32 (12.46)	2647.38 (12.78)	3107.78 (17.39)	3742.06 (20.41)	3890.53 (3.97)	4244.15 (9.09)	4789.74 (12.86)	6973.44 (45.59)	8178.67 (17.28)
Infrastructure Investments	870.58	5145.93 (491.09)	2739.21 (-46.77)	3600.36 (31.44)	4389.70 (21.92)	4981.88 (13.49)	6102.33 (22.49)	7659.80 (25.52)	8979.82 (17.23)	10373.01 (15.51)	12215.89 (17.76)	15198.17 (24.41)
Approved Investments	10485.57	4386.87 (-58.16)	10734.51 (144.70)	10578.32 (-1.46)	11385.60 (7.63)	13417.92 (17.85)	17787.25 (32.56)	20200.89 (13.57)	21030.50 (4.11)	24256.10 (15.34)	31768.76 (30.97)	38562.68 (21.38)
Other than Approved Investments	3761.24	2972.10 (-20.98)	3723.80 (25.29)	4193.67 (12.62)	4025.04 (-4.02)	4079.50 (1.35)	3884.30 (-4.78)	4342.37 (11.79)	3970.65 (-8.56)	3943.74 (-0.68)	3506.08 (-11.09)	3749.13 (6.93)
TOTAL	24462.03 (24.33)	23400.43 (-4.34)	30334.30 (29.63)	34074.90 (12.33)	37411.97 (9.79)	42332.39 (13.15)	50382.81 (19.02)	56280.10 (11.70)	58993.27 (4.64)	66371.92 (12.70)	82520.18 (24.33)	99268.48 20.29

* Housing and Fire Fighting Equipments.

Note: Figures in the brackets indicate the growth over the previous year in per cent.

SHARE OF EACH FUND IN TOTAL ASSETS UNDER MANAGEMENT OF NON-LIFE INSURERS
(As on 31st March)

Particulars	(Per cent)											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Central Govt. Securities	22.68	29.52	28.64	29.31	27.71	27.58	26.26	24.97	24.78	24.16	24.07	24.42
State Govt & Other Approved Securities	8.81	8.95	7.79	9.88	12.29	11.98	11.18	10.90	10.32	10.50	9.93	9.41
Housing & Loans to Housing and FFE*	6.71	8.09	6.88	6.89	7.08	7.34	7.43	6.91	7.21	7.22	8.45	8.24
Infrastructure Investments	3.56	21.99	9.03	10.57	11.73	11.77	12.11	13.61	15.25	15.63	14.80	15.31
Approved Investments	42.86	18.75	35.39	31.04	30.43	31.70	35.30	35.89	35.71	36.55	38.50	38.85
Other than Approved Investments	15.38	12.70	12.28	12.31	10.76	9.64	7.71	7.72	6.74	5.94	4.25	3.78
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

* FFE: Fire Fighting Equipment

TABLE 59: EQUITY SHARE CAPITAL OF NON-LIFE INSURERS
(As on 31st March)

Insurer	(₹ Crore)										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Bajaj Allianz	110.00	110.00	110.00	110.00	110.05	110.13	110.23	110.23	110.23	110.23	110.23
Bharti AXA	49.50	105.00	141.96	141.96	141.96	141.96	141.96	162.58	200.00	422.27	703.49
Cholamandalam	-	-	-	-	-	-	150.00	141.96	266.96	266.96	283.65
Future Generali	-	101.00	120.00	120.00	125.00	125.00	150.00	190.25	280.00	475.00	520.00
HDFC ERGO	-	110.00	220.00	220.00	245.00	335.71	377.36	403.14	415.00	486.00	523.00
ICICI Lombard	100.00	100.00	100.00	100.00	220.00	220.00	220.00	247.00	403.63	404.57	436.58
IFFCO Tokio	-	-	-	-	-	-	-	-	247.00	247.00	269.32
L & T General	-	-	-	-	-	-	-	-	-	200.00	350.00
Raheja QBE	-	-	-	-	-	-	-	200.00	207.00	207.00	207.00
Reliance	102.00	102.00	102.00	102.00	102.00	103.07	107.15	113.08	115.22	116.67	121.19
Royal Sundaram	130.00	130.00	130.00	130.00	140.00	140.00	170.00	210.00	210.00	250.00	290.00
SBI General	-	-	-	-	-	-	-	-	150.00	150.00	150.00
Shriram	-	-	-	-	-	-	-	105.00	105.00	105.00	121.22
TATA AIG	125.00	125.00	125.00	125.00	195.00	225.00	225.00	300.00	300.00	365.00	450.00
Universal Sampo	-	-	-	-	-	-	150.00	150.00	150.00	150.00	350.00
Private Total	726.50	883.00	1048.96	1048.96	1279.01	1400.87	1801.70	2533.23	3160.04	3955.70	4860.68
National	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
New India	100.00	100.00	100.00	150.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
Oriental	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
United India	100.00	100.00	100.00	100.00	100.00	150.00	150.00	150.00	150.00	150.00	150.00
Public Total	400.00	400.00	400.00	450.00	500.00	550.00	550.00	550.00	550.00	550.00	550.00
Total	1126.50	1283.00	1448.96	1498.96	1779.01	1950.87	2351.70	3083.23	3710.04	4505.70	5410.68
Stand-alone Health insurance companies											
Apollo Munich	-	-	-	-	-	-	100.55	107.37	129.30	196.20	254.65
Max Bupa	-	-	-	-	-	-	-	-	151.00	271.00	352.00
Star Health & Allied	-	-	-	-	105.00	105.00	108.60	109.30	164.33	202.99	278.77
Specialised insurers											
AIC	-	-	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
ECCG	390.00	440.00	500.00	600.00	700.00	800.00	900.00	900.00	900.00	900.00	900.00
Re-insurer											
GIC	215.00	215.00	215.00	215.00	430.00	430.00	430.00	430.00	430.00	430.00	430.00
GRAND TOTAL (NON-LIFE)	1731.50	1938.00	2363.96	2513.96	3214.01	3485.87	4090.85	4829.90	5684.67	6705.89	7826.10

"-" indicates the company has not started its operation.

TABLE 60: SOLVENCY RATIOS OF NON-LIFE INSURERS

Insurer	Mar 2006	Mar 2007	Mar 2008	June 2008	Sept 2008	Dec 2008	Mar 2009	June 2009	Sept 2009	Dec 2009	Mar 2010	June 2010	Sept 2010	Dec 2010	Mar 2011	June 2011	Sept 2011	Dec 2011	Mar 2012
PRIVATE INSURERS																			
Bajaj Allianz	1.22	1.56	1.55	2.48	2.30	1.85	1.62	2.18	2.18	2.18	1.54	1.92	1.96	2.02	1.73	1.64	1.73	1.84	1.56
Bharti AXA	--	--	--	2.23	2.01	2.91	2.11	1.78	1.78	1.71	2.38	2.43	1.62	1.69	1.70	1.81	1.80	1.35	2.18
Cholamandalam	2.51	2.63	2.00	1.87	1.72	1.60	1.02	2.14	1.65	1.56	1.76	1.78	1.75	1.64	1.61	1.55	1.72	1.57	1.33
Future Generali	--	--	2.61	2.44	2.13	1.76	1.83	1.80	1.85	1.83	1.54	1.68	2.05	2.12	2.06	1.90	1.90	1.88	1.69
HDFC ERGO	1.78	1.69	2.02	1.62	2.32	2.19	2.48	1.52	2.72	1.91	1.49	1.75	1.71	1.95	1.71	1.65	1.66	1.74	1.57
ICI Lombard	1.29	2.08	2.03	1.54	2.49	2.24	2.03	1.98	2.08	2.08	2.07	1.78	1.66	1.63	1.56	1.64	1.56	1.60	1.36
IFFCO Tokio	1.95	1.70	1.51	1.98	1.91	2.30	1.77	2.37	2.33	2.22	1.76	1.63	1.61	1.53	1.23	1.33	1.40	1.41	1.22
Raheja QBE	--	--	--	--	--	--	--	3.93	3.84	3.81	3.79	3.79	3.78	3.74	3.65	3.67	3.69	3.73	3.77
Royal Sundaram	1.66	1.64	1.59	1.89	1.59	1.51	1.64	2.51	2.10	2.07	1.39	1.51	1.53	1.51	1.56	1.43	1.40	1.38	1.36
Reliance	3.04	1.95	1.64	3.77	2.96	1.88	1.59	2.60	2.37	1.91	1.70	1.68	2.18	1.95	1.15	1.35	1.40	1.42	1.39
SBI General	--	--	--	--	--	--	--	--	--	12.97	12.84	12.87	12.79	12.54	12.00	11.42	11.13	10.65	10.23
Shriram	--	--	--	1.97	1.97	1.98	1.94	1.99	2.06	2.18	1.75	2.16	1.86	1.71	1.32	1.33	1.41	1.11	0.92
TATA AIG	1.68	1.85	1.91	1.76	1.65	1.88	1.97	1.92	1.85	1.83	1.88	1.77	2.00	1.82	1.68	1.55	1.56	1.60	1.40
Universal Sampo	--	--	4.68	4.63	4.60	4.49	4.23	4.09	3.86	3.57	3.15	2.72	2.58	2.49	2.14	1.56	1.32	1.05	2.95
L & T General	--	--	--	--	--	--	--	--	--	--	--	--	--	2.02	2.30	1.55	2.10	2.25	2.41
PUBLIC INSURERS																			
National	1.08	1.76	2.22	NA	2.00	1.67	1.56	1.60	1.75	1.63	1.60	1.61	1.52	1.53	1.34	1.41	1.39	1.29	1.37
New India	3.09	3.57	4.00	NA	3.79	3.15	3.41	3.34	3.45	2.83	3.55	3.50	3.22	3.22	2.90	2.59	2.27	1.95	2.03
Oriental	1.97	2.17	1.91	2.01	2.11	1.75	1.66	1.67	1.56	1.51	1.56	1.54	1.26	1.41	1.34	1.32	1.49	1.31	1.38
United India	2.23	3.00	3.24	3.50	3.53	3.61	3.32	2.55	3.79	3.91	3.41	3.46	3.77	3.46	2.89	3.63	2.87	2.82	2.71
STANDALONE HEALTH PRIVATE INSURERS																			
Apollo Munich	--	--	1.39	1.15	2.13	1.74	1.82	1.52	1.58	1.68	1.64	1.93	1.72	1.94	1.89	2.20	2.01	2.09	1.59
Max BUPA	--	--	--	--	--	--	--	--	--	--	2.07	2.05	2.14	1.92	2.03	1.94	2.11	2.02	1.91
Star Health	--	1.91	1.97	1.96	1.78	1.56	1.38	2.55	1.97	1.62	1.68	2.38	1.96	1.74	1.50	1.66	1.55	1.54	1.66
SPECIALISED INSURERS																			
AIC	2.16	2.05	3.27	41.55	9.22	11.52	4.58	31.37	4.54	2.61	2.07	2.46	2.68	3.13	3.71	4.29	4.06	4.12	3.18
ECGC	9.39	11.41	18.90	45.95	39.87	25.95	16.42	27.71	26.23	24.50	14.17	13.66	14.41	6.63	9.05	10.49	12.02	12.42	10.10
RE-INSURER																			
GIC	3.41	4.1	3.36	NA	6.96	3.76	3.67	3.49	3.04	3.89	3.71	3.99	3.87	4.11	3.35	3.37	3.23	2.32	1.59

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT
FIRE INSURANCE

(₹ Lakh)

PARTICULARS	NATIONAL											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	38051	36655	36010	34828	35259	35727	33836	29117	29442	35335	42681	52606
Profit/Loss on sale/redemption of Investments	-	200	929	1599	1447	3252	3892	3982	3359	5937	8314	5292
Others	-	-	32	-	56	-	-	-	5	-	-	11
Interest, Dividend & Rent - Gross	-	4256	3606	3362	2598	2896	3654	3383	3665	4199	4854	5724
TOTAL (A)	38051	41111	40577	39789	39360	41875	41383	36482	36470	45471	55850	63633
Claims Incurred (Net)	17903	19236	13326	9009	14411	24658	20645	24447	23761	20288	24176	43175
Commission	(1198)	(1765)	(2085)	(807)	(2069)	1323	(2672)	936	1085	1220	1421	3470
Operating Expenses related to Insurance Business	12103	12647	11531	11833	13150	13145	11076	8881	9660	12183	14424	14152
Others - Amortizations, Write offs & Provisions	35	37	-	11	-	27	2.00	90	81	134	106	-
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	28843	30155	22772	20046	25491	39153	29050	34354	34586	33825	40126	60797
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	9208	10956	17805	19743	13869	2722	12332	2128	1884	11646	15723	2836
APPROPRIATIONS												
Transfer to Shareholders' Account	9208	10956	17805	19743	13869	2722	12332	2128	1884	11646	15723	2836
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	9208	10956	17805	19743	13869	2722	12332	2128	1884	11646	15723	2836

Figures in brackets represent negative values.

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
FIRE

(₹ Lakh)

PARTICULARS	NEW INDIA											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	62768	67924	79027	79419	79884	83088	94184	97031	96292	106758	121247	137897
Profit/Loss on sale/redemption of Investments	503	551	1525	4133	5117	9564	11040	10490	3616	7847	10869	9892
Others	(793)	-	-	-	-	-	-	-	-	-	-	(11004)
Interest, Dividend & Rent - Gross	7535	7827	6837	8737	7328	7935	10514	10619	9681	10506	14823	21359
TOTAL (A)	70014	76302	87390	92290	92329	100588	115738	118140	109590	125112	146939	158143
Claims Incurred (Net)	39269	37177	46737	26134	32702	60151	56006	60160	60668	106878	127227	165735
Commission	(126)	850	3341	3937	7119	7178	7933	10023	13705	12827	17780	19301
Operating Expenses related to Insurance Business	20128	21397	24561	32508	29058	30556	28432	19611	29340	35967	40425	40323
Others - Amortizations, Write offs & Provisions	-	1027	1129	174	366	606	36	8	(79)	10	235	(130)
Foreign Taxes	56	56	83	59	-	139	30	3	2	2	1	96
TOTAL (B)	59327	60507	75852	62813	69246	98630	92436	89804	103636	155684	185667	225326
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	10686	15795	11538	29477	23083	1957	23302	28336	5954	(30572)	(38728)	(67183)
APPROPRIATIONS												
Transfer to Shareholders' Account	10686	15795	11538	29477	23083	1957	23302	28336	5954	(30572)	(38728)	(67183)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	10686	15795	11538	29477	23083	1957	23302	28336	5954	(30572)	(38728)	(67183)

Figures in brackets represent negative values.

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
FIRE

(₹ Lakh)

PARTICULARS	ORIENTAL											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	40307	39282	36030	32914	33690	33763	34153	32442	31493	36473	44827	51432
Profit/Loss on sale/redemption of Investments	-	336	993	4594	3103	4586	3303	3469	2729	4488	9233	6660
Others	-	(30)	61	15	98	(71)	29	28	(79)	(88)	(4)	30
Interest, Dividend & Rent - Gross	-	4862	4617	3980	4235	3243	3083	3470	4284	4852	6355	7611
TOTAL (A)	40307	44450	41702	41503	41126	41522	40568	39410	38427	45725	60410	65733
Claims Incurred (Net)	26628	19275	12552	10616	15885	23090	15939	31038	36245	31128	40670	51582
Commission	(1958)	(1895)	(2573)	(1496)	(543)	(1032)	(1315)	(651)	301	(146)	1949	2937
Operating Expenses related to Insurance Business	13349	14541	13445	15806	13094	14160	11340	10688	10582	14415	19872	17693
Others - Amortizations, Write offs & Provisions	3	-	710	414	104	143	106	12	26	(17)	77	(85)
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	38022	31921	24134	25340	28542	36361	26070	41087	47154	45380	62568	72127
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	2285	12529	17568	16163	12585	5161	14498	(1677)	(8727)	345	(2158)	(6395)
APPROPRIATIONS												
Transfer to Shareholders' Account	2285	12529	17568	16163	12585	5161	14498	(1677)	(8727)	345	(2158)	(6395)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	2285	12529	17568	16163	12585	5161	14498	(1677)	(8727)	345	(2158)	(6395)

Figures in brackets represent negative values

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
FIRE

(₹ Lakh)

PARTICULARS	UNITED											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	44999	44630	45280	42117	42548	40808	41867	43456	40861	41045	45291	58441
Profit/Loss on sale/redemption of Investments	-	878	1654	3152	3186	4933	3634	5812	2580	6491	5539	3451
Others	(129)	(7)	72	14	67	(10)	(1)	316	2	585	(8)	2
Interest, Dividend & Rent - Gross	-	5515	4982	5131	4177	3932	3568	4223	4724	5582	4772	5710
TOTAL (A)	44870	51016	51988	50415	49979	49663	49069	53807	48168	53704	55594	67604
Claims Incurred (Net)	28819	17560	20030	11082	15246	18079	31486	30400	29593	19807	31138	44188
Commission	(3834)	(3745)	(3451)	-2329	(3088)	(1401)	(1073)	253	54	(441)	240	1065
Operating Expenses related to Insurance Business	13534	14874	14262	17986	19075	20988	18041	13012	13858	14095	21809	18029
Others - Amortizations, Write offs & Provisions	-	1141	608	330	269	422	331	429	246	268	66	413
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	38519	29830	31449	27069	31502	38089	48785	44095	43751	33729	53253	63695
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	6351	21186	20538	23346	18477	11574	283	9713	4417	19975	2341	3910
APPROPRIATIONS												
Transfer to Shareholders' Account	6351	21186	20538	23346	18477	11574	283	9713	4417	19975	2341	3910
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	6351	21186	20538	23346	18477	11574	283	9713	4417	19975	2341	3910

Figures in brackets represent negative values

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

PARTICULARS	NATIONAL											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	13927	14912	13281	19816	11300	11876	10235	10817	12403	13022	14234	17655
Profit/Loss on sale/redemption of Investments	-	136	585	1239	840	1613	1402	1542	1429	2643	3274	2394
Others	-	7	-	-	-	-	-	-	13	-	-	6
Interest, Dividend & Rent - Gross	-	2905	2270	2605	1508	1437	1317	1310	1559	1870	1912	2589
TOTAL (A)	13927	17960	16136	23660	13648	14926	12955	13669	15405	17535	19419	22645
Claims Incurred (Net)	5694	7809	10563	9145	7244	8560	10085	10006	13460	4752	11266	13641
Commission	(911)	(651)	(700)	191	(515)	501	566	1003	1112	1096	1190	1242
Operating Expenses related to Insurance Business	3505	3829	3599	3101	4514	3369	3406	2982	3538	4504	5154	4815
Others - Amortizations, Write offs & Provisions	13	-	11	10	81	3	-	65	76	82	61	-
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	8301	10987	13474	12447	11323	12433	14058	14056	18187	10434	17672	19698
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	5626	6973	2662	11213	2325	2493	(1103)	(387)	(2782)	7101	1747	2947
APPROPRIATIONS												
Transfer to Shareholders' Account	5626	6973	2662	11213	2325	2493	(1103)	(387)	(2782)	7101	1747	2947
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	5626	6973	2662	11213	2325	2493	(1103)	(387)	(2782)	7101	1747	2947

Figures in brackets represent negative values

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

PARTICULARS	NEW INDIA											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	19212	18812	21009	20043	17297	16860	16438	18857	23177	23766	22899	30253
Profit/Loss on sale/redemption of Investments	256	264	740	1859	2125	3626	3410	3016	1287	3022	2929	2579
Others	(376)	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent - Gross	3839	3751	3316	3929	3043	3008	3247	3053	3446	4046	3994	5569
TOTAL (A)	22931	22828	25065	25831	22465	23494	23094	24926	27910	30834	29822	38402
Claims Incurred (Net)	14175	13134	11691	8194	9850	11525	6230	15824	27711	19075	25764	27764
Commission	(1722)	(1034)	(1040)	286	1579	822	1423	2669	1455	1907	3223	2243
Operating Expenses related to Insurance Business	5385	5138	5322	6299	5389	5899	5231	5663	7780	8658	9672	10317
Others - Amortizations, Write offs & Provisions	-	492	547	78	146	230	11	2	(28)	4	63	(34)
Foreign Taxes	12	9	8	5	-	2	1	1	1	-	-	-
TOTAL (B)	17850	17739	16528	14862	16964	18478	12896	24160	36919	29645	38722	40291
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	5081	5089	8537	10969	5500	5016	10199	766	(9009)	1189	(8900)	(1889)
APPROPRIATIONS												
Transfer to Shareholders' Account	5081	5089	8537	10969	5500	5016	10199	766	(9009)	1189	(8900)	(1889)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	5081	5089	8537	10969	5500	5016	10199	766	(9009)	1189	(8900)	(1889)

Figures in brackets represent negative values

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

PARTICULARS	ORIENTAL											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	13208	17921	12892	12879	11784	13632	15944	16939	18500	18937	22697	25455
Profit/Loss on sale/redemption of Investments	6	167	403	2235	1680	2115	1963	1851	1292	2084	3875	2932
Others	-	-	46	(1)	36	2	30	(21)	(83)	(315)	(179)	(61)
Interest, Dividend & Rent - Gross	-	2421	1872	1936	2292	1496	1832	1852	2029	2253	2667	3351
TOTAL (A)	13214	20509	15212	17049	15791	17244	19769	20621	21737	22960	29061	31677
Claims Incurred (Net)	9135	7427	8432	6749	7959	8531	15584	11007	17226	12379	19612	20447
Commission	(689)	(465)	(715)	(614)	626	706	424	1020	1167	1536	2227	2380
Operating Expenses related to Insurance Business	3348	4118	4414	4748	4581	6189	5255	5560	5613	7099	9298	7544
Others - Amortizations, Write offs & Provisions	-	-	288	201	57	66	63	6	12	(8)	32	(37)
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	11794	11080	12418	11085	13222	15491	21326	17594	24018	21007	31169	30334
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	1420	9429	2794	5964	2569	1753	(1558)	3027	(2281)	1953	(2109)	1344
APPROPRIATIONS												
Transfer to Shareholders' Account	1420	9429	2794	5964	2569	1753	(1558)	3027	(2281)	1953	(2109)	1344
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	1420	9429	2794	5964	2569	1753	(1558)	3027	(2281)	1953	(2109)	1344

Figures in brackets represent negative values

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

PARTICULARS	UNITED											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	14950	14278	18050	13170	11329	10656	10531	12937	18623	21170	24521	26173
Profit/Loss on sale/redemption of Investments	-	540	821	1439	1487	2268	1923	2163	1040	2424	3037	1930
Others	(34)	47	36	(1)	16	365	(13)	148	(10)	296	1	4
Interest, Dividend & Rent - Gross		3393	2473	2343	1949	1808	1888	1571	1905	2085	2617	3193
TOTAL (A)	14916	18258	21380	16951	14781	15097	14329	16819	21558	25974	30176	31300
Claims Incurred (Net)	11885	8164	9970	7170	7822	7268	10886	12397	15071	21852	21712	21669
Commission	(1898)	(1529)	(1462)	(966)	(590)	220	(358)	1269	1371	2282	1347	850
Operating Expenses related to Insurance Business	4445	4136	5491	5995	5503	4913	5161	5399	5613	7122	9604	7440
Others - Amortizations, Write offs & Provisions	-	703	302	150	125	194	175	160	99	100	36	231
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	14430	11474	14301	12350	12861	12594	15864	19225	22154	31355	32699	30190
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	484	6784	7080	4601	1920	2503	(1535)	(2406)	(596)	(5381)	(2523)	1110
APPROPRIATIONS												
Transfer to Shareholders' Account	484	6784	7080	4601	1920	2503	(1535)	(2406)	(596)	(5381)	(2523)	1110
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	484	6784	7080	4601	1920	2503	(1535)	(2406)	(596)	(5381)	(2523)	1110

Figures in brackets represent negative values

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

PARTICULARS	NATIONAL											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	118493	130131	147305	184137	219855	228715	232685	261919	300391	333221	419480	537092
Profit/Loss on sale/redemption of Investments		1101	6080	13395	16779	36639	38774	43640	33510	55241	79929	60521
Others	252	263	-	-	109	75	-	-	995	-	-	449
Interest, Dividend & Rent - Gross		23399	23601	28166	30127	32632	36403	37068	36566	39070	46668	65455
TOTAL (A)	118745	154894	176986	225698	266870	298061	307863	342627	371462	427532	546077	663517
Claims Incurred (Net)	122566	145465	138077	192836	204696	249815	208692	249431	302146	299497	426885	474591
Commission	1928	1403	7319	7789	10334	12231	13510	18450	19620	20825	22933	31426
Operating Expenses related to Insurance Business	33622	39958	44969	58100	68276	71747	66065	77907	81439	105190	125167	138893
Others - Amortizations, Write offs & Provisions	-	-	140	246	-	-	6203	8993	7757	8081	15486	20524
Foreign Taxes	-	-	-	-	-	-	-	-	-	596	166	-
TOTAL (B)	158116	186826	190506	258970	283305	333793	294470	354780	410962	434190	590637	665434
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business	(39371)	(31932)	(13520)	(33272)	(16435)	(35732)	13393	(12153)	(39500)	(6658)	(44561)	(1917)
C= (A - B)												
APPROPRIATIONS												
Transfer to Shareholders' Account	(39371)	(31932)	(13520)	(33272)	(16435)	(35732)	13393	(12153)	(39500)	(6658)	(44561)	(1917)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(39371)	(31932)	(13520)	(33272)	(16435)	(35732)	13393	(12153)	(39500)	(6658)	(44561)	(1917)

Figures in brackets represent negative values

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

PARTICULARS	NEW INDIA											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	175666	199151	229680	259483	279536	312151	342890	365254	405460	440562	503186	619309
Profit/Loss on sale/redemption of Investments	2146	2521	7564	19623	30465	56750	56864	53827	20429	41158	44781	35024
Others	(3163)	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent - Gross	32125	35834	33909	41482	43626	47083	54155	54493	54685	55102	61075	75625
TOTAL (A)	206775	237506	271153	320589	353627	415985	453908	473574	480574	536822	609042	729958
Claims Incurred (Net)	174529	205203	211523	237030	247946	291525	302125	341764	378807	387292	499496	515254
Commission	2327	8167	17013	17140	24490	29628	29733	33231	40923	41402	43865	68206
Operating Expenses related to Insurance Business	48548	48902	59179	95004	84371	94234	81596	76636	108381	128981	144225	155791
Others - Amortizations, Write offs & Provisions	4705	5598	826	2126	3596	183	40	(446)	51	969	(459)	
Foreign Taxes	389	261	323	181	373	99	66	141	70	-	-	52
TOTAL (B)	225793	267238	293636	350181	358932	419356	413736	451738	527806	557796	688555	738845
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(19019)	(29732)	(22483)	(29592)	(5305)	(3371)	40172	21835	(47232)	(20974)	(79513)	(8886)
APPROPRIATIONS												
Transfer to Shareholders' Account	(19019)	(29732)	(22483)	(29592)	(5305)	(3371)	40172	21835	(47232)	(20974)	(79513)	(8886)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(19019)	(29732)	(22483)	(29592)	(5305)	(3371)	40172	21835	(47232)	(20974)	(79513)	(8886)

Figures in brackets represent negative values

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

PARTICULARS	ORIENTAL											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	114872	124869	136656	151453	166843	188189	218980	238242	256687	303672	363966	412419
Profit/Loss on sale/redemption of Investments	33	1671	5822	33877	30048	41550	37883	34715	23765	35261	68477	49244
Others	-	-	74	60	(27)	(61)	(67)	30	(55)	(125)	(206)	(110)
Interest, Dividend & Rent - Gross	-	24185	27066	29349	41013	29385	35362	34730	37313	38123	47132	56276
TOTAL (A)	114905	150725	169619	214738	237878	259062	292158	307717	317711	376931	479369	517829
Claims Incurred (Net)	114443	156089	125671	141399	166994	174854	204362	218177	252248	282510	346254	373323
Commission	(1873)	24	2077	5001	8374	10666	10853	12766	18634	22736	24414	27136
Operating Expenses related to Insurance Business	33601	42244	47400	57657	55313	64727	58828	66112	75249	93562	128084	110207
Others - Amortizations, Write offs & Provisions	-	-	4160	3053	1011	1292	1221	118	223	(135)	569	(628)
Foreign Taxes												
TOTAL (B)	146171	198357	179308	207109	231692	251538	275265	297174	346354	398673	499320	510038
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(31266)	(47632)	(9690)	7629	6185	7524	16893	10543	(28643)	(21742)	(19952)	7791
APPROPRIATIONS												
Transfer to Shareholders' Account	(31266)	(47632)	(9690)	7629	6185	7524	16893	10543	(28643)	(21742)	(19952)	7791
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(31266)	(47632)	(9690)	7629	6185	7524	16893	10543	(28643)	(21742)	(19952)	7791

Figures in brackets represent negative values

**TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS**

(₹ Lakh)

PARTICULARS	UNITED											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	122255	138372	147608	158377	162387	167969	184926	213817	260426	321604	394951	524110
Profit/Loss on sale/redemption of Investments	-	5129	10178	22358	28504	47458	39161	50218	20463	46763	50465	34358
Others	28	804	249	(329)	133	56	64	1775	71	4027	105	107
Interest, Dividend & Rent - Gross	226	32205	30652	36392	37373	37827	38446	36491	37472	40215	45965	56850
TOTAL (A)	122509	176510	188687	216798	228396	253310	262597	302301	318431	412609	491485	615425
Claims Incurred (Net)	136989	152357	160546	165965	176785	178930	171834	207830	206841	291265	385714	472837
Commission	114	3521	2982	4181	5676	7579	8207	12140	18519	21454	25567	33778
Operating Expenses related to Insurance Business	34275	38777	42488	55729	61706	71765	66243	72843	83668	94483	141126	131137
Others - Amortizations, Write offs & Provisions	-	6664	3741	2337	2404	4059	3567	3706	1948	1931	601	4110
Foreign Taxes												
TOTAL (B)	171378	201319	209756	228212	246571	262333	249851	296519	310976	409132	553007	641861
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(48869)	(24809)	(21070)	(11414)	(18175)	(9022)	12746	5781	7455	3477	(61522)	(26435)
APPROPRIATIONS												
Transfer to Shareholders' Account	(48869)	(24809)	(21070)	(11414)	(18175)	(9022)	12746	5781	7455	3477	(61522)	(26435)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(48869)	(24809)	(21070)	(11414)	(18175)	(9022)	12746	5781	7455	3477	(61522)	(26435)

Figures in brackets represent negative values

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

Particulars	NATIONAL											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	170471	181698	196596	238781	266414	276317	276757	301853	342236	381579	476395	607353
Profit/Loss on sale/redemption of Investments		1437	7594	16232	19066	41505	44069	49165	38298	63821	91517	68207
Others	252	270	32	-	165	75	-	-	1013	-	-	466
Interest, Dividend & Rent - Gross	-	30560	29476	34133	34234	36965	41374	41761	41790	45138	53433	73768
TOTAL (A)	170723	213965	233699	289147	319879	354862	362200	392779	423338	490538	621346	749795
Claims Incurred (Net)	146163	172510	161966	210990	226350	283033	239422	283884	339367	324536	462328	531406
Commission	(181)	(1013)	4534	7173	7749	14055	11405	20389	21818	23141	25544	36138
Operating Expenses related to Insurance Business	49230	56434	60100	73034	85939	88261	80547	89770	94636	121878	144745	157861
Others - Amortizations, Write offs & Provisions	48	37	152	267	81	29	6205	9148	7914	8298	15653	20524
Foreign Taxes	-	-	-	-	-	-	-	-	-	596	166	-
TOTAL (B)	195260	227968	226751	291464	320119	385379	337578	403190	463735	478449	648435	745929
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(24537)	(14003)	6947	(2317)	(240)	(30517)	24622	(10411)	(40398)	12090	(27090)	3866
APPROPRIATIONS												
Transfer to Shareholders' Account	(24537)	(14003)	6947	(2317)	(240)	(30517)	24622	(10411)	(40398)	12090	(27090)	3866
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(24537)	(14003)	6947	(2317)	(240)	(30517)	24622	(10411)	(40398)	12090	(27090)	3866

Note: Figures in brackets represent negative values

**TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)**

(₹ Lakh)

Particulars	NEW INDIA											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	257646	285887	329716	358946	376717	412099	453511	481143	524930	571086	647332	787459
Profit/Loss on sale/redemption of Investments	2906	3336	9829	25615	37707	69940	71313	67332	25333	52028	58579	47495
Others	(4332)											(11004)
Interest, Dividend & Rent - Gross	43499	47413	44061	54148	53996	58027	67916	68165	67812	69654	79892	102553
TOTAL (A)	299719	336636	383607	438710	468420	540066	592741	616640	618074	692768	785803	926503
Claims Incurred (Net)	227973	255514	269951	271358	290498	363201	364361	417748	467187	513245	652487	708753
Commission	480	7982	19314	21362	33188	37628	39089	45924	56083	56137	64867	89750
Operating Expenses related to Insurance Business	74060	75437	89062	133812	118819	130689	115259	101910	145501	173606	194323	206432
Others - Amortizations, Write offs & Provisions	-	6224	7274	1078	2638	4432	230	50	(553)	65	1267	(622)
Foreign Taxes	457	327	414	246	-	514	129	70	144	73	1	149
TOTAL (B)	302970	345484	386015	427856	445142	536464	519068	565702	668362	743125	912945	1004462
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(3252)	(8848)	(2409)	10854	23278	3602	73673	50938	(50288)	(50358)	(127141)	(77958)
APPROPRIATIONS												
Transfer to Shareholders' Account	(3252)	(8848)	(2409)	10854	23278	3602	73673	50938	(50288)	(50358)	(127141)	(77958)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(3252)	(8848)	(2409)	10854	23278	3602	73673	50938	(50288)	(50358)	(127141)	(77958)

Note: Figures in brackets represent negative values

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

Particulars	ORIENTAL											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	168387	182072	185577	197246	212317	235584	269077	287623	306680	359083	431490	489306
Profit/Loss on sale/redemption of Investments	-	2174	7218	40706	34831	48251	43148	40035	27786	41834	81585	58837
Others	39	(30)	182	74	107	(131)	(8)	37	(216)	(528)	(389)	(141)
Interest, Dividend & Rent - Gross	-	31468	33555	35265	47540	34124	40277	40052	43626	45228	56154	67238
TOTAL (A)	168426	215684	226533	273291	294795	317828	352495	367747	377875	445616	568840	615239
Claims Incurred (Net)	150206	182791	146655	158765	190838	206474	235886	260222	305719	326018	406536	445353
Commission	(4520)	(2337)	(1211)	2890	8457	10340	9962	13135	20102	24127	28590	32453
Operating Expenses related to Insurance Business	50298	60903	65259	78211	72989	85076	75423	82361	91444	115076	157254	135443
Others - Amortizations, Write offs & Provisions	3	-	5157	3668	1172	1500	1391	136	260	(161)	677	(750)
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	195987	241358	215860	243534	273456	303390	322661	355855	417526	465060	593058	612499
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(27561)	(25674)	10673	29756	21339	14438	29834	11893	(39651)	(19443)	(24218)	2740
APPROPRIATIONS												
Transfer to Shareholders' Account	(27561)	(25674)	10673	29756	21339	14438	29834	11893	(39651)	(19443)	(24218)	2740
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(27561)	(25674)	10673	29756	21339	14438	29834	11893	(39651)	(19443)	(24218)	2740

Note: Figures in brackets represent negative values

**TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT
TOTAL (FIRE+MARINE+MISCELLANEOUS)**

(₹ Lakh)

Particulars	UNITED											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	182204	197280	210938	213663	216265	219433	237324	270209	319910	383819	464763	608724
Profit/Loss on sale/redemption of Investments		6547	12654	26950	33177	54659	44718	58193	24083	55678	59041	39739
Others	(135)	844	357	(316)	215	412	50	2239	63	4908	97	114
Interest, Dividend & Rent - Gross	226	41113	38107	43866	43499	43567	43902	42285	44101	47882	53354	65753
TOTAL (A)	182295	245784	262055	284164	293156	318071	325995	372927	388157	492288	577255	714329
Claims Incurred (Net)	177693	178081	190546	184217	199853	204277	214206	250628	251505	332924	438564	538694
Commission	(5618)	(1753)	(1931)	885	1999	6398	6776	13661	19944	23294	27154	35692
Operating Expenses related to Insurance Business	52254	57787	62240	79711	86284	97666	89445	91255	103140	115699	172538	156606
Others - Amortizations, Write offs & Provisions	-	8508	4651	2817	2798	4675	4073	4294	2292	2299	703	4753
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	0
TOTAL (B)	224329	242623	255507	267630	290934	313015	314500	359839	376882	474217	638959	735745
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(42034)	3161	6548	16533	2222	5055	11495	13088	11276	18071	(61704)	(21415)
APPROPRIATIONS												
Transfer to Shareholders' Account	(42034)	3161	6548	16533	2222	5055	11495	13088	11276	18071	(61704)	(21415)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(42034)	3161	6548	16533	2222	5055	11495	13088	11276	18071	(61704)	(21415)

Note: Figures in brackets represent negative values

TABLE 62: PUBLIC SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT

(₹ Lakh)

PARTICULARS	NATIONAL										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)											
(a) Fire Insurance	10956	17805	19743	13869	2722	12332	2128	1884	11646	15723	2836
(b) Marine Insurance	6973	2662	11213	2325	2493	(1103)	(387)	(2782)	7101	1747	2947
(c) Miscellaneous Insurance	(31932)	(13520)	(33272)	(16435)	(35732)	13393	(12153)	(39500)	(6658)	(44561)	(1917)
sub-total	(14003)	6947	(2317)	(241)	(30517)	24622	(10411)	(40398)	12090	(27090)	3866
INCOME FROM INVESTMENTS											
(a) Interest, Dividend & Rent - Gross	11448	9158	10777	9774	10602	9702	12477	12458	10723	13663	15168
(b) Profit on sale of investments	549	2369	5126	5445	11918	10334	14797	11717	15162	23529	14244
Less: Loss on sale of investments	(16)	(9)	(1)	(2)	(14)	-	(109)	(301)	-	(128)	(219)
OTHER INCOME	669	897	755	1055	1095	1332	1612	1363	1772	716	8794
TOTAL (A)	(1353)	19363	14341	16031	(6917)	45991	18366	15160	39747	10690	41853
PROVISIONS (Other than taxation)											
(a) For diminution in the value of investments	3171	2791	5757	196	(3029)	(751)	(212)	(3907)	(198)	(420)	(1349)
(b) For doubtful debts	599	559	126	551	729	(49)	512	907	11498	2673	(11451)
(c) Others											
OTHER EXPENSES											
(a) Expenses other than those related to Insurance Business	534	65	74	88	151	181	257	208	275	318	318
(b) Bad debts written off											
(c) Others	3738	2005	1083	1075	1196	1027	604	985	1313	579	21229
TOTAL (B)	8042	5420	7040	1910	(953)	408	1161	(1807)	12888	3150	8746
Profit Before Tax	(9395)	13943	7301	14121	(5964)	45583	17206	(13354)	26859	7540	33106
Provision for Taxation	(350)	451	178	1009	4661	3455	863	(1567)	(4373)	(51)	(585)
Profit after Tax	(9045)	13492	7123	13112	(10625)	42128	16343	(14921)	22486	7489	32521
Transfer from General Reserves for UK Equilization Reserve											
APPROPRIATIONS											
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	2500	2500	2500	-	8361	3266	-	4398	-	-
(c) Dividend distribution tax	-	320	320	351	-	1421	555	-	747	-	-
Contingency reserves for Unexpired Risks (Schedule 16B)											
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-	-	-	-
Transfer to General Reserve	(9045)	10671	4303	10262	(10625)	32345	12522	(14921)	17341	7489	32521
Transfer to UK Equalization Reserve											
Balance of Profit/Loss B/f from last year											
Balance C/f to Balance Sheet											

Figures in brackets represent negative values

TABLE 62: PUBLIC SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	NEW INDIA										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)											
(a) Fire Insurance	15795	11538	29477	23083	1957	23302	28336	5954	(30572)	(38728)	(67183)
(b) Marine Insurance	5089	8537	10969	5500	5016	10199	766	(9009)	1189	(8900)	(1889)
(c) Miscellaneous Insurance	(29732)	(22483)	(29592)	(5305)	(3371)	40172	21835	(47232)	(20974)	(79513)	(8886)
sub-total	(8848)	(2409)	10854	23278	3602	73673	50938	(50288)	(50358)	(127141)	(77958)
INCOME FROM INVESTMENTS											
(a) Interest, Dividend & Rent - Gross	32669	27975	31849	33886	36424	42086	49866	54269	52893	55780	57019
(b) Profit on sale of investments	2298	6241	15285	23887	43909	44265	49256	20273	39508	40899	26407
Less: Loss on sale of investments	-	-	(218)	(224)	(6)	(74)	-	-	-	-	-
OTHER INCOME	916	2190	1967	1301	3864	1509	2102	4978	1592	(300)	101
TOTAL (A)	27035	33997	59735	82129	87793	161459	152162	29233	43635	(30761)	5569
PROVISIONS (Other than taxation)											
(a) For diminution in the value of investments	2114	1618	323	825	108	321	493	476	455	355	389
(b) For doubtful debts	1596	2363	541	507	172	(313)	(426)	(744)	7379	9123	(11119)
(c) Others	579	637	(230)	280	2502	135	(30)	(175)	(34)	713	417
OTHER EXPENSES											
(a) Expenses other than those related to Insurance Business	-	-	-	-	-	-	-	-	-	-	-
(b) Bad debts written off	1926	(1904)	(5688)	729	(546)	(76)	(21)	(47)	(93)	185	266
(c) Others	6215	2714	(5054)	2341	2236	66	16	(490)	7708	10376	(10047)
TOTAL (B)	20820	31282	64789	79788	85557	161393	152146	29723	35927	(41137)	15617
Profit Before Tax	6620	5701	5768	39565	13919	15398	12033	(7308)	4540	(1019)	(2315)
Provision for Taxation	14200	25581	59021	40223	71638	145995	140113	22415	40467	(42156)	17932
Profit after Tax	-	-	-	-	-	-	-	-	-	-	5083
Transfer from General Reserves for UK Equilization Reserve	2000	4000	4500	2000	13000	29200	28300	4500	8500	-	-
APPROPRIATIONS											
(a) Interim dividends paid during the year	-	513	577	1103	1823	4963	4810	765	1445	(33)	649
(b) Proposed final dividend	-	-	-	-	-	-	-	4495	-	-	-
(c) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-
Contingency reserves for Unexpired Risks (Schedule 16B)	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-	-	-	-
Transfer to General Reserve	12200	21069	53944	31120	56815	111832	107003	12655	30523	(42123)	13283
Transfer to UK Equalization Reserve	-	-	-	-	-	-	-	-	-	-	(5083)
Balance of Profit/Loss B/f from last year	-	-	-	-	-	-	-	-	-	-	-
Balance C/f to Balance Sheet											

Figures in brackets represent negative values.

TABLE 62: PUBLIC SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	ORIENTAL										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)											
(a) Fire Insurance	12529	17568	16163	12585	5161	14498	(1677)	(8727)	345	(2158)	(6395)
(b) Marine Insurance	9429	2794	5964	2569	1753	(1558)	3027	(2281)	1953	(2109)	1344
(c) Miscellaneous Insurance	(47632)	(9690)	7629	6185	7524	16893	10543	(28643)	(21742)	(19952)	7791
sub-total	(25674)	10673	29756	21339	14438	29834	11893	(39651)	(19443)	(22061)	2740
INCOME FROM INVESTMENTS											
(a) Interest, Dividend & Rent - Gross	9465	6552	8514	14918	12169	15732	17118	17197	15523	17089	18607
(b) Profit on sale of investments	654	1409	9828	10930	17207	16874	17110	10953	14358	24828	16282
Less: Loss on sale of investments	-	-	-	-	-	(21)	-	-	-	-	-
OTHER INCOME	525	368	(11)	685	671	653	(203)	2929	(420)	1357	2594
TOTAL (A)	(15030)	19002	48087	47871	44485	63071	45918	(8571)	10018	19056	40223
PROVISIONS (Other than taxation)											
(a) For diminution in the value of investments	1186	121	(257)	179	(216)	12	5	66	(5)	(4)	49
(b) For doubtful debts	2739	403	1766	308	10527	(437)	961	168	1250	804	2660
(c) Others	4529	94	160	236	283	305	1027	309	295	268	225
OTHER EXPENSES											
(a) Expenses other than those related to Insurance Business	-	-	-	-	-	-	-	-	-	-	-
(b) Bad debts written off	-	-	-	(103)	4	2	1	1	-	-	-
(c) Others	2	795	985	81	467	226	(310)	(272)	(345)	(54)	(479)
TOTAL (B)	8456	1413	2654	701	11066	108	1683	271	1195	1015	2455
Profit Before Tax	(23486)	17589	45433	47170	33419	62964	44235	(8842)	8823	18041	37768
Provision for Taxation	(1958)	11190	13786	14118	5028	13237	43305	3576	(13249)	(12579)	(11652)
Profit after Tax	(25444)	6399	31647	33052	28392	49727	930	(5266)	(4425)	5462	26116
Transfer from General Reserves for UK Equilization Reserve											
APPROPRIATIONS											
(a) Interim dividends paid during the year	-	-	-	1250	-	-	-	-	-	-	-
(b) Proposed final dividend	-	2000	2500	1750	5000	10000	750	-	-	-	-
(c) Dividend distribution tax	-	256	320	409	701	1700	127	-	-	-	-
Contingency reserves for Unexpired Risks (Schedule 16B)										2379	
(d) Transfer to any Reserves or Other Accounts	(811)	-	-	-	-	-	-	-	-	-	-
Transfer to General Reserve	-	-	-	-	22690	38027	53	(5266)	(4425)	3083	26116
Transfer to UK Equalization Reserve	-	-	-	-	-	-	-	-	-	-	-
Balance of Profit/Loss B/f from last year											
Balance C/f to Balance Sheet	(24633)	4143	28827	29644	-	-	-	-	-	-	-

Figures in brackets represent negative values

TABLE 62: PUBLIC SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

PARTICULARS	UNITED										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)											
(a) Fire Insurance	21186	20538	23346	18477	11574	283	9713	4417	19975	2341	3910
(b) Marine Insurance	6784	7080	4601	1920	2503	(1535)	(2406)	(596)	(5381)	(2523)	1110
(c) Miscellaneous Insurance	(24809)	(21070)	(11414)	(18175)	(9022)	12746	5781	7455	3477	(61522)	(26435)
sub-total	3161	6548	16533	2222	5055	11495	13088	11276	18071	(61704)	(21415)
INCOME FROM INVESTMENTS											
(a) Interest, Dividend & Rent - Gross	12742	12266	14708	17220	18547	21206	23192	26202	30190	34655	38254
(b) Profit on sale of investments	2118	4173	9039	13136	23278	21600	31918	14308	35107	40221	23119
Less: Loss on sale of investments	(89)	(100)	(3)	(3)	(9)	-	(1)	-	-	-	-
OTHER INCOME	374	26	7	363	393	(299)	(28)	(133)	366	390	9736
TOTAL (A)	18306	22913	40284	32938	47264	54001	68169	51653	83734	13562	49694
PROVISIONS (Other than taxation)											
(a) For diminution in the value of investments	433	(46)	(156)	(90)	(19)	23	244	(114)	36	(306)	903
(b) For doubtful debts	877	568	225	49	789	569	587	(307)	(803)	(1178)	244
(c) Others											
OTHER EXPENSES											
(a) Expenses other than those related to Insurance Business	28	975	876	39	50	64	78	59	91	98	77
(b) Bad debts written off											
(c) Others	1299	-	-	1110	1170	1312	1446	1723	2125	1866	1542
TOTAL (B)	2637	1497	945	1108	1990	1967	2355	1362	1449	479	2765
Profit Before Tax	15669	21416	39339	31830	45274	52034	65814	50291	82284	13083	46928
Provision for Taxation	330	4317	1295	1059	2751	(852)	2651	(2686)	(11505)	(28)	(8249)
Profit after Tax	15339	17099	38044	30771	42523	52886	63162	47605	70779	13054	38679
Transfer from General Reserves for UK Equalization Reserve											
APPROPRIATIONS											
(a) Interim dividends paid during the year											
(b) Proposed final dividend	3000	2500	3000	6200	8600	10577	12633	9600	14200	3000	7800
(c) Dividend distribution tax	-	320	384	877	1206	1798	2147	1630	2412	486	1264
Contingency reserves for Unexpired Risks (Schedule 16B)											15204
(d) Transfer to any Reserves or Other Accounts											
Transfer to General Reserve	12339	14279	34660	23694	32717	40511	48383	36375	54167	9569	14411
Transfer to UK Equalization Reserve											
Balance of Profit/Loss B/f from last year											
Balance C/f to Balance Sheet											

Figures in brackets represent negative values

TABLE 62: PUBLIC SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Concl'd.)

(₹ Lakh)

PARTICULARS	ALL COMPANIES										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)											
(a) Fire Insurance	60466	67449	88729	68013	21414	50415	38501	3528	1394	(22821)	(66831)
(b) Marine Insurance	28275	21072	32748	12315	11765	6003	1000	(14668)	4863	(11785)	3511
(c) Miscellaneous Insurance	(134104)	(72465)	(66650)	(33730)	(40601)	83204	26007	(107920)	(45897)	(205547)	(29448)
sub-total	(45363)	16057	54827	46598	(7422)	139623	65507	(119061)	(39641)	(240153)	(92767)
INCOME FROM INVESTMENTS											
(a) Interest, Dividend & Rent - Gross	66324	69139	65848	75798	77742	88726	102652	110125	109330	121187	129048
(b) Profit on sale of investments	5619	14193	39277	53398	96312	93073	113082	57252	104135	129477	80052
Less: Loss on sale of investments	(105)	(110)	(222)	(228)	(29)	(95)	(109)	(301)	-	(128)	(219)
OTHER INCOME	2484	3586	2718	3403	6023	3196	3483	9138	3310	2163	21225
TOTAL (A)	28959	102864	162447	178969	172626	324523	284615	57154	177134	12547	137338
PROVISIONS (Other than taxation)											
(a) For diminution in the value of investments	6904	4485	5667	1109	(3156)	(396)	528	(3479)	288	(375)	(8)
(b) For doubtful debts	5811	3893	2658	1415	12218	(231)	1635	24	19324	11422	(19665)
(c) Others	5108	730	(69)	516	2785	440	997	134	262	981	641
OTHER EXPENSES											
(a) Expenses other than those related to Insurance Business	562	1040	950	127	201	245	335	268	366	416	395
(b) Bad debts written off	3738	-	-	(103)	4	2	1	1	-	-	-
(c) Others	3227	896	(3620)	2995	2287	2489	1719	2389	3000	2576	22557
TOTAL (B)	25350	11044	5585	6059	14339	2549	5215	(664)	23239	15020	3919
Profit Before Tax	3609	91820	156862	172910	158286	321974	279400	57818	153894	(2473)	133419
Provision for Taxation	4642	24386	21026	55751	26359	31238	58851	(7985)	(24587)	(13678)	(22801)
Profit after Tax	(1033)	67434	135835	117159	131927	290736	220548	49833	129307	(16151)	115248
Transfer from General Reserves for UK Equalization Reserve											
APPROPRIATIONS											
(a) Interim dividends paid during the year	-	11944	-	3250	-	-	-	-	-	-	-
(b) Proposed final dividend	5000	1530	12500	16450	26600	58139	44949	14100	27098	3000	11800
(c) Dividend distribution tax	-	-	1602	2740	3731	9881	7639	2395	4604	453	1913
Contingency reserves for Unexpired Risks (Schedule 16B)											
(d) Transfer to any Reserves or Other Accounts	(811)	49818	-	-	-	-	-	4495	-	-	-
Transfer to General Reserve	15494	3	92907	65076	101597	222716	167961	28843	97605	(21983)	86331
Transfer to UK Equalization Reserve											
Balance of Profit/Loss B/f from last year											
Balance C/f to Balance Sheet	24633	4144	28827	29644	-	-	-	-	-	-	-

Figures in brackets represent negative values

TABLE 63: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET
(As on 31st March)

(₹ Lakh)

PARTICULARS	NATIONAL											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS												
Share Capital	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000
Reserves & Surplus	95437	86392	97217	101520	111627	101002	133348	145870	130949	148290	155779	188300
Fair Value Change Account	-	178438	143602	329631	396656	681624	592101	730930	360649	805516	814081	716214
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	105437	274830	250819	441151	518284	792626	735449	886800	501598	963806	979860	914514
APPLICATION OF FUNDS												
Investments	244175	444680	434372	643011	737656	1094224	1063780	1271798	915093	1417854	1611977	1727732
Loans	55987	52924	49957	51384	50846	45913	41721	39180	37840	35977	34237	25119
Fixed Assets	4545	6819	7198	7973	8985	6758	6000	6371	5611	10990	11293	9916
Deferred Tax Assets	-	-	462	888	-	-	-	-	-	-	-	-
CURRENT ASSETS												
Cash & Bank Balance	70830	68248	98168	101292	120103	97149	103139	61926	39369	44164	78963	114874
Advances and Other Assets	65149	71504	63619	88075	109505	136601	145448	195899	256409	291062	202985	113186
Sub-Total (A)	135979	139752	161787	189366	229609	233750	248587	257825	295778	335226	281948	228060
CURRENT LIABILITIES												
Provisions	229112	262029	272978	326528	361627	447829	460523	507886	555671	611479	672809	713583
	106137	107316	129978	147945	165524	152357	170119	181402	197708	230340	290024	365156
Sub-Total (B)	335249	369345	402957	474473	527152	600186	630641	689288	753380	841819	962833	1078739
Net Current Assets (C) = (A-B)	(199270)	(229593)	(241170)	(285106)	(297543)	(366436)	(382054)	(431463)	(457602)	(506593)	(680885)	(850680)
Misc. Expenditure (to the extent not written off or adjusted)	-	-	-	23001	18340	12168	6002	913	655	5578	3237	2428
Profit & Loss Account (Debit Balance)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	105437	274830	250819	441151	518284	792626	735449	886800	501598	963806	979860	914514

Note: Figure in bracket represent negative values

TABLE 63: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

PARTICULARS	NEW INDIA											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS												
Share Capital	10000	10000	10000	10000	15000	20000	20000	20000	20000	20000	20000	20000
Reserves & Surplus	296775	308945	330406	384350	416641	460803	582016	677280	712215	723021	691154	753130
Fair Value Change Account	-	273046	230176	583789	684697	1221127	1094835	1395927	741729	1564174	1673201	1544520
Borrowings												
Deferred Tax Liability												
TOTAL	306775	591991	570582	978139	1116338	1701930	1696851	2093208	1473945	2307194	2384355	2317649
APPLICATION OF FUNDS												
Investments	514195	869256	884837	1272842	1457523	2066526	2107007	2463287	1776757	2620322	2847822	2820322
Loans	107997	101344	96733	94089	87413	78652	74545	65776	59386	55935	48566	42331
Fixed Assets	7785	10727	10925	10418	11441	12106	13265	11524	15817	16215	15683	15472
Deferred Tax Assets	-	-	2150	3525	8407	6175	4056	1016	2331	9458	10186	13233
CURRENT ASSETS												
Cash & Bank Balance	115469	115286	158746	197434	228609	305971	316227	285793	332084	436519	530445	714217
Advances and Other Assets	110247	127002	142703	151908	173855.97	223012	224597	367018	506702	544842	509425	610699
Sub-Total (A)	225716	242288	301450	349342	402465	528983	540824	652811	838785	981361	1039870	1324916
CURRENT LIABILITIES												
Provisions	391214	448304	505809	545188	608525	713474	760479	776208	862171	948057	1127836	1347095
	157704	183320	222084	227717	257857	287154	287128	324998	356961	428039	463661	561824
Sub-Total (B)	548918	631624	727893	772905	866382	1000628	1047606	1101206	1219132	1376096	1591497	1908919
Net Current Assets (C) = (A - B)	(323202)	(389336)	(426443)	(423563)	(463918)	(471645)	(506782)	(448396)	(380346)	(394735)	(551627)	(584220)
Misc. Expenditure (to the extent not written off or adjusted)	-	-	2380	20828	15472	10116	4761	-	-	-	13725	10294
Profit & Loss Account (Debit Balance)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	306775	591991	570582	978139	1116338	1701930	1696851	2093208	1473945	2307194	2384355	2317649

Note: Figures in bracket represent negative values.

TABLE 63: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

PARTICULARS	ORIENTAL											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS												
Share Capital	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000
Reserves & Surplus	82723	57279	73391	102218	131861	154552	192579	192632	187365	182940	188402	214518
Fair Value Change Account	-	175599	141015	323442	369147	670703	583314	761484	397556	811716	832781	771529
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	92723	242878	224406	435660	511008	835255	785894	964116	594921	1004656	1031182	996047
APPLICATION OF FUNDS												
Investments	276472	470843	465438	684632	766420	1126268	1086973	1316751	944434	1380788	1540546	1573603
Loans	57188	53537	51490	51041	49491	43269	41083	37417	33636	30999	27414	22586
Fixed Assets	6040	5686	5934	5754	6350	8460	7364	9423	8547	9078	8736	10780
Deferred Tax Assets	-	-	-	-	5681	-	-	-	-	-	-	-
CURRENT ASSETS												
Cash & Bank Balance	48465	54272	64749	84528	101850	102676	148499	120613	115013	149946	170628	198604
Advances and Other Assets	57203	59677	57879	52740	57395	73831	108542	137664	244632	239763	191508	191192
Sub-Total (A)	105668	113949	122628	137268	159245	176507	257041	258277	359645	389708	362136	389796
CURRENT LIABILITIES												
Provisions	248007	293089	301995	331622	348889	354576	411875	465305	527053	523286	630283	680806
	104638	108048	121476	132606	143036	174972	199543	192446	224289	282632	289250	328825
Sub-Total (B)	352645	401137	423471	464228	491925	529548	611418	657752	751341	805917	919534	1009631
Net Current Assets (C)= (A-B)	(246977)	(287188)	(300843)	(326960)	(332680)	(353040)	(354377)	(399475)	(391697)	(416209)	(557398)	(619835)
Misc. Expenditure (to the extent not written off or adjusted)	-	-	2386	21193	15746	10298	4851	-	-	-	11885	8914
Profit & Loss Account (Debit Balance)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	92723	242878	224406	435660	511008	835255	785894	964116	594921	1004656	1031182	996047

Figures in brackets represent negative values

TABLE 63: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

PARTICULARS	UNITED											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS												
Share Capital	10000	10000	10000	10000	10000	10000	15000	15000	15000	15000	15000	15000
Reserves & Surplus	107985	120325	134603	169264	192958	225740	261186	309059	346359	400245	409793	439747
Fair Value Change Account	-	120236	95715	269554	293940	495752	403248	503743	186082	480845	471625	388681
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	117985	250561	240319	448818	496898	731492	679433	827802	547441	896090	896419	843429
APPLICATION OF FUNDS												
Investments	372618	519720	550332	792722	825814	1080409	1059930	1240363	967921	1344830	1526672	1638417
Loans	77709	75568	74358	75742	70299	62982	58675	56079	50414	45356	40367	35569
Fixed Assets	5892	7650	7593	7325	6493	7067	9841	8236	12396	10838	8642	10345
Deferred Tax Assets	-	-	-	-	-	-	222	-	-	-	-	-
CURRENT ASSETS												
Cash & Bank Balance	39860	49583	53464	71034	79524	89048	84974	70565	61825	84376	98780	136975
Advances and Other Assets	70449	100199	81787	60226	81811	116631	114471	152638	204352	235577	193324	256104
Sub-Total (A)	110309	149782	135251	131261	161335	205680	199445	223203	266177	319953	292103	393079
CURRENT LIABILITIES												
Provisions	333578	370999	399462	453978	441934	471023	472747	498879	513382	536082	673130	857405
	114965	131160	130301	133605	146974	153623	175932	201201	236086	288805	298237	376575
Sub-Total (B)	448543	502159	529762	587582	588908	624646	648679	700080	749467	824887	971366	1233980
Net Current Assets (C) = (A-B)	(338234)	(352377)	(394511)	(456322)	(427572)	(418966)	(449234)	(476876)	(483290)	(504934)	(679263)	(840901)
Misc. Expenditure (to the extent not written off or adjusted)	-	-	2547	29350	21864	-	-	-	-	-	-	-
Profit & Loss Account (Debit Balance)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	117985	250561	240319	448818	496898	731492	679433	827802	547441	896090	896419	843429

Note: Figures in brackets represent negative values

TABLE 63: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET (Concl.d.)
(As on 31st March)

PARTICULARS	ALL COMPANIES											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS												
Share Capital	40000	40000	40000	40000	45000	50000	55000	55000	55000	55000	55000	55000
Reserves & Surplus	582920	572941	635617	757352	853088	942097	1169128	1324841	1376889	1454495	1445128	1595694
Fair Value Change Account	-	747319	610508	1506416	1744440	3069206	2673499	3392085	1688016	3662251	3791688	3420945
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	622920	1360260	1286126	2303767	2642528	4061304	3897627	4771925	3117905	5171746	5291815	5071639
APPLICATION OF FUNDS												
Investments	1407460	2304499	2334979	3393207	3787412	5367427	5317689	6292200	4604205	6763793	7527018	7760073
Loans	298881	283373	272538	272256	258050	230815	216025	198452	181277	168268	150583	125604
Fixed Assets	24262	30882	31650	31470	33268	34391	36468	35554	42372	47121	44354	46512
Deferred Tax Assets	-	-	2612	4413	14088	6175	4278	1016	2331	9458	10186	13233
CURRENT ASSETS												
Cash & Bank Balance	274624	287389	375127	454288	530086	594844	652840	538897	548291	715004	878816	1164670
Advances and Other Assets	303048	358382	345988	352949	422567	550076	593057	853219	1212095	1311244	1097241	1171180
Sub-Total (A)	577672	645771	721116	807236	952654	1144920	1245897	1392116	1760386	2026249	1976057	2335850
CURRENT LIABILITIES												
Provisions	1201911	1374421	1480244	1657315	1760976	1986902	2105624	2248278	2458277	2618904	3104057	3598890
Sub-Total (B)	1685355	1904265	2084083	2299188	2474367	2755008	2938344	3148325	3473321	3848720	4445230	5231269
Net Current Assets (C) = (A-B)	(1107683)	(1258494)	(1362967)	(1491951)	(1521713)	(1610088)	(1692447)	(1756209)	(1712935)	(1822471)	(2469172)	(2895419)
Misc. Expenditure (to the extent not written off or adjusted)	-	-	7313	94372	71422	32583	15614	913	655	5578	28847	21635
Profit & Loss Account (Debit Balance)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	622920	1360260	1286126	2303767	2642528	4061304	3897627	4771925	3117905	5171746	5291815	5071639

Note: Figure in bracket represent negative values

**TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT
FIRE**

Particulars	BAJAJ ALLIANZ										BHARTI AXA				
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	68	974	2641	5264	7399	9382	12256	11588	11847	11314	13021	(37)	234	632	521
Profit/Loss on sale/redemption of Investments	10	31	112	138	105	188	433	119	67	14	(6)	11	-	0	0
Others	-	19	10	32	213	(84)	256	78	138	222	789	20	2	26	99
Interest, Dividend & Rent - Gross	23	202	420	597	799	1377	1183	1441	1617	1972	2460	21	53	149	174
TOTAL (A)	101	1226	3183	6031	8517	10863	14128	13226	13670	13522	16264	15	288	807	794
Claims Incurred (Net)	103	276	606	2546	5769	5009	4976	7263	6877	6195	6265	10	906	714	443
Commission	(663)	(1313)	(2382)	(4789)	(6690)	(6968)	(2838)	(1820)	(1574)	(1588)	(661)	(34)	(368)	(520)	(444)
Operating Expenses related to Insurance Business	424	1066	2707	3550	4747	4903	4799	4803	4402	5191	5231	536	1422	1716	1421
Co- Insurance administration fee															
Solutium Fund														24	27
Premium Deficiency														7	208
Other Miscellaneous															
Exceptional Item (IMTPIP)															
TOTAL (B)	(136)	29	931	1307	3826	2943	6936	10246	9706	9798	10836	511	1959	1941	1655
Operating Profit/(Loss) C= (A - B)	237	1197	2252	4724	4691	7921	7192	2980	3964	3724	5428	(497)	(1671)	(1134)	(861)
APPROPRIATIONS															
Transfer to Shareholders' Account	237	1197	2252	4724	4691	7921	7192	2980	3964	3724	5428	(497)	(1671)	(1134)	(861)
Transfer to Catastrophe Reserve															
Transfer to Other Reserves															
TOTAL (C)	237	1197	2252	4724	4691	7921	7192	2980	3964	3724	5428	(497)	(1671)	(1134)	(861)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
FIRE

(₹ Lakh)

Particulars	CHOLAMANDALAM										FUTURE GENERALI				
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	12	338	1085	1444	3180	3266	2032	1597	1949	2893	(148)	89	300	967	1355
Profit/Loss on sale/redemption of Investments	3	49	15	15	12	38	17	45	6	5	-	1	9	21	33
Others	-	3	9	7	9	9	5	5	4	3	-	-	1	1	2
Interest, Dividend & Rent - Gross	1	44	110	271	327	331	358	342	443	592	-	22	73	239	441
TOTAL (A)	16	434	1219	1738	3528	3643	2411	1988	2401	3492	(148)	112	383	1228	1831
Claims Incurred (Net)	-	183	756	1357	894	1172	1609	1215	1217	1573	3	172	549	838	1573
Commission	(133)	(653)	(934)	(1462)	(1229)	(977)	(851)	(476)	(404)	16	(76)	(321)	(607)	(617)	(570)
Operating Expenses related to Insurance Business	454	864	1218	1919	2073	1499	991	1053	1544	1263	368	744	1452	2100	2249
Co- Insurance administration fee															
Solatium Fund													50	(75)	
Premium Deficiency															
Other Miscellaneous															
TOTAL (B)	321	394	1040	1814	1738	1693	1749	1792	2356	2852	296	595	1443	2246	3252
Operating Profit/(Loss) C= (A - B)	(305)	40	179	(76)	1790	1950	663	196	45	640	(444)	(483)	(1060)	(1018)	(1421)
APPROPRIATIONS															
Transfer to Shareholders' Account	(305)	40	179	(76)	1790	1950	663	196	45	640	(444)	(483)	(1060)	(1018)	(1421)
Transfer to Catastrophe Reserve															
Transfer to Other Reserves															
TOTAL (C)	(305)	40	179	(76)	1790	1950	663	196	45	640	(444)	(483)	(1060)	(1018)	(1421)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
FIRE

(₹ Lakh)

Particulars	HDFC ERGO										ICICI LOMBARD									
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	(2)	109	158	157	161	88	332	1401	2708	21	744	2388	3616	3480	6982	10865	10104	8993	11287	11459
Profit/Loss on sale/ redemption of Investments	1	-	-	1	-	4	8	17	40	-	23	70	269	358	160	154	469	561	314	159
Others	-	(1)	(1)	21	53	46	(3)	38	43	-	4	-	-	-	(8)	(9)	(91)	(75)	1152	229
Interest, Dividend & Rent - Gross	1	6	16	23	21	29	79	235	490	3	75	181	196	237	324	455	591	531	548	679
TOTAL (A)	(1)	114	173	201	235	167	416	1690	3281	24	842	2643	4081	4075	7458	11464	11073	10010	13301	12526
Claims incurred (Net)	10	52	252	118	34	19	522	1370	1620	12	151	936	1445	1701	2474	5794	9698	6581	11221	9049
Commission	(5)	(32)	(146)	(234)	(272)	(743)	(1822)	(1734)	(1523)	(316)	(1426)	(7163)	(7395)	(8343)	(9339)	(3629)	(2734)	(1118)	204	592
Operating Expenses related to Insurance Business	48	121	133	153	250	201	650	1018	1522	333	2588	5039	4796	5903	6939	7695	6410	4688	4583	5244
Co- Insurance administration fee																				
Solatium Fund																				
Premium Deficiency																				
Other Miscellaneous																				
TOTAL (B)	53	141	239	37	11	(524)	(650)	654	1619	29	1313	(1188)	(1154)	(738)	73	9860	13374	10152	16008	14886
Operating Profit/ (Loss) C= (A - B)	(54)	(27)	(67)	164	223	691	1067	1036	1662	(6)	(471)	3831	5235	4813	7385	1605	(2301)	(142)	(2707)	(2360)
APPROPRIATIONS																				
Transfer to Shareholders' Account	(54)	(27)	(67)	164	223	691	1067	1036	1662	(6)	(471)	3831	5235	4813	7385	1605	(2301)	(142)	(2707)	(2360)
Transfer to Catastrophe Reserve																				
Transfer to Other Reserves																				
TOTAL (C)	(54)	(27)	(67)	164	223	691	1067	1036	1662	(6)	(471)	3831	5235	4813	7385	1605	(2301)	(142)	(2707)	(2360)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
FIRE

Particulars	IFFCO TOKIO											L&T	
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2010-11	2011-12
Premiums earned (Net)	94	967	2432	3158	4368	5481	6364	6049	4684	5035	5131	(22)	143
Profit/Loss on sale/ redemption of Investments	-	-	-	2	10	13	17	23	12	14	17	(1)	3
Others	-	-	25	18	-	-	-	(5)	(235)	(58)	(73)		
Interest, Dividend & Rent - Gross	18	52	135	212	421	380	447	609	595	580	706	8	23
TOTAL (A)	112	1019	2592	3390	4799	5874	6828	6676	5055	5572	5782	(16)	170
Claims Incurred (Net)	36	293	1183	1245	1195	2592	4226	4414	4383	4853	3859	14	134
Commission	(1027)	(2599)	(3003)	(4045)	(5507)	(5624)	(2742)	(1654)	(1047)	(906)	(1034)	(28)	(169)
Operating Expenses related to Insurance Business	1210	2363	2846	3376	4511	5209	3845	3402	2931	3358	3126	872	917
Co- Insurance administration fee													
Solatium Fund													2
Premium Deficiency													
Other Miscellaneous													
TOTAL (B)	220	57	1026	576	199	2177	5329	6161	6266	7306	5951	858	884
Operating Profit/(Loss) C= (A - B)	(108)	962	1566	2815	4600	3697	1499	514	(1211)	(1734)	(168)	(873)	(714)
APPROPRIATIONS													
Transfer to Shareholders' Account	(108)	962	1566	2815	4600	3697	1499	514	(1211)	(1734)	(168)	(873)	(714)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(108)	962	1566	2815	4600	3697	1499	514	(1211)	(1734)	(168)	(873)	(714)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
FIRE

(₹ Lakh)

Particulars	RAHEJA QBE			RELIANCE											
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	(74)	(94)	49				4151	4074	3075	3023	3845	4151	4074	3075	3023
Profit/Loss on sale/redemption of Investments	-	0	0				127	134	47	98	164	127	134	47	98
Others	-	-	(0)				-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent - Gross	0	15	11				575	593	445	735	334	575	593	445	735
TOTAL (A)	(73)	(79)	59				4853	4801	3567	3856	4343	4853	4801	3567	3856
Claims Incurred (Net)	1	7	32				2889	3172	1761	2643	2674	2889	3172	1761	2643
Commission	(1)	(4)	(7)				(1481)	(1419)	(827)	(545)	(2657)	(1481)	(1419)	(827)	(545)
Operating Expenses related to Insurance Business	97	233	120				1634	1149	1074	1178	1882	1634	1149	1074	1178
Co- Insurance administration fee															
Solutium Fund															
Premium Deficiency															
Other Miscellaneous															
TOTAL (B)	98	236	166				3043	2902	2009	3276	1899	3043	2902	2009	3276
Operating Profit/(Loss) C= (A - B)	(171)	(315)	(106)				1810	1898	1559	580	2444	1810	1898	1559	580
APPROPRIATIONS															
Transfer to Shareholders' Account	(171)	(315)	(106)				1810	1898	(1559)	580	2444	1810	1898	(1559)	580
Transfer to Catastrophe Reserve															
Transfer to Other Reserves															
TOTAL (C)	(171)	(315)	(106)				1810	1898	(1559)	580	2444	1810	1898	(1559)	580

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
FIRE

(₹ Lakh)

Particulars	ROYAL SUNDARAM										SBI		SHRIRAM				
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	67	864	1340	1909	2340	2920	2144	1495	1293	1581	1188	(151)	680	(40)	75	218	241
Profit/Loss on sale/redemption of Investments	1	27	34	(2)	7	5	9	30	49	6	2	0	18	-	-	-	0
Others	-	-	-	-	-	-	-	-	-	-	-	-	21	-	0	10	-
Interest, Dividend & Rent - Gross	13	47	60	80	127	179	329	397	351	327	416	49	493	1	4	16	35
TOTAL (A)	81	938	1434	1988	2474	3105	2482	1922	1693	1914	1606	(102)	1212	(39)	79	244	276
Claims Incurred (Net)	63	287	404	971	929	542	929	763	494	490	563	84	1230	4	63	31	163
Commission	(366)	(925)	(1110)	(948)	(1663)	(1642)	(660)	(346)	(251)	(186)	(329)	(8)	(46)	0	(13)	(37)	(80)
Operating Expenses related to Insurance Business	876	968	1217	1223	2055	2324	1574	971	702	951	714	3788	8490	4	25	53	86
Co- Insurance administration fee																	
Solatium Fund																	
Premium Deficiency																	
Other Miscellaneous																	
TOTAL (B)	573	330	511	1246	1321	1224	1844	1388	944	1255	947	3864	9674	8	75	47	169
Operating Profit/(Loss) C= (A - B)	(493)	608	923	742	1153	1881	638	533	748	659	659	(3966)	(8462)	(47)	4	197	107
APPROPRIATIONS																	
Transfer to Shareholders' Account	(493)	608	923	742	1153	1881	638	533	748	659	659	(3966)	(8462)	(47)	4	197	107
Transfer to Catastrophe Reserve																	
Transfer to Other Reserves																	
TOTAL (C)	(493)	608	923	742	1153	1881	638	533	748	659	659	(3966)	(8462)	(47)	4	197	107

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Concd.)
FIRE

(₹ Lakh)

Particulars	TATA AIG										UNIVERSAL SOMPO					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	(46)	346	823	810	1085	1489	1662	2064	2011	2004	1858	(43)	(267)	1263	2244	2914
Profit/Loss on sale/redemption of Investments	-	1	-	0	15	15	1	7	48	53	13	-	-	11	28	(13)
Others	-	(6)	-	14	17	14	9	22	13	3	9	1	-	(8)	(14)	(12)
Interest, Dividend & Rent - Gross	-	30	61	107	111	176	427	381	375	402	579	-	43	105	215	253
TOTAL (A)	(46)	371	884	931	1227	1695	2099	2474	2447	2462	2460	(42)	(223)	1370	2473	3142
Claims Incurred (Net)	23	122	271	321	797	635	657	1166	1022	1315	1109	-	39	879	1037	1384
Commission	(430)	(1034)	(1777)	(1878)	(3616)	(2778)	(2352)	(2542)	(1928)	(2468)	(2585)	(3)	(46)	64	20	(95)
Operating Expenses related to Insurance Business	237	265	410	-	1238	1589	1302	1570	1140	1214	1131	727	981	1875	2175	2547
Co- Insurance administration fee								-	30	33	41					
Solutium Fund																
Premium Deficiency	-	-	17	696	-	-	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	5	-	-
TOTAL (B)	(170)	(647)	(1079)	(861)	(1581)	(554)	(394)	194	263	94	(304)	724	974	2823	3231	3836
Operating Profit/(Loss) C= (A - B)	124	1018	1963	1793	2808	2249	2493	2280	2184	2368	2764	(766)	(1198)	(1452)	(759)	(695)
APPROPRIATIONS																
Transfer to Shareholders' Account	124	1018	1963	1793	2808	2249	2493	2280	2184	2368	2764	(766)	(1198)	(1452)	(759)	(695)
Transfer to Catastrophe Reserve																
Transfer to Other Reserves																
TOTAL (C)	124	1018	1963	1793	2808	2249	2493	2280	2184	2368	2764	(766)	(1198)	(1452)	(759)	(695)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

Particulars	BAJAJ ALLIANZ										BHARTI AXA				
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	15	216	696	1586	2196	2674	3897	5476	5643	5728	6128	(28)	145	334	430
Profit/Loss on sale/redemption of Investments	1	4	19	28	16	36	119	41	21	4	(2)	2	0	0	0
Others	-	2	17	31	57	(5)	20	33	9	13	36	3	0	7	39
Interest, Dividend & Rent - Gross	1	25	72	122	124	265	325	502	498	590	770	3	10	36	69
TOTAL (A)	17	247	804	1767	2392	2970	4361	6052	6171	6336	6932	(21)	156	378	538
Claims Incurred (Net)	17	146	922	1890	2480	3727	3166	5098	4577	3231	3223	3	178	241	244
Commission	(22)	(85)	(160)	(166)	(259)	(124)	177	395	349	429	434	(2)	(12)	(87)	(132)
Operating Expenses related to Insurance Business	19	112	334	642	756	1270	1478	1637	1512	1682	1749	117	273	496	561
Co-Insurance administration fee															
Solatium Fund							(387)	-	-	-		-	-		
Premium Deficiency	-	-	44	(44)	-	387									
Other-Miscellaneous															
Exceptional Item (IMTPIP)															
TOTAL (B)	14	173	1140	2323	2978	5260	4434	7131	6438	5341	5406	118	439	650	673
Operating Profit/(Loss) C = (A - B)	2	74	(336)	(555)	(586)	(2289)	(74)	(1079)	(268)	995	1526	(139)	(284)	(272)	(135)
APPROPRIATIONS															
Transfer to Shareholders' Account	2	74	(336)	(555)	(586)	(2289)	(74)	(1079)	(268)	995	1526	(139)	(284)	(272)	(135)
Transfer to Catastrophe Reserve															
Transfer to Other Reserves															
TOTAL (C)	2	74	(336)	(555)	(586)	(2289)	(74)	(1079)	(268)	995	1526	(139)	(284)	(272)	(135)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

Particulars	CHOLAMANDALAM										FUTURE GENERALI				
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	4	150	380	546	709	981	1145	1216	1223	1418	(15)	107	251	525	1108
Profit/Loss on sale/redemption of Investments	1	27	3	2	2	10	5	24	2	2	-	-	3	9	13
Others	-	-	-	1	1	1	2	2	2	2	-	-	0	0	1
Interest, Dividend & Rent - Gross	-	25	23	45	64	89	110	113	84	148	-	9	26	102	169
TOTAL (A)	5	202	406	594	776	1081	1262	1355	1311	1571	(15)	116	280	636	1291
Claims Incurred (Net)	-	138	340	602	892	978	788	993	739	1102	4	132	301	520	839
Commission	(1)	(58)	(219)	(101)	(301)	(336)	(384)	(355)	(432)	(389)	(7)	(46)	(94)	(199)	(57)
Operating Expenses related to Insurance Business	13	198	402	438	667	701	680	925	812	694	92	317	531	925	852
Co-Insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	6	(6)	-	24	(24)	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	12	284	517	939	1282	1320	1084	1563	1118	1408	89	403	738	1246	1634
Operating Profit/(Loss) C= (A - B)	(7)	(82)	(111)	(345)	(506)	(239)	178	(208)	192	163	(104)	(287)	(458)	(610)	(344)
APPROPRIATIONS															
Transfer to Shareholders' Account	(7)	(82)	(111)	(345)	(506)	(239)	178	(208)	192	163	(104)	(287)	(458)	(610)	(344)
Transfer to Catastrophe Reserve															
Transfer to Other Reserves															
TOTAL (C)	(7)	(82)	(111)	(345)	(506)	(239)	178	(208)	192	163	(104)	(287)	(458)	(610)	(344)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

Particulars	HDFC ERGO										ICICI LOMBARD									
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12		
Premiums earned (Net)	1	16	50	96	142	192	301	777	1502	15	169	649	1591	1164	1224	1830	2728	3228	4248	5389
Profit/Loss on sale/redemption of Investments	-	-	-	0	0	2	3	5	12	-	4	30	118	124	34	53	316	364	153	85
Others	-	-	(1)	(1)	3	0	(1)	(1)	(1)	-	1	-	-	(2)	(2)	(26)	(62)	(32)	(143)	(6)
Interest, Dividend & Rent - Gross	-	1	3	6	11	16	29	67	143	1	14	78	86	81	157	399	344	266	266	363
TOTAL (A)	1	17	52	101	156	209	332	848	1655	16	188	757	1795	1366	1324	2015	3381	3904	4524	5832
Claims Incurred (Net)	1	8	37	75	132	108	465	633	2458	10	197	1275	2107	1156	3220	5502	2668	4722	5157	
Commission	-	(1)	(9)	(12)	(17)	(85)	(174)	(207)	(115)	-	(37)	(577)	(803)	(1055)	(1193)	(1329)	(790)	(822)	(591)	
Operating Expenses related to Insurance Business	2	16	44	93	218	371	184	374	576	-	172	683	1420	1606	2565	3631	4268	2468	2658	3371
Co-Insurance administration fee	-	-	-	-	-	-	-	-	-	-	30	80	(110)	-	-	305	680	(985)	185	(12)
Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	3	23	72	156	333	394	475	800	2919	10	362	1460	2614	2570	2528	5827	9121	3361	6744	7925
Operating Profit/(Loss) C= (A - B)	(2)	(7)	(19)	(55)	(176)	(185)	(143)	48	(1264)	6	(174)	(702)	(819)	(1204)	(1204)	(3812)	(5740)	543	(2220)	(2094)
APPROPRIATIONS																				
Transfer to Shareholders' Account	(2)	(7)	(19)	(55)	(176)	(185)	(143)	48	(1264)	6	(174)	(702)	(819)	(1204)	(1204)	(3812)	(5740)	543	(2220)	(2094)
Transfer to Catastrophe Reserve																				
Transfer to Other Reserves																				
TOTAL (C)	(2)	(7)	(19)	(55)	(176)	(185)	(143)	48	(1264)	6	(174)	(702)	(819)	(1204)	(1204)	(3812)	(5740)	543	(2220)	(2094)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

Particulars	IFFCO TOKIO										L&T		RAHEJA QBE			
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2010-11	2009-10	2010-11	2011-12	
Premiums earned (Net)	2	366	1019	1602	1928	3035	4207	4460	3969	3882	4010	(24)	172	(5)	(26)	6
Profit/Loss on sale/redemption of Investments	-	-	-	1	5	11	19	23	12	14	19	(0)	2	-	0	0
Others	-	-	-	-	-	-	-	(12)	271	21	6	0	-	-	-	-
Interest, Dividend & Rent - Gross	3	56	115	136	191	334	516	605	585	569	768	1	10	0	0	0
TOTAL (A)	5	422	1134	1739	2124	3380	4742	5075	4836	4487	4802	(23)	184	(5)	(26)	6
Claims Incurred (Net)	37	450	1175	1797	2452	4222	4301	4448	4085	3841	3815	6	240	1	3	12
Commission	(51)	(141)	(91)	(24)	108	43	152	(469)	(324)	(442)	(434)	(1)	4	0	1	2
Operating Expenses related to Insurance Business	112	419	489	607	792	2289	1179	1980	2260	2285	2330	151	416	9	20	3
Co-insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	(100)	-	-	-	-	-	5	-	-	3
Premium Deficiency	-	-	-	10	50	-	-	-	-	-	-	-	-	-	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	97	728	1572	2390	3402	6555	5533	5959	6021	5684	5712	156	665	10	24	20
Operating Profit/(Loss) C = (A - B)	(92)	(306)	(438)	(651)	(1278)	(3175)	(792)	(884)	(1185)	(1197)	(910)	(179)	(481)	(15)	(50)	(13)
APPROPRIATIONS																
Transfer to Shareholders' Account	(92)	(306)	(438)	(651)	(1278)	(3175)	(792)	(884)	(1185)	(1197)	(910)	(179)	(481)	(15)	(50)	(13)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(92)	(306)	(438)	(651)	(1278)	(3175)	(792)	(884)	(1185)	(1197)	(910)	(179)	(481)	(15)	(50)	(13)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

Particulars	RELIANCE										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	14	92	181	330	427	621	1094	1511	1800	1256	987
Profit/Loss on sale/redemption of Investments	-	15	8	5	4	9	39	34	28	10	34
Others	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent - Gross	2	26	39	34	27	24	80	155	126	96	256
TOTAL (A)	16	133	227	369	458	654	1213	1700	1954	1363	1276
Claims Incurred (Net)	44	140	133	250	766	581	1288	1849	1781	791	1029
Commission	(13)	(59)	(150)	(84)	(104)	(26)	(86)	10	(53)	(51)	(69)
Operating Expenses related to Insurance Business	33	182	207	-	193	319	591	722	482	402	314
Co-insurance administration fee	-	-	-	-	-	-	-	-	-	-	-
Solutium Fund	-	-	-	286	-	-	-	254	(254)	-	30
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	64	263	191	452	855	874	1793	2835	1956	1141	1304
Operating Profit/(Loss) C= (A - B)	(48)	(130)	37	(83)	(397)	(220)	(580)	(1135)	(2)	222	(27)
APPROPRIATIONS											
Transfer to Shareholders' Account	(48)	(130)	37	(83)	(397)	(220)	(580)	(1135)	(2)	222	(27)
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
TOTAL (C)	(48)	(130)	37	(83)	(397)	(220)	(580)	(1135)	(2)	222	(27)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

Particulars	ROYAL SUNDARAM										SBI		SHRIRAM			
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2010-11	2011-12	2009-10	2010-11	2011-12
Premiums earned (Net)	18	436	692	838	1101	823	453	754	1045	1144	1244	(18)	(18)	2	9	21
Profit/Loss on sale/redemption of Investments	1	14	18	(1)	3	2	2	9	21	3	1	0	0	-	-	0
Others	-	-	-	-	-	-	-	-	-	-	-	0	0	-	0	-
Interest, Dividend & Rent - Gross	5	25	32	37	61	75	58	80	96	103	118	0	2	0	3	8
TOTAL (A)	24	475	742	875	1166	900	513	844	1162	1250	1364	(18)	(16)	2	13	29
Claims Incurred (Net)	49	403	440	545	1041	619	367	638	682	731	279	0	24	1	8	35
Commission	(11)	(94)	(72)	19	43	(230)	(197)	32	24	0	60	(0)	(2)	0	(3)	(5)
Operating Expenses related to Insurance Business	136	317	313	317	306	318	299	355	385	363	358	28	99	0	3	19
Co-insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	174	626	682	881	1390	706	469	1025	1092	1094	696	28	121	2	8	67
Operating Profit/(Loss) C= (A - B)	(151)	(151)	59	(6)	(224)	194	44	(181)	70	156	668	(46)	(137)	(0)	5	(38)
APPROPRIATIONS																
Transfer to Shareholders' Account	(151)	(151)	59	(6)	(224)	194	44	(181)	70	156	668	(46)	(137)	(0)	5	(38)
Transfer to Catastrophe Reserve																
Transfer to Other Reserves																
TOTAL (C)	(151)	(151)	59	(6)	(224)	194	44	(181)	70	156	668	(46)	(137)	(0)	5	(38)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

Particulars	TATA AIG										UNIVERSAL SOMPO				
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	184	798	1519	1802	2484	3099	4426	5563	6169	9193	13838	(22)	13	81	197
Profit/Loss on sale/redemption of Investments	-	3	-	-	38	28	2	16	117	163	58	0	1	3	(1)
Others	-	(20)	-	1	6	4	3	29	(13)	(25)	(42)	-	(0)	(1)	(1)
Interest, Dividend & Rent - Gross	-	89	157	180	172	195	295	387	426	573	1003	1	6	22	25
TOTAL (A)	184	870	1676	1983	2699	3327	4726	5995	6699	9904	14856	(20)	19	104	220
Claims Incurred (Net)	122	1101	1194	1301	2156	2552	3612	5320	4724	7677	11219	5	88	189	222
Commission	(78)	(165)	(61)	6	(50)	(127)	(168)	(70)	147	1309	1936	(6)	(19)	(33)	(73)
Operating Expenses related to Insurance Business	526	575	749	-	959	1386	1992	2623	2531	2807	3248	50	170	233	293
Co-insurance administration fee	-	-	-	-	-	-	-	-	1	0	1	-	-	-	-
Solatium Fund	-	-	-	761	-	-	-	-	-	-	-	-	-	170	(145)
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	569	1511	1882	2068	3066	3812	5435	7873	7403	11793	16404	49	240	558	297
Operating Profit/(Loss) C = (A - B)	(386)	(641)	(206)	(86)	(367)	(485)	(709)	(1878)	(703)	(1889)	(1548)	(69)	(221)	(454)	(77)
APPROPRIATIONS															
Transfer to Shareholders' Account	(386)	(641)	(206)	(86)	(367)	(485)	(709)	(1878)	(703)	(1889)	(1548)	(69)	(221)	(454)	(77)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(386)	(641)	(206)	(86)	(367)	(485)	(709)	(1878)	(703)	(1889)	(1548)	(69)	(221)	(454)	(77)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

Particulars	BAJAJ ALLIANZ										BHARTI AXA				
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	899	14220	19728	30241	49042	71797	125391	172063	170931	197923	228319	(212)	7986	30604	55512
Profit/Loss on sale/redemption of Investments	41	118	312	368	260	683	3219	1070	607	133	(65)	65	1	1	7
Others	15	73	2	9	435	201	887	3035	3332	1392	1108	113	18	332	1882
Interest, Dividend & Rent - Gross	94	761	1153	1599	1971	5002	8784	12972	14606	18890	24917	122	516	1833	3306
TOTAL (A)	1049	15172	21194	32216	51707	77683	138281	189141	189476	218338	254279	88	8521	32769	60707
Claims Incurred (Net)	1154	10245	13533	18197	32750	46828	86428	123630	127203	160701	181306	276	7536	26641	46821
Commission	(596)	(151)	234	760	728	(772)	786	4329	4401	5195	7698	(78)	(660)	213	1002
Operating Expenses related to Insurance Business	3270	5489	7025	10713	15360	28452	45827	53443	48937	57739	60243	4794	13909	22274	26978
Co-insurance administration fee	-	-	-	-	-	-	-	-	145	171	195	-	-	9	16
Solatium Fund	-	54	90	51	293	(487)	-	-	212	(535)	32	-	428	(428)	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	260	72
TOTAL (B)	3828	15637	20882	29721	49130	74021	133040	181402	180898	223272	249474	4992	21212	48969	74888
Operating Profit/(Loss) C = (A - B)	(2779)	(465)	313	2496	2577	3663	5241	7739	8578	(4934)	4805	(4904)	(12692)	(16200)	(14182)
APPROPRIATIONS															
Transfer to Shareholders' Account	(2779)	(465)	313	2496	2577	3663	5241	7739	8578	(4934)	4805	(4904)	(12692)	(16200)	(14182)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(2779)	(465)	313	2496	2577	3663	5241	7739	8578	(4934)	4805	(4904)	(12692)	(16200)	(14182)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

Particulars	CHOLAMANDALAM										FUTURE GENERALI				
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	94	1895	5639	6849	8839	20639	35360	43415	59565	82602	34	5485	18197	31420	49670
Profit/Loss on sale/redemption of Investments	31	159	35	19	18	140	106	433	130	56	-	13	76	162	289
Others	-	-	-	38	2	3	6	1	2	1	-	1	5	7	19
Interest, Dividend & Rent - Gross	6	142	251	343	524	1231	2234	3051	4135	6509	-	232	601	1855	3822
TOTAL (A)	131	2196	5925	7248	9383	22013	37705	46900	63832	89169	34	5732	18878	33444	53799
Claims Incurred (Net)	62	1768	4376	4935	5291	13415	25181	32226	46623	63143	50	5750	16066	26544	38561
Commission	(42)	(130)	(73)	(609)	(585)	(952)	(1565)	(1314)	658	1742	(42)	(360)	(1025)	(517)	461
Operating Expenses related to Insurance Business	828	2231	2672	3363	5209	11011	14724	17417	20955	26083	1599	8817	12290	16301	20497
Co-insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	21	32	-
Solatium Fund	-	-	(8)	-	-	-	-	128	(128)	-	-	-	(26)	-	-
Premium Deficiency	-	8	(8)	-	-	-	-	-	-	-	-	-	-	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	848	3877	6967	7688	9915	23474	38340	48457	68107	90967	1607	14207	27326	42359	59519
Operating Profit/(Loss) C = (A - B)	(717)	(1680)	(1042)	(440)	(532)	(1461)	(635)	(1557)	(4276)	(1799)	(1573)	(8475)	(8448)	(8915)	(5720)
APPROPRIATIONS															
Transfer to Shareholders' Account	(717)	(1680)	(1042)	(440)	(532)	(1461)	(635)	(1557)	(4276)	(1799)	(1573)	(8475)	(8448)	(8915)	(5720)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(717)	(1680)	(1042)	(440)	(532)	(1461)	(635)	(1557)	(4276)	(1799)	(1573)	(8475)	(8448)	(8915)	(5720)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

Particulars	HDFC ERGO									
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	42	3986	11801	13627	13776	14702	17668	39373	58458	87238
Profit/Loss on sale/redemption of Investments	1	180	33	11	23	15	161	236	330	688
Others	(2)	-	(93)	57	(144)	305	317	689	282	(60)
Interest, Dividend & Rent - Gross	12	188	525	701	727	758	1207	2270	4562	8425
TOTAL (A)	53	4355	12266	14397	14382	15780	19353	42568	63632	96291
Claims Incurred (Net)	88	3092	7853	7684	7810	11311	14363	38600	51226	72565
Commission	(48)	239	1104	935	730	(162)	(1206)	(1747)	(1924)	(2721)
Operating Expenses related to Insurance Business	915	3982	4470	5590	6149	6942	10179	17444	21529	26886
Co-Insurance administration fee	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	7794
TOTAL (B)	955	7312	13427	14210	14689	18092	23336	54297	70831	104524
Operating Profit/(Loss) C = (A - B)	(902)	(2958)	(1160)	187	(308)	(2311)	(3982)	(11729)	(7199)	(8232)
APPROPRIATIONS										
Transfer to Shareholders' Account	(902)	(2958)	(1160)	187	(308)	(2311)	(3982)	(11729)	(7199)	(8232)
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	(902)	(2958)	(1160)	187	(308)	(2311)	(3982)	(11729)	(7199)	(8232)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

Particulars	ICICI LOMBARD										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	121	1810	4872	16353	48124	98459	144024	184533	207061	270081	338051
Profit/Loss on sale/redemption of Investments	-	50	146	986	2701	2439	3293	10478	14778	9117	5944
Others	-	14	7	(2)	(40)	(123)	(205)	(2029)	(1582)	4784	6849
Interest, Dividend & Rent - Gross	38	162	378	720	1758	4945	9739	13221	13962	15928	25341
TOTAL (A)	160	2036	5402	18057	52543	105719	156850	206203	234219	299911	376186
Claims Incurred (Net)	166	1435	4795	11925	35205	77754	113818	153253	181014	257121	345884
Commission	(88)	(258)	(2425)	(729)	(3175)	(8516)	(8697)	(3496)	4013	(4812)	(6136)
Operating Expenses related to Insurance Business	867	1434	3220	8878	22318	40370	44790	57181	48357	60738	78673
Co-insurance administration fee	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1461	2096	5832	19832	54348	109608	149910	206938	233384	313046	418421
Operating Profit/(Loss) C = (A - B)	(1301)	(60)	(430)	(1773)	(1806)	(3889)	6940	(735)	835	(13136)	(42235)
APPROPRIATIONS											
Transfer to Shareholders' Account	(1301)	(60)	(430)	(1773)	1806	(3889)	6940	(735)	835	(13136)	(42235)
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
TOTAL (C)	(1301)	(60)	(430)	(1773)	1806	(3889)	6940	(735)	835	(13136)	(42235)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

Particulars	IFFCO TOKIO										L&T		RAHEJA QBE			
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2010-11	2011-12			
	Premiums earned (Net)	279	2617	6572	12777	28303	46244	53396	72784	83570	104593	124127	75	4574	(252)	739
Profit/Loss on sale/redemption of Investments	-	-	-	7	39	92	148	269	185	253	345	(4)	32	0	0	2
Others	-	-	-	51	3	7	7	13	(64)	(7)	62	0	2	2	6	25
Interest, Dividend & Rent - Gross	38	189	375	666	1568	2699	4009	7041	9277	10173	14303	45	214	3	27	103
TOTAL (A)	317	2806	6947	13501	29912	49042	57560	80107	92968	115012	138837	116	4820	(247)	(22)	869
Claims Incurred (Net)	355	2106	4928	8881	20761	33045	41947	60640	64799	90352	115692	225	5362	44	173	144
Commission	(459)	(707)	(516)	(466)	1388	1428	2195	1801	3890	2859	268	(7)	9	1	39	1121
Operating Expenses related to Insurance Business	1043	2086	3095	5735	9986	12975	15106	18581	19736	26221	29802	5086	8546	1088	1176	
Co-insurance administration fee																
Solatium Fund												11	935			
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-					
Other-Miscellaneous																
TOTAL (B)	939	3485	7507	14150	32134	47448	59248	81021	88425	119432	145762	5315	14852	1132	1388	1638
Operating Profit/(Loss) C=(A-B)	(622)	(679)	(560)	(649)	(2222)	1593	(1688)	(914)	4543	(4420)	(6925)	(5200)	(10032)	(1380)	(1410)	(769)
APPROPRIATIONS																
Transfer to Shareholders' Account	(622)	(679)	(560)	(649)	(2222)	1593	(1688)	(914)	4543	(4420)	(6925)	(5200)	(10032)	(1380)	(1410)	(769)
Transfer to Catastrophe Reserve																
Transfer to Other Reserves																
TOTAL (C)	(622)	(679)	(560)	(649)	(2222)	1593	(1688)	(914)	4543	(4420)	(6925)	(5200)	(10032)	(1380)	(1410)	(769)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

Particulars	RELIANCE										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	69	572	1551	2847	3613	21412	91065	133224	134051	125049	112299
Profit/Loss on sale/redemption of Investments	-	200	62	37	34	398	2026	1614	1735	837	1522
Others	-	19	-	20	-	5	(1)	3	12	10	48
Interest, Dividend & Rent - Gross	37	356	297	253	265	994	4123	7311	7686	9481	11630
TOTAL (A)	106	1147	1911	3157	3912	22809	97214	142152	143483	135378	125499
Claims Incurred (Net)	87	1233	1569	2801	1379	14951	71107	102627	113616	130587	122915
Commission	(104)	(922)	(1039)	(1040)	(225)	(4001)	(5234)	(1684)	(2047)	(1373)	4741
Operating Expenses related to Insurance Business	560	1559	1986	-	2063	16555	53813	51748	46433	43211	36844
Co-Insurance administration fee											
Solatium Fund											
Premium Deficiency	-	-	-	2034	-	-	-	-	-	-	-
Other-Miscellaneous											
TOTAL (B)	543	1870	2516	3795	3217	27506	119686	152691	158002	172424	164500
Operating Profit/(Loss) C = (A - B)	(437)	(723)	(605)	(637)	694	(4697)	(22472)	(10539)	(14519)	(37046)	(39001)
APPROPRIATIONS											
Transfer to Shareholders' Account	(437)	(723)	(605)	(637)	694	(4697)	(22472)	(10539)	(14519)	(37046)	(39001)
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
TOTAL (C)	(437)	(723)	(605)	(637)	694	(4697)	(22472)	(10539)	(14519)	(37046)	(39001)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

Particulars	ROYAL SUNDARAM										SBI		SHRIRAM				
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2010-12	2011-12	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	1223	6349	11191	14581	21502	29614	41987	57557	69148	84894	108071	(84)	2800	1760	13528	32776	54024
Profit/Loss on sale/redemption of Investments	12	226	292	(14)	60	58	113	459	946	127	71	0	6	-	-	-	-
Others	-	-	2	3	3	3	11	6	9	17	9	2	72	57	317	299	112
Interest, Dividend & Rent - Gross	112	392	525	724	1148	1976	2985	4672	5509	6651	9803	16	164	320	1061	2892	5610
TOTAL (A)	1347	6967	12010	15294	22714	31651	45097	62695	75612	91690	117954	(67)	3042	2137	14907	35967	59746
Claims Incurred (Net)	1051	5169	8116	9855	14196	19213	28519	39834	49731	64800	85718	480	3738	1197	9535	25469	37638
Commission	(239)	(328)	(156)	407	1001	1775	2481	3521	3304	2268	2493	(82)	123	8	(629)	1504	1732
Operating Expenses related to Insurance Business	3189	4250	5046	5742	8121	10998	15562	20629	22310	29158	34246	3240	4863	1857	4078	7816	12433
Co-insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	178	179
TOTAL (B)	4001	9091	13006	16003	23318	31987	46562	63983	75345	96226	122457	3637	8724	3062	12983	34966	51982
Operating Profit/(Loss) C= (A - B)	(2654)	(2124)	(996)	(710)	(604)	(335)	(1465)	(1288)	267	(4536)	(4503)	(3704)	(5682)	(925)	1924	1001	7764
APPROPRIATIONS																	
Transfer to Shareholders' Account	(2654)	(2124)	(996)	(710)	(604)	(335)	(1465)	(1288)	267	(4536)	(4503)	(3704)	(5682)	(925)	1924	1001	7764
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(2654)	(2124)	(996)	(710)	(604)	(335)	(1465)	(1288)	267	(4536)	(4503)	(3704)	(5682)	(925)	1924	1001	7764

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

Particulars	TATA AIG										UNIVERSAL SOMPO					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	1129	7144	12020	20148	24987	33576	39296	51121	50793	61472	92735	-	201	6248	16950	21542
Profit/Loss on sale/redemption of Investments	-	16	1059	3	332	252	18	134	989	1318	509	-	-	39	132	(83)
Others	-	(115)	-	112	78	45	45	186	(140)	(228)	(227)	-	9	(30)	(18)	(73)
Interest, Dividend & Rent - Gross	-	524	-	1391	1511	1753	2524	3941	4729	5955	8974	-	102	485	1027	1592
TOTAL (A)	1129	7569	13079	21654	26909	35625	41882	55381	56372	68518	101991	-	312	6742	18091	22978
Claims Incurred (Net)	875	4783	6993	10928	13061	17524	20427	29081	33892	45319	74055	-	197	4782	12990	20270
Commission	(141)	276	1251	1222	1564	1961	2668	4594	4009	3057	3124	-	132	640	782	1024
Operating Expenses related to Insurance Business	3817	4805	6450	-	12916	16379	19825	22934	21345	25402	33593	2	1736	6299	9239	10494
Co-insurance administration fee	-	-	-	-	-	-	-	-	4	5	6	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	-	-	24	43	(25)	-	-	8	27	4
Premium Deficiency	-	-	-	9198	-	-	-	-	-	-	-	-	-	-	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	96	72	96	-	-	2	-	-
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	4551	9864	14694	21348	27541	35864	42920	56610	59369	73899	110848	2	2064	11731	23039	31792
Operating Profit/(Loss)	(3422)	(2295)	(1615)	307	(632)	(239)	(1037)	(1228)	(2997)	(5381)	(8857)	(2)	(1752)	(4989)	(4948)	(8814)
C = (A - B)																
APPROPRIATIONS																
Transfer to Shareholders' Account	(3422)	(2295)	(1615)	307	(632)	(239)	(1037)	(1228)	(2997)	(5381)	(8857)	(2)	(1752)	(4989)	(4948)	(8814)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(3422)	(2295)	(1615)	307	(632)	(239)	(1037)	(1228)	(2997)	(5381)	(8857)	(2)	(1752)	(4989)	(4948)	(8814)

Note: Figures in brackets indicate negative values

TABLE: 64 PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Cont'd)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

Particulars	BAJAJ ALLIANZ											BHARTIAXA			
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	982	15410	23064	37092	58637	83853	141544	189127	188420	214965	247468	(278)	8364	31570	56463
Profit/Loss on sale/redemption of Investments	52	153	444	534	382	908	3771	1231	695	151	(73)	78	1	1	7
Others	15	94	29	71	705	112	1163	3146	3480	1627	1933	135	20	365	2020
Interest, Dividend & Rent - Gross	117	988	1645	2319	2893	6644	10291	14915	16721	21453	28147	146	579	2018	3548
TOTAL (A)	1165	16645	25182	40015	62616	91517	156770	208419	209316	238196	277475	82	8964	33954	62039
Claims Incurred (Net)	1273	10667	15061	22633	40999	55563	94570	135992	138657	170127	190795	289	8619	27596	47507
Commission	(1280)	(1549)	(2307)	(4194)	(6222)	(7864)	(1876)	2378	3177	4036	7471	(114)	(1040)	(395)	426
Operating Expenses related to Insurance Business	3713	6667	10066	14905	20864	34625	51911	59883	54851	64612	67223	5447	15604	24485	28960
Co-Insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Solutium Fund	-	-	-	-	-	-	-	172	145	171	195	-	-	9	43
Premium Deficiency	-	54	133	7	293	(100)	(231)	354	212	(535)	32	-	428	(403)	208
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	267	72
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	3706	15839	22953	33351	55934	82223	144375	198779	197042	238411	265716	5622	23611	51560	77216
Operating Profit/(Loss) C = (A - B)	(2540)	806	2229	6664	6682	9294	12395	9640	12274	(215)	11759	(5540)	(14647)	(17606)	(15177)
APPROPRIATIONS															
Transfer to Shareholders' Account	(2540)	806	2229	6664	6682	9294	12395	9640	12274	(215)	11759	(5540)	(14647)	(17606)	(15177)
Transfer to Catastrophe Reserve															
Transfer to Other Reserves															
TOTAL (C)	(2540)	806	2229	6664	6682	9294	12395	9640	12274	(215)	11759	(5540)	(14647)	(17606)	(15177)

Note: Figures in brackets indicate negative values

**TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)**

(₹ Lakh)

Particulars	CHOLAMANDALAM										FUTURE GENERALI				
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	110	2383	7104	8840	12728	24886	38536	46229	62737	86913	(129)	5682	18748	32912	52133
Profit/Loss on sale/redemption of Investments	35	236	53	36	32	188	128	501	138	63	-	15	88	192	335
Others	-	3	9	45	11	13	12	7	7	6	-	2	6	8	21
Interest, Dividend & Rent - Gross	7	211	383	659	915	1651	2702	3506	4661	7249	-	262	700	2196	4432
TOTAL (A)	152	2833	7550	9580	13687	26738	41378	50243	67544	94231	(129)	5960	19542	35308	56921
Claims Incurred (Net)	62	2089	5472	6893	7077	15565	27578	34434	48578	65818	58	6003	16915	27902	40973
Commission	(176)	(841)	(1226)	(2172)	(2115)	(2266)	(2801)	(2145)	(178)	1368	(125)	(737)	(1726)	(1333)	(166)
Operating Expenses related to Insurance Business	1295	3293	4293	5719	7949	13212	16395	19395	23311	28041	2059	9878	14274	19325	23599
Co-insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	9	21	32	-
Premium Deficiency	-	14	(14)	-	24	(24)	-	128	(128)	-	-	51	24	(75)	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1181	4555	8524	10440	12934	26488	41173	51812	71582	95227	1992	15205	29508	45851	64405
Operating Profit/(Loss) C = (A - B)	(1029)	(1722)	(974)	(860)	752	250	206	(1569)	(4038)	(996)	(2121)	(9245)	(9967)	(10543)	(7485)
APPROPRIATIONS															
Transfer to Shareholders' Account	(1029)	(1722)	(974)	(860)	752	250	206	(1569)	(4038)	(996)	(2121)	(9245)	(9967)	(10543)	(7485)
Transfer to Catastrophe Reserve															
Transfer to Other Reserves															
TOTAL (C)	(1029)	(1722)	(974)	(860)	752	250	206	(1569)	(4038)	(996)	(2121)	(9245)	(9967)	(10543)	(7485)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE: POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

Particulars	HDFC ERGO									
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	42	3985	11925	13835	14029	15005	17947	40006	60636	91447
Profit/Loss on sale/redemption of Investments	1	181	34	12	24	16	167	247	352	740
Others	(2)	-	(94)	55	(125)	361	363	686	319	(18)
Interest, Dividend & Rent - Gross	12	189	532	720	756	790	1252	2378	4864	9058
TOTAL (A)	53	4355	12397	14622	14684	16172	19730	43316	66170	101227
Claims Incurred (Net)	88	3101	7913	7973	8003	11477	14489	39586	53230	76643
Commission	(48)	234	1071	780	484	(451)	(2034)	(3743)	(3864)	(4359)
Operating Expenses related to Insurance Business	915	4032	4608	5767	6395	7409	10751	18278	22920	28984
Co-Insurance administration fee										
Solutium Fund										
Premium Deficiency										
Other-Miscellaneous										
Exceptional Item (IMTPIP)										7794
TOTAL (B)	955	7368	13592	14521	14882	18436	23206	54121	72286	109062
Operating Profit/(Loss) C= (A - B)	(902)	(3013)	(1195)	101	(198)	(2264)	(3476)	(10805)	(6115)	(7834)
APPROPRIATIONS										
Transfer to Shareholders' Account	(902)	(3013)	(1195)	101	(198)	(2264)	(3476)	(10805)	(6115)	(7834)
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	(902)	(3013)	(1195)	101	(198)	(2264)	(3476)	(10805)	(6115)	(7834)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE: POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

Particulars	ICICI LOMBARD										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	141	2723	7908	21561	52768	106665	156718	197365	219282	285616	354900
Profit/Loss on sale/redemption of Investments	1	77	246	1373	3189	2633	3500	11263	15703	9583	6189
Others	-	15	11	(2)	(49)	(133)	240	2182	3677	5793	7072
Interest, Dividend & Rent - Gross	42	251	638	1003	2076	5337	10351	14211	14325	16742	26383
TOTAL (A)	184	3066	8803	23935	57984	114502	170329	220657	252987	317735	394544
Claims Incurred (Net)	179	1782	7005	15476	38925	81384	122832	168454	194838	273064	360091
Commission	(404)	(1721)	(10164)	(8927)	(12573)	(19048)	(13656)	(7558)	2106	(5430)	(6135)
Operating Expenses related to Insurance Business	1200	4195	8941	15094	29827	49873	56116	67858	55514	67979	87289
Co-insurance administration fee	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	515	(485)	322	(352)	-	-	305	680	(985)	185	(12)
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1490	3771	6104	21291	56180	112210	165597	229433	251473	335798	441232
Operating Profit/(Loss) C= (A - B)	(1307)	(704)	2699	2644	1804	2292	4733	(8776)	1515	(18063)	(46689)
APPROPRIATIONS											
Transfer to Shareholders' Account	(1307)	(704)	2699	2644	1804	2292	4733	(8776)	1515	(18063)	(46689)
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
TOTAL (C)	(1307)	(704)	2699	2644	1804	2292	4733	(8776)	1515	(18063)	(46689)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE: POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

Particulars	IFFCO TOKIO												L&T			RAHEJA QBE		
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2010-11	2009-10	2010-11	2011-12			
	(₹ Lakh)	(₹ Lakh)	(₹ Lakh)	(₹ Lakh)	(₹ Lakh)	(₹ Lakh)	(₹ Lakh)	(₹ Lakh)	(₹ Lakh)	(₹ Lakh)	(₹ Lakh)	(₹ Lakh)	(₹ Lakh)	(₹ Lakh)	(₹ Lakh)			
Premiums earned (Net)	374	3950	10023	17537	34598	54760	63967	83293	92222	113510	133268	28	(331)	(175)	794			
Profit/Loss on sale/redemption of Investments	-	-	-	11	54	116	184	315	208	282	381	(5)	-	1	3			
Others	-	-	25	69	3	7	7	(4)	(28)	(44)	(5)	-	2	6	25			
Interest, Dividend & Rent - Gross	58	297	625	1014	2180	3412	4972	8254	10457	11323	15777	54	3	43	114			
TOTAL (A)	432	4247	10673	18631	36835	58295	69129	91858	102860	125070	149421	77	(326)	(126)	935			
Claims Incurred (Net)	428	2849	7285	11923	24407	39859	50474	69502	73267	99046	123367	245	45	183	417			
Commission	(1537)	(3447)	(3610)	(4535)	(4011)	(4152)	(395)	(323)	2519	1511	(1200)	(36)	-	36	138			
Operating Expenses related to Insurance Business	2365	4868	6430	9718	15289	20473	20131	23962	24927	31864	35257	6109	1195	1429	1243			
Co-insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Premium Deficiency	-	-	-	10	50	-	(100)	-	-	-	-	11	-	-	25			
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
TOTAL (B)	1256	4270	10105	17115	35735	56180	70110	93142	100713	132422	157424	6329	1240	1648	1823			
Operating Profit/(Loss) C = (A - B)	(823)	(23)	568	1515	1100	2115	(981)	(1284)	2147	(7351)	(8003)	(6252)	(1566)	(1774)	(889)			
APPROPRIATIONS																		
Transfer to Shareholders' Account	(823)	(23)	568	1515	1100	2115	(981)	(1284)	2147	(7351)	(8003)	(6252)	(1566)	(1774)	(889)			
Transfer to Catastrophe Reserve																		
Transfer to Other Reserves																		
TOTAL (C)	(823)	(23)	568	1515	1100	2115	(981)	(1284)	2147	(7351)	(8003)	(6252)	(1566)	(1774)	(889)			

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE: POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

Particulars	RELIANCE										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	121	932	2632	4803	5397	24426	96003	138886	139925	129380	116309
Profit/Loss on sale/redemption of Investments	-	306	99	64	53	485	2230	1775	1897	894	1653
Others	-	19		20	0	5	(1)	3	12	10	48
Interest, Dividend & Rent - Gross	95	545	472	429	414	1212	4537	8041	8404	10023	12621
TOTAL (A)	217	1802	3203	5315	5864	26128	102770	148705	150237	140308	130631
Claims Incurred (Net)	161	1917	2374	3836	3444	17318	75068	107366	118569	133138	126587
Commission	(814)	(2861)	(2535)	(1967)	(1395)	(7943)	(7976)	(3155)	(3519)	(2252)	4127
Operating Expenses related to Insurance Business	1451	2668	3333	3431	2724	18092	56286	54104	48063	44687	38336
Co-Insurance administration fee	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	-	-	-	-	254	(254)	-	-
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-
Exceptional Item (IMTIPI)	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	798	1724	3172	5301	4773	27468	123378	158569	162860	175574	169050
Operating Profit/(Loss) C= (A - B)	(581)	78	32	15	1091	(1340)	(20608)	(9864)	(12623)	(35266)	(38419)
APPROPRIATIONS											
Transfer to Shareholders' Account	(581)	78	32	15	1091	(1340)	(20608)	(9864)	(12623)	(35266)	(38419)
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
TOTAL (C)	(581)	78	32	15	1091	(1340)	(20608)	(9864)	(12623)	(35266)	(38419)

Note: Figures in brackets indicate negative values

TABLE 64: PRIVATE SECTOR NON-LIFE: POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

Particulars	ROYAL SUNDARAM										SBI		SHRIRAM				
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	1308	7649	13223	17328	24944	33358	44583	59806	71486	87619	110503	(253)	3462	1715	13605	33003	54286
Profit/Loss on sale/redemption of Investments	14	267	343	(16)	70	66	124	499	1016	136	75	0	24	-	-	-	1
Others	-	-	2	3	3	3	11	6	9	17	9	2	93	57	317	309	112
Interest, Dividend & Rent - Gross	130	464	617	841	1337	2230	3373	5149	5956	7082	10338	65	659	320	1066	2912	5653
TOTAL (A)	1452	8380	14185	18156	26354	35657	48092	65460	78467	94854	120924	(186)	4238	2093	14988	36224	60051
Claims Incurred (Net)	1163	5859	8961	11371	16166	20374	29815	41235	50907	66022	86559	564	4993	1200	9599	25508	37836
Commission	(615)	(1347)	(1338)	(523)	(619)	(97)	1624	3206	3077	2082	2224	(90)	75	9	(642)	1464	1647
Operating Expenses related to Insurance Business	4200	5535	6576	7282	10481	13640	17435	21955	23397	30471	35318	7055	13451	1861	4103	7871	12537
Co-insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18
Other-Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	179
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	4749	10047	14199	18130	26028	33916	48875	66397	77381	98575	124101	7529	18519	3069	13060	35021	52218
Operating Profit/(Loss) C = (A - B)	(3298)	(1667)	(14)	27	325	1740	(783)	(937)	1086	(3721)	(3176)	(7716)	(14281)	(977)	1928	1203	7833
APPROPRIATIONS																	
Transfer to Shareholders' Account	(3298)	(1667)	(14)	27	325	1740	(783)	(937)	1086	(3721)	(3176)	(7716)	(14281)	(977)	1928	1203	7833
Transfer to Catastrophe Reserve																	
Transfer to Other Reserves																	
TOTAL (C)	(3298)	(1667)	(14)	27	325	1740	(783)	(937)	1086	(3721)	(3176)	(7716)	(14281)	(977)	1928	1203	7833

Note: Figures in brackets indicate negative values

**TABLE 64: PRIVATE SECTOR NON-LIFE: POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)**

(₹ Lakh)

Particulars	TATA AIG										UNIVERSAL SOMPO					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	1267	8288	14362	22760	28556	38165	45385	58748	58973	72669	108432	(43)	(87)	7524	19275	24654
Profit/Loss on sale/redemption of Investments	-	20	1059	3	385	295	21	157	1155	1534	580	-	-	50	162	(98)
Others	-	(141)	-	127	101	63	57	236	(141)	(249)	(260)	1	9	(39)	(33)	(87)
Interest, Dividend & Rent - Gross	-	643	218	1679	1794	2124	3245	4709	5531	6930	10556	-	146	596	1263	1869
TOTAL (A)	1267	8810	15639	24569	30836	40647	48708	63850	65518	80884	119307	(42)	68	8131	20667	26339
Claims Incurred (Net)	1020	6006	8458	12549	16015	20711	24695	35567	39637	54311	86383	-	241	5749	14216	21876
Commission	(649)	(923)	(587)	(649)	(2102)	(944)	147	1982	2229	1899	2474	(3)	100	685	769	856
Operating Expenses related to Insurance Business	4579	5645	7609	10655	15113	19355	23119	27127	25016	29422	37971	729	2743	8344	11646	13334
Co-Insurance administration fee	-	-	-	-	-	-	-	-	34	38	49	-	-	-	-	-
Solatium Fund	-	-	-	-	-	-	-	-	24	43	(25)	-	-	8	27	4
Premium Deficiency	-	-	17	-	-	-	-	-	-	-	-	-	-	-	170	(145)
Other-Miscellaneous	-	-	-	-	-	-	-	-	96	72	96	-	3	8	-	-
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	4950	10728	15497	22555	29026	39121	47962	64677	67035	85786	126948	726	3087	14794	26828	35925
Operating Profit/(Loss) C = (A - B)	(3683)	(1918)	142	2014	1809	1525	747	(826)	(1517)	(4902)	(7641)	(768)	(3019)	(6663)	(6161)	(9586)
APPROPRIATIONS																
Transfer to Shareholders' Account	(3683)	(1918)	142	2014	1809	1525	747	(826)	(1517)	(4902)	(7641)	(768)	(3019)	(6663)	(6161)	(9586)
Transfer to Catastrophe Reserve																
Transfer to Other Reserves																
TOTAL (C)	(3683)	(1918)	142	2014	1809	1525	747	(826)	(1517)	(4902)	(7641)	(768)	(3019)	(6663)	(6161)	(9586)

Note: Figures in brackets indicate negative values

TABLE 65: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT

(₹ Lakh)

PARTICULARS	BAJAJ ALLIANZ										
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)											
(a) Fire Insurance	237	1197	2252	4724	4691	7921	7196	2980	3964	3724	5428
(b) Marine Insurance	2	74	(336)	(555)	(586)	(2289)	(73)	(1079)	(268)	995	1526
(c) Miscellaneous Insurance	(2780)	(466)	313	2496	2577	3663	5271	7739	8578	(4934)	4805
INCOME FROM INVESTMENTS											
(a) Interest, Dividend & Rent - Gross	871	808	741	841	981	2051	3356	4923	5650	6260	7221
(b) Profit on sale of investments	395	126	233	255	166	326	1319	812	270	152	56
Less: Loss on sale of investments	(6)	(1)	(3)	(61)	(36)	(46)	(89)	(406)	(35)	(108)	(75)
Other Income	1	2	36	56	584	295	203	453	102	286	575
TOTAL (A)	(1280)	1740	3235	7756	8376	11920	17183	15423	18261	6375	19536
Provisions (Other than taxation)											
(a) For diminution in the value of investments											
(b) For doubtful debts							36	169	31	33	(7)
(c) Others											
OTHER EXPENSES											
(a) Expenses other than those related to Insurance Business	2	9	40	42	175	217	357	277	249	151	144
(b) Bad debts written off				18							
(c) Others - preliminary & pre-operative, amortizations	45	18	18		18						
TOTAL (B)	47	27	58	60	193	217	393	446	280	184	137
Profit Before Tax	(1326)	1713	3177	7696	8183	11703	16790	14977	17980	6191	19399
Add/(Less): Prior Period Adjustment Account											
Add/(Less): Provision for Taxation/Deferred Tax	(365)	750	1008	2987	3026	4166	6228	(5461)	(5898)	(1864)	(7034)
Profit After Tax	(962)	963	2169	4709	5156	7537	10562	9516	12083	4327	12365
APPROPRIATIONS											
(a) Interim dividends paid during the year											
(b) Proposed final dividend											
(c) Dividend distribution tax											
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks											
(e) Catastrophe Reserve											
Balance of profit/loss B/f from last year	(962)	(961)	1	2170	6879	12036	19485	30047	39562	51645	55973
Balance C/f to Balance Sheet	(962)	1	2170	6880	12036	19573	30047	39562	51645	55973	68338

Note: Figures in brackets indicate negative values

TABLE 65: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	BHARTI AXA				CHOLAMANDALAM								
	2008-09	2009-10	2010-11	2011-12	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)													
(a) Fire Insurance	(497)	(1671)	(1134)	(861)	40	179	(70)	1790	1950	663	194	45	640
(b) Marine Insurance	(139)	(284)	(272)	(135)	(82)	(111)	(345)	(506)	(239)	178	(163)	192	163
(c) Miscellaneous Insurance	(4904)	(12692)	(16200)	(14182)	(1680)	(1042)	(440)	(532)	(1461)	(635)	(1600)	(4276)	(1799)
INCOME FROM INVESTMENTS													
(a) Interest, Dividend & Rent - Gross	165	204	106	437	522	562	573	605	722	975	1090	1733	2511
(b) Profit on sale of investments	88	125	203	170	585	78	36	21	82	46	229	89	34
Less: Loss on sale of investments	-	-	-	708	-	-	(5)	-	-	-	0	(43)	(0)
Other Income	152	91	481	8	-	-	-	-	-	18	535	-	-
TOTAL (A)	(5135)	(14226)	(16816)	(13854)	(615)	(334)	(250)	1379	1054	1245	285	(2259)	1549
Provisions (Other than taxation)													
(a) For diminution in the value of investments	-	-	-	-	-	-	-	-	-	60	50	-	-
(b) For doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
OTHER EXPENSES													
(a) Expenses other than those related to Insurance Business	562	-	214	0	-	-	-	-	-	-	50	-	-
(b) Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others -preliminary & pre-operative, amortizations	35	-	-	91	-	-	-	-	-	-	-	-	-
TOTAL (B)	597	(14226)	214	91	-	(334)	(250)	1379	1054	60	100	(2259)	1549
Profit Before Tax	(5732)	(14226)	(17030)	(13945)	(615)	(334)	(250)	1379	1054	1185	185	(2259)	1549
Add/(less): Prior Period Adjustment Account													
Add/(Less): Provision for Taxation	(44)	(4)	(5)	(5)	-	-	62	130	330	(486)	51	(34)	363
Profit After Tax	(5775)	(14230)	(17035)	(13950)	(615)	(334)	(312)	1249	724	699	236	(2293)	1912
APPROPRIATIONS													
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	561	-	-	(955)
(b) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Catastrophe Reserve	(1352)	(7127)	(21358)	(38392)	(311)	(926)	(1259)	(1571)	(323)	401	539	775	(957)
Balance of profit/loss B/f from last year	(7127)	(21358)	(38392)	(52342)	(926)	(1259)	(1571)	(323)	401	539	775	(1518)	(957)
Balance C/f to Balance Sheet	(7127)	(21358)	(38392)	(52342)	(926)	(1259)	(1571)	(323)	401	539	775	(1518)	(957)

Note: Figure in brackets indicates negative values

TABLE 65: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	FUTURE GENERALI						HDFC ERGO					
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance	-	(665)	(683)	(1060)	(1013)	(1421)	164	224	691	1067	1036	1662
(b) Marine Insurance	-	(157)	(287)	(458)	(610)	(344)	(55)	(176)	(185)	(143)	48	(1264)
(c) Miscellaneous Insurance	-	(1299)	(8275)	(8448)	(8895)	(5720)	(308)	(2311)	(3982)	(11729)	(7199)	(8232)
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent - Gross	2	552	858	958	1481	2215	662	623	843	1284	2399	3698
(b) Profit on sale of investments	-	-	48	117	129	168	21	12	113	133	174	302
Less: Loss on sale of investments	5	-	-	-	-	-	(153)	(4)	(1)	(54)	(68)	(42)
Other Income	-	(10)	(11)	(25)	-	(596)	331	(1633)	(2521)	(9442)	(3611)	(3876)
TOTAL (A)	7	(1578)	(8350)	(8917)	(8908)	(5102)	81	44	-	4	32	93
Provisions (Other than taxation)												
(a) For diminution in the value of investments												
(b) For doubtful debts												
(c) Others												
OTHER EXPENSES												
(a) Expenses other than those related to Insurance Business	231	123	109	12	44	44	81	44	-	4	32	93
(b) Bad debts written off												
(c) Others -preliminary & pre-operative, amortizations												
TOTAL (B)	231	123	146	54	44	44	81	44	4	4	32	94
Profit Before Tax	(223)	(1701)	(8496)	(8970)	(8952)	(5145)	250	(1677)	(2521)	(9446)	(3643)	(3970)
Add/(Less): Prior Period Adjustment												
Account	0	8	(37)	-	-	-	50	23	(53)	16		
Add/(Less): Provision for Taxation/Deferred Tax												
Profit After Tax	(224)	(1709)	(8533)	(8970)	(8952)	(5145)	200	(1700)	(2575)	(9430)	(3643)	(3970)
APPROPRIATIONS												
(a) Interim dividends paid during the year												
(b) Proposed final dividend												
(c) Dividend distribution tax												
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks												
(e) Catastrophe Reserve												
Balance of profit/loss B/f from last year	-	(224)	(1933)	(10466)	(19436)	(28388)	(3210)	(3010)	(4710)	(7284)	(16715)	(20357)
Balance C/f to Balance Sheet	(224)	(1933)	(10466)	(19436)	(28388)	(33534)	(3010)	(4710)	(7284)	(16715)	(20357)	(24327)

Note: Figures in brackets indicate negative values

TABLE 65: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	ICICI LOMBARD											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance	-	(6)	(471)	3831	5235	4813	7385	1605	(2301)	(142)	(2707)	(2360)
(b) Marine Insurance	-	-	(174)	(702)	(819)	(1204)	(1204)	(3812)	(5740)	543	(2220)	(2094)
(c) Miscellaneous Insurance	-	(1301)	(60)	(430)	(1773)	(1806)	(3889)	6940	(735)	835	(13136)	(42235)
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent - Gross	-	520	888	1199	1166	1468	3918	6679	8141	8117	9156	8726
(b) Profit on sale of investments	-	6	273	464	1694	2256	1933	2258	6452	8589	4528	1795
Less: Loss on sale of investments	-	-	-	(2)	(98)	(40)	(98)	(134)	(1272)	(956)	(204)	(506)
Other Income	-	-	5	4	8	0	20	20	1	24	248	478
TOTAL (A)												
	-	(780)	461	4364	5412	5488	8065	13557	4546	17009	(4335)	(36194)
Provisions (Other than taxation)	-	-	-	-	-	-	475	-	4352	-	-	-
(a) For diminution in the value of investments	-	-	-	-	-	-	-	-	-	-	-	-
(b) For doubtful debts	-	25	-	-	-	-	-	-	-	307	2704	2796
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-
OTHER EXPENSES												
(a) Expenses other than those related to Insurance Business	120	291	27	23	25	35	53	59	62	70	136	200
(b) Bad debts written off	7	16	16	117	-	-	-	-	104	802	250	7
(c) Others -preliminary & pre-operative, amortizations											810	324
TOTAL (B)												
	127	332	43	140	25	35	53	534	4518	1179	3899	3327
Profit Before Tax	(127)	(1113)	418	4224	5387	5453	8012	13022	27	15831	(8234)	(39521)
Add/(Less) Prior Period Adjustment Account	-	(265)	89	1046	553	422	1176	2735	2335	(1438)	200	(2111)
Add/Less: Provision for Taxation/Deferred Tax	(127)	(848)	329	3178	4835	5031	6836	10287	2362	14393	(8034)	(41633)
Profit After Tax												
APPROPRIATIONS												
(a) Interim dividends paid during the year	-	-	-	1761	-	2325	4384	5912	-	6452	5659	-
(b) Proposed final dividend	-	-	-	-	2200	-	-	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	226	288	326	615	1005	-	1097	940	-
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks	-	(47)	-	-	-	-	342	863	-	1079	1052	-
(e) Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Balance of profit/loss B/f from last year	-	(127)	(928)	(598)	593	2940	5320	6816	9324	11686	17450	1765
Balance C/f to Balance Sheet												
	(127)	(928)	(598)	593	2941	5320	6816	9324	11686	17450	1765	(39868)

Note: Figures in brackets indicate negative values

TABLE 65: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	IFFCO TOKIO										L&T			
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2010-11	2011-12
OPERATING PROFIT/(LOSS)														
(a) Fire Insurance	(81)	(108)	962	1566	2815	4600	3697	1499	514	(1211)	(1734)	(168)	(873)	(714)
(b) Marine Insurance	(1)	(92)	(307)	(438)	(651)	(1278)	(3175)	(792)	(884)	(1185)	(1197)	(910)	(179)	(481)
(c) Miscellaneous Insurance	(37)	(622)	(679)	(560)	(649)	(2222)	1593	(1688)	(914)	4543	(4420)	(6925)	(5200)	(10032)
INCOME FROM INVESTMENTS														
(a) Interest, Dividend & Rent - Gross	366	1012	981	877	847	1316	2109	2120	1899	1300	2216	3159	370	596
(b) Profit on sale of investments	-	-	-	-	9	33	72	78	73	26	55	76	12	100
Less: Loss on sale of investments	-	-	-	-	-	-	-	-	-	-	-	-	(47)	(11)
Other Income	-	-	-	-	17	-	27	51	42	437	196	181	0	1
TOTAL (A)	247	189	957	1446	2389	2449	4322	1269	730	3910	(4885)	(4587)	(5917)	(10541)
Provisions (Other than taxation)														
(a) For diminution in the value of investments														
(b) For doubtful debts														
(c) Others														
OTHER EXPENSES														
(a) Expenses other than those related to Insurance Business		17	20	25	25	39	76	83	38	49	52	76	16	54
(b) Bad debts written off														
(c) Others - preliminary & pre-operative, amortizations														
TOTAL (B)		17	20	25	25	39	76	83	38	49	52	76	16	54
Profit Before Tax	247	173	937	1421	2364	2410	4246	1186	692	3861	(4937)	(4663)	(5932)	(10595)
Add/(less): Prior Period Adjustment Account														
Add/(less): Provision for Taxation/Deferred Tax	95	6	301	462	892	948	1533	470	(442)	(1323)	1667	1484		(1)
Profit After Tax	152	167	636	958	1472	1462	2713	716	250	2538	(3270)	(3179)	(5932)	(10596)
APPROPRIATIONS														
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	-	200	500	-	880	880	-	-	741	(3)	-	-	-
(c) Dividend distribution tax	-	-	26	64	-	123	150	-	-	126	-	-	-	-
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Catastrophe Reserve	12	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance of profit/loss B/f from last year	-	141	243	654	1048	2520	2979	4662	5379	5629	7300	4033	(809)	(6741)
Balance C/f to Balance Sheet	141	307	654	1048	2520	2979	4662	5379	5629	7300	4033	854	(6741)	(17337)

Note: Figures in brackets indicate negative values

TABLE 65: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	RAHEJA QBE			RELIANCE											
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)															
(a) Fire Insurance	(171)	(315)	(106)	(367)	(96)	932	600	734	793	3577	2444	1810	1898	1559	580
(b) Marine Insurance	(15)	(50)	(13)	(48)	(48)	(130)	37	(83)	(397)	(220)	(580)	(1135)	(2)	222	(27)
(c) Miscellaneous Insurance	(1380)	(1410)	(769)	(53)	(437)	(723)	(605)	(637)	694	(4697)	(22472)	(10539)	(14519)	(37046)	(39001)
INCOME FROM INVESTMENTS															
(a) Interest, Dividend & Rent - Gross	992	1173	1461	469	1348	958	870	789	918	1070	2443	3960	3955	4819	5545
(b) Profit on sale of investments	10	(110)	34	39	336	540	199	142	118	428	1305	910	1058	1382	768
Less: Loss on sale of investments	-	-	-	(330)	(2)	(2)	(16)	(25)	-	-	(104)	(36)	(165)	(875)	(31)
Other Income	-	-	-	2	18	2	2	(8)	(20)	86	711	51	135	412	194
TOTAL (A)	(564)	(711)	607	88	775	1594	1085	912	2108	244	(16253)	(4978)	(7640)	(29527)	(31972)
Provisions (Other than taxation)	-	-	-	5	-	21	-	111	-	-	-	-	-	-	-
(a) For diminution in the value of investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	(1376)	(1404)	(2117)
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	(39)	(45)	(71)
OTHER EXPENSES															
(a) Expenses other than those related to Insurance Business	-	16	30	-	-	-	-	42	21	(20)	(31)	(39)	(39)	(45)	(71)
(b) Bad debts written off	-	-	-	37	37	37	37	37	-	-	-	-	-	-	-
(c) Others - preliminary & pre-operative, amortizations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	-	16	30	43	37	58	37	191	21	(20)	(31)	(39)	(1415)	(1449)	(2188)
Profit Before Tax	(564)	(727)	577	45	738	1536	1048	721	2108	224	(16284)	(5017)	(9055)	(30976)	(34160)
Add/(Less): Prior Period Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add/(Less): Provision for Taxation/Deferred Tax	-	-	3	-	61	101	149	138	671	61	271	(215)	4012	(184)	(160)
Profit After Tax	(564)	(727)	580	45	678	1435	899	583	1437	163	(16555)	(5232)	(5043)	(31160)	(34320)
APPROPRIATIONS															
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks	-	-	-	-	(13)	-	-	-	-	-	-	-	-	-	-
(e) Catastrophe Reserve	(920)	(1499)	(2226)	-	45	724	2159	3057	3641	5078	5240	(11315)	(16547)	(21589)	(52749)
Balance of profit/loss B/f from last year	(1484)	(2226)	(1646)	45	735	2159	3057	3641	5078	5240	(11315)	(16547)	(21589)	(52749)	(87069)
Balance C/f to Balance Sheet															

Note: Figures in brackets indicate negative values.

TABLE 65: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	ROYAL SUNDARAM										SBI		SHRIRAM			
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)																
(a) Fire Insurance	(4)	(493)	609	923	742	1153	1881	638	533	748	659	659	(47)	4	197	107
(b) Marine Insurance	-	(151)	(151)	59	(6)	(224)	194	44	(181)	70	157	668	(5)	(0)	5	(38)
(c) Miscellaneous Insurance	(1471)	(2654)	(2124)	(996)	(710)	(604)	(335)	(1465)	(1288)	267	(4536)	(4503)	(925)	1925	1001	7764
INCOME FROM INVESTMENTS																
(a) Interest, Dividend & Rent - Gross	395	785	748	532	530	668	963	1255	1708	1888	2179	3023	511	516	582	1404
(b) Profit on sale of investments	2	82	430	296	38	35	29	50	201	411	54	30	165	-	-	-
Less: Loss on sale of investments	-	-	-	-	(48)	(1)	-	-	-	-	6	135	13	26	31	19
Other Income	-	3	-	3	3	2	1	6	32	20	6	135	1	14	24	-
TOTAL (A)	(1077)	(2428)	(489)	817	550	1030	2733	529	1004	3405	(1483)	11	(452)	2485	1841	9255
Provisions (Other than taxation)																
(a) For diminution in the value of investments																
(b) For doubtful debts																
(c) Others																
OTHER EXPENSES																
(a) Expenses other than those related to Insurance Business	10	10	-	5	5	15	7	31	28	5	5	56	-	11	15	24
(b) Bad debts written off	-	15	10	10	10	-	8	21	3	-	-	13	12	73	-	-
(c) Others -preliminary & pre-operative, amortizations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	10	25	10	15	15	15	15	52	31	5	5	56	13	12	15	24
Profit Before Tax	(1088)	(2453)	(499)	801	535	1015	2718	477	973	3401	(1488)	(46)	(2682)	2474	1826	9231
Add/(Less): Prior Period Adjustment/Account																
Add/Less: Provision for Taxation/Deferred Tax	-	-	-	-	34	151	600	6	(407)	(304)	(526)	68	11	(887)	(571)	(3079)
Profit After Tax	(1088)	(2453)	(499)	801	501	863	2119	471	566	3097	(2014)	22	(2682)	1587	1255	6153
APPROPRIATIONS																
(a) Interim dividends paid during the year																
(b) Proposed final dividend																
(c) Dividend distribution tax																
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks																
(e) Catastrophe Reserve																
Balance of profit/loss Bf from last year	-	(1088)	(3540)	(4040)	(3239)	(2738)	(1875)	244	715	1282	4379	2365	(1099)	(390)	1197	2452
Balance C/f to Balance Sheet	(1088)	(3540)	(4039)	(3238)	(2738)	(1875)	244	715	1282	4379	2365	2387	(3781)	1197	2452	8605

Note: Figures in brackets indicate negative values

TABLE 65: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	TATA AIG										UNIVERSAL SOMPO							
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2007-08	2008-09	2009-10	2010-11	2011-12	
OPERATING PROFIT/(LOSS)																		
(a) Fire Insurance	(102)	124	1018	1963	1793	2808	2249	2499	2280	2184	2368	2764	(766)	(1198)	(1452)	(763)	(695)	
(b) Marine Insurance	(73)	(386)	(641)	(206)	(86)	(367)	(485)	(673)	(1878)	(703)	(1839)	(1548)	-	(69)	(221)	(454)	(77)	
(c) Miscellaneous Insurance	(365)	(3422)	(2295)	(1615)	307	(632)	(239)	(1079)	(1228)	(2997)	(5381)	(8857)	(2)	(1752)	(4989)	(4944)	(8814)	
INCOME FROM INVESTMENTS																		
(a) Interest, Dividend & Rent - Gross	234	1219	870	832	892	1149	1526	1874	2179	2223	2318	3151	881	1651	1288	1020	1090	
(b) Profit on sale of investments	8	-	27	-	2	255	260	14	93	611	659	298	-	-	130	211	60	
Less: Loss on sale of investments	-	-	-	-	-	(3)	(197)	(47)	13	(177)	(165)	(272)	-	-	-	(144)	(169)	
Other Income	-	7	61	120	47	73	23	48	85	40	57	792	(5)	(42)	(100)	30	21	
TOTAL (A)	(298)	(2457)	(959)	1093	2955	3283	3137	2635	1542	1180	(2033)	(3673)	107	(1411)	(5345)	(5044)	(8585)	
Provisions (Other than taxation)																		
(a) For diminution in the value of investments	-	-	-	-	-	239	43	-	512	1	65	132	-	-	-	-	-	
(b) For doubtful debts	-	-	-	-	-	-	(209)	(73)	-	-	-	-	-	-	-	-	-	
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OTHER EXPENSES																		
(a) Expenses other than those related to Insurance Business	-	-	140	140	140	(358)	(2)	(2)	(5)	0	(2)	698	141	0	0	0	2	
(b) Bad debts written off	-	-	-	-	-	-	-	18	86	-	9	3	-	-	-	-	-	
(c) Others - preliminary & pre-operative, amortizations	44	301	191	228	374	-	-	-	-	-	-	-	5	8	8	8	15	
TOTAL (B)	44	301	332	368	514	597	(168)	(57)	593	2	72	833	146	8	8	8	17	
Profit Before Tax	(342)	(2758)	(1291)	725	2440	2687	3305	2692	950	1178	(2105)	(4505)	(38)	(1419)	(5353)	(5051)	(8602)	
Add/(Less): Prior Period Adjustment Account	-	-	-	-	-	-	-	-	-	(700)	-	-	-	-	-	-	-	
Add/(Less): Provision for Taxation/Deferred Tax	-	-	-	(804)	1216	1326	1148	1075	(526)	191	1647	1647	(9)	(20)	146	(73)	736	
Profit After Tax	(342)	(2758)	(1291)	1529	1224	1360	2157	1617	424	670	(458)	(2859)	(30)	(1439)	(5207)	(5125)	(7866)	
APPROPRIATIONS																		
(a) Interim dividends paid during the year									1512									
(b) Proposed final dividend																		
(c) Dividend distribution tax																		
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks																		
(e) Catastrophe Reserve																		
Balance of profit/loss Bf from last year	-	(342)	(3100)	(4391)	(2862)	(1638)	(277)	1880	3497	2409	3079	2620	-	(30)	(1469)	(6676)	(11800)	
Balance C/f to Balance Sheet	(342)	(3100)	(4391)	(2862)	(1638)	(277)	1880	3497	2409	3079	2620	(238)	(30)	(1469)	(6676)	(11800)	(19666)	

Note: Figures in brackets indicate negative values

TABLE 66: PRIVATE SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Concl.d.)

PARTICULARS	TOTAL											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance	(554)	(340)	3941	11121	16195	18723	28663	16622	4746	4849	(1392)	(2949)
(b) Marine Insurance	(74)	(675)	(1337)	(1671)	(2318)	(4419)	(7739)	(6457)	(11404)	(2628)	(5298)	(4711)
(c) Miscellaneous Insurance	(1926)	(11216)	(7965)	(8531)	(3169)	(2245)	(4744)	(19565)	(27440)	(42625)	(120254)	(144181)
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent - Gross	1465	5755	5700	6020	6166	7675	12906	20504	27812	29184	40821	48777
(b) Profit on sale of investments	49	820	2330	2205	2253	2909	3089	5119	8836	11710	7544	4056
Less: Loss on sale of investments	-	(336)	(28)	(21)	(233)	(315)	(336)	(374)	(1688)	(1307)	(1573)	(338)
Other Income	-	13	86	165	27	508	298	1021	782	1219	1656	2387
TOTAL (A)	(1040)	(5981)	2727	9288	18922	22836	32137	16869	1644	407	(79980)	(96958)
Provisions (Other than taxation)												
(a) For diminution in the value of investments	5	-	21	-	111	-	-	475	4412	50	-	-
(b) For doubtful debts	-	-	-	-	-	239	43	36	681	339	2801	2921
(c) Others	-	-	-	-	-	-	(209)	(73)	-	(1376)	(1404)	(2117)
OTHER EXPENSES												
(a) Expenses other than those related to Insurance Business	130	345	277	298	343	494	643	805	1037	432	634	1348
(b) Bad debts written off	-	-	-	-	-	-	-	18	86	-	259	13
(c) Others -preliminary & pre-operative, amortizations	88	413	559	428	457	18	8	25	259	852	831	443
TOTAL (B)	224	759	857	726	911	751	485	1287	6476	298	3122	2608
Profit Before Tax	(1263)	(6740)	1871	8562	18011	22085	31653	15520	(4910)	(2720)	(85999)	(103941)
Add/(Less): Prior Period Adjustment Account	-	-	-	-	-	-	-	-	-	(700)	-	-
Add/(less): Provision for Taxation	95	(562)	1240	1861	5819	6646	8864	11136	(5216)	(5436)	256	(8078)
Profit After Tax	(1358)	(6177)	630	6701	12192	15438	22789	4384	(10126)	(8856)	(85743)	(112019)
APPROPRIATIONS												
(a) Interim dividends paid during the year	-	-	-	1761	-	2325	4384	5912	-	6452	5659	-
(b) Proposed final dividend	-	-	200	500	2200	880	880	-	-	741	-	-
(c) Dividend distribution tax	-	-	26	290	288	450	764	1005	-	1223	937	-
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks	-	(34)	-	-	-	-	342	863	2073	1079	1613	(955)
(e) Catastrophe Reserve	12	-	-	-	-	-	-	-	-	-	-	-
Balance of profit/loss B/f from last year	-	(1371)	(7562)	(7159)	(3009)	6695	18479	34772	30024	16905	(3355)	(96185)
Balance C/f to Balance Sheet	(1370)	(7488)	(7157)	(3009)	6695	18478	35424	31376	17825	(1447)	(96185)	(209159)

Note: Figures in brackets indicate negative values

TABLE 66: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET
(As on 31st March)

(₹ Lakh)

Particulars	BAJAJ ALLIANZ										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS											
Share Capital	10928	10946	10964	10982	11005	11013	11023	11023	11023	11023	11023
Reserves & Surplus		1	2170	6879	15702	29328	46709	56224	68307	72634	85000
Share Application Money											
Fair Value Change Account		(33)	670	380	967	816	(253)		(51)	(97)	(150)
Borrowings											
Others											
Deferred Tax Liability											
TOTAL	10928	10915	13804	18242	27674	41157	57478	67247	79279	83561	95873
APPLICATION OF FUNDS											
Investments	16682	22357	34863	58355	75802	130041	186323	219375	253146	330949	386569
Loans											
Fixed Assets	1186	1705	2892	3069	3530	4778	10075	12854	15336	15607	20808
Deferred Tax Asset	1178	583	477	842	536	1001	1652	1521	3785	4175	3760
CURRENT ASSETS											
Cash and Bank Balances	2334	3217	4215	7313	9810	22404	22646	28490	29649	66559	89266
Advances and Other Assets	1854	1619	3492	4177	16651	11383	30237	54463	71323	27366	37496
Sub-Total (A)	4188	4836	7707	11490	26461	33787	52884	82953	100972	93925	126763
CURRENT LIABILITIES											
Provisions	5089	8378	16467	28300	40811	70169	101047	144953	180080	231041	290842
Sub-Total (B)	13267	18567	32135	55515	78655	128449	193455	249456	293959	361096	442027
NET CURRENT ASSETS (C) = (A - B)	(9079)	(13730)	(24428)	(44025)	(52194)	(94662)	(140572)	(166503)	(192987)	(267171)	(315265)
Misc. Expenditure											
(to the extent not written off or adjusted)											
Profit & Loss Account (Debit Balance)	961										
TOTAL	10928	10915	13804	18242	27674	41157	57478	67247	79279	83561	95873

Note: Figures in brackets indicate negative values

TABLE 66: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET
(As on 31st March)

(₹ Lakh)

PARTICULARS	BHARTIAXA					CHOLAMANDALAM									
	2009	2010	2011	2012		2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS															
Share Capital	16258	20000	42227	70349		10500	14196	14196	14196	14196	14196	14196	26696	26696	28365
Reserves & Surplus	2742	5891	13665	15347				1		(77)	401	1100	1336	0	4292
Share Application Money		7500	0								(252)	(617)	(99)	(40)	(87)
Fair Value Change Account	11	17	2	1							226	171	112	47	
Borrowings															
Others												73			
Deferred Tax Liability															
TOTAL	19011	33408	55895	85697	10500	14196	14197	14196	14196	14119	14571	14924	28045	26703	32569
APPLICATION OF FUNDS															
Investments	11600	27538	61051	107587		10888	17081	19818	21598	25435	32999	36476	57215	96610	125730
Loans															
Fixed Assets	2825	3178	3466	3192		588	705	896	802	1148	2298	2811	1403	2892	3591
Deferred Tax Asset											108	0	34	0	383
CURRENT ASSETS															
Cash and Bank Balances	566	2844	2121	6271		333	892	951	1330	3062	1481	727	1671	698	3955
Advances and Other Assets	1594	3056	7335	13705		331	1032	1491	2210	3963	7724	13650	14807	16590	17311
Sub-Total (A)	2160	5900	9456	19976	664	1924	2442	3540	3540	7025	9205	14377	16479	17288	21266
CURRENT LIABILITIES															
Provisions	3085	12565	32120	57430		1599	3640	5565	7485	10356	13160	17218	19890	53861	68801
	1616	12001	24351	39969		351	2799	4653	5830	9456	16880	21523	27196	37183	49600
Sub-Total (B)	4701	24566	56471	97399	1950	6440	10218	13315	13315	19812	30040	38740	47086	91044	118401
NET CURRENT ASSETS (C) = (A - B)	(2541)	(18666)	(47014)	(77423)	(1286)	(4516)	(7776)	(9775)	(9775)	(12787)	(20835)	(24363)	(30607)	(73757)	(97135)
Misc. Expenditure															
(to the extent not written off or adjusted)															
Profit & Loss Account (Debit Balance)	7127	21358	38392	52342		311	926	1259	1571	323				957	
TOTAL	19011	33408	55895	85697	10500	14196	14197	14196	14196	14119	14571	14924	28045	26703	32569

Note: Figures in brackets indicate negative values

TABLE 66: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

PARTICULARS	FUTURE GENERALI						HDFC ERGO								
	2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012			
SOURCES OF FUNDS															
Share Capital	5	15000	19025	28000	47500	52000									
Reserves & Surplus			759	1500	2250	9500									
Share Application Money		3	23	3	(2)	(26)									
Fair Value Change Account							1	2	0	6	29	1			
Borrowings							25	15	30	204	202	120			
Others	600									61	70	31			
Deferred Tax Liability															
TOTAL	605	15003	19807	29503	49748	61474	10048	11956	11986	12706	15231	20121	41574	62800	77504
APPLICATION OF FUNDS															
Investments		11082	13514	25994	59585	90920	9372	15386	17696	17814	22130	27291	62368	122361	188776
Loans															
Fixed Assets	208	841	2187	2994	2152	1597	512	892	966	1458	1142	1697	2468	8327	9971
Deferred Tax Asset															
CURRENT ASSETS															
Cash and Bank Balances	286	1480	2148	953	2048	4882	152	859	940	2310	1399	5141	6709	10325	19681
Advances and Other Assets	287	1098	7215	13087	19473	41654	318	969	1590	2620	3377	8049	18209	11876	19661
Sub-Total (A)	573	2578	9363	14040	21521	46537	470	1828	2529	4929	4776	13190	24917	22200	39342
CURRENT LIABILITIES															
Provisions	399	946	7861	19531	40299	75866	603	3605	6021	7720	8964	19226	35929	64547	113919
		485	7862	13430	21599	35247	627	5625	6999	6821	8563	10114	28965	45899	70993
Sub-Total (B)	399	1431	15723	32961	61898	111113	1230	9230	13020	14541	17527	29341	64894	110446	184912
NET CURRENT ASSETS (C) = (A - B)	174	1147	(6360)	(18921)	(40377)	(64577)	(760)	(7402)	(10491)	(9612)	(12751)	(16151)	(39977)	(88246)	(145570)
Misc. Expenditure							292	228	163	35					
(to the extent not written off or adjusted)															
Profit & Loss Account (Debit Balance)	224	1933	10466	19436	28388	33534	633	2852	3651	3010	4710	7284	16715	20357	24327
TOTAL	605	15003	19807	29503	49748	61474	10048	11956	11986	12706	15231	20121	41574	62800	77504

Note: Figures in brackets indicate negative values

TABLE 66: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

PARTICULARS	ICICI LOMBARD											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS												
Share Capital	(71)	10944	10960	22000	22000	24500	33571	37736	40314	40363	40457	43658
Reserves & Surplus				593	2940	12792	45700	69860	119951	126949	112626	142015
Share Application Money										19	34023	19
Fair Value Change Account			4	332	665	4386	(1241)	(1787)	(7432)	11913	7293	4959
Borrowings												
Others							15000		2			
Deferred Tax Liability												
TOTAL	(71)	10944	10964	22925	25606	41678	93029	105809	152834	179244	194399	190651
APPLICATION OF FUNDS												
Investments		11290	21001	33287	46409	90646	171047	237376	303074	376057	466530	603362
Loans			250									
Fixed Assets	11	233	449	1066	3366	4730	8694	12531	15677	14334	38813	39960
Deferred Tax Asset			286	350	343	561	1232	2982	5967	4529	4729	2617
CURRENT ASSETS												
Cash and Bank Balances		1258	3267	6293	5001	10779	34790	13633	7305	5034	39001	42574
Advances and Other Assets	91	2819	2717	13697	21774	57193	79642	112897	216398	273247	273797	364003
Sub-Total (A)	91	4077	5984	19990	26774	67972	114432	126530	223703	278282	312798	406577
CURRENT LIABILITIES												
Provisions	301	4113	14858	22923	32776	83094	124701	173622	279845	367364	484155	701296
		1470	2746	8844	18511	39137	77674	99988	115741	126594	144315	200435
Sub-Total (B)	301	5584	17604	31768	51286	122231	202375	273610	395586	493958	628470	901732
NET CURRENT ASSETS (C) = (A - B)	(209)	(1507)	(11620)	(11778)	(24512)	(54258)	(87943)	(147080)	(171883)	(215676)	(315672)	(495155)
Misc. Expenditure												
(to the extent not written off or adjusted)												
Profit & Loss Account (Debit Balance)	127	929	598									39868
TOTAL	(71)	10944	10964	22925	25606	41678	93029	105809	152834	179244	194399	190651

Note: Figures in brackets indicate negative values

TABLE 66: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

Particulars	IFFCO TOKIO										L&T GENERAL			
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2011	2012
SOURCES OF FUNDS														
Share Capital	10000	10000	10000	10000	10000	22000	22000	22000	24700	24700	24700	26932	20000	32500
Reserves & Surplus	152	319	701	1060	2532	5990	7674	8390	21061	22732	19465	26553		
Share Application Money											1	3	2	10
Fair Value Change Account														
Borrowings														
Others			34	84										
Deferred Tax Liability			10735	11144	12532	27990	29674	30390	45761	47432	44166	53488	20002	32510
TOTAL	10152	10319	10735	11144	12532	27990	29674	30390	45761	47432	44166	53488	20002	32510
APPLICATION OF FUNDS														
Investments	4720	7549	11104	14170	19359	36305	47381	54297	70305	81482	123789	147700	7621	18531
Loans														
Fixed Assets	132	1142	1335	1288	1280	1608	1643	1458	1326	1516	2372	2698	7140	8264
Deferred Tax Asset					400	737	160	857	587	758	2472	3960		
CURRENT ASSETS														
Cash and Bank Balances	6138	6846	6251	8224	16083	27951	27956	37676	38544	47963	58535	89846	477	829
Advances and Other Assets	251	882	2819	3633	2880	9578	12466	23364	48764	53736	30290	40986	1184	3494
Sub-Total (A)	6388	7728	9070	11857	18964	37530	40422	61040	87308	101699	88826	130832	1660	4323
CURRENT LIABILITIES														
Provisions	1064	5138	6533	8279	14003	20677	29096	47746	68976	85507	109925	159271	2218	9386
	24	963	4242	7892	13468	27513	30836	39515	44789	52517	63368	72430	941	6559
Sub-Total (B)	1088	6101	10775	16171	27471	48190	59932	87261	113765	138024	173293	231701	3160	15945
NET CURRENT ASSETS (C) = (A - B)	5300	1628	(1705)	(4314)	(8507)	(10660)	(19510)	(26221)	(26457)	(36324)	(84467)	(100869)	(1499)	(11622)
Misc. Expenditure (to the extent not written off or adjusted)														
Profit & Loss Account (Debit Balance)													6741	17337
TOTAL	10152	10319	10735	11144	12532	27990	29674	30390	45761	47432	44166	53488	20002	32510

Note: Figures in brackets indicate negative values

TABLE 66: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

Particulars	RAHEJA QBE			RELIANCE											
	2010	2011	2012	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS															
Share Capital	20700	20700	20700	10200	10200	10200	10200	10200	10200	10307	10715	11308	11522	11667	12119
Reserves & Surplus				45	735	2158	3057	3641	5078	15633	49985	68398	89184	103239	147087
Share Application Money															
Fair Value Change Account	3	1	7						442	98	(982)	(6958)	(888)	29	(756)
Borrowings															
Others															
Deferred Tax Liability															
TOTAL	20703	20701	20707	10245	10935	12358	13257	13841	15719	26038	59718	72748	99818	114935	158450
APPLICATION OF FUNDS															
Investments	18186	18175	20013	9745	14966	18149	18210	17283	21934	63315	131073	136397	165666	213718	270213
Loans						1						3006	3006	3006	3006
Fixed Assets	354	213	181	143	162	163	236	283	341	2889	5832	6437	4751	3022	2512
Deferred Tax Asset			3		(3)		6		9	85	85	85	4097	3887	3727
CURRENT ASSETS															
Cash and Bank Balances	17	22	86	85	338	980	561	3025	1084	1815	7269	11424	8243	6722	6210
Advances and Other Assets	940	747	645	260	1286	2206	2677	1629	2108	5533	29776	55949	74275	23807	21687
Sub-Total (A)	957	770	731	345	1623	3186	3238	4654	3192	7348	37045	67373	82517	30529	27897
CURRENT LIABILITIES															
Provisions	233	449	919	137	5803	8090	6513	4872	6188	17839	57639	88098	110286	134441	175384
	59	233	949	1	123	1125	1952	3512	3568	29759	67994	69000	71523	57537	60592
Sub-Total (B)	292	682	1868	138	5926	9216	8465	8385	9756	47598	125632	157098	181809	191978	235976
NET CURRENT ASSETS (C) = (A - B)	665	88	(1137)	207	(4303)	(6030)	(5227)	(3731)	(6564)	(40251)	(86588)	(89725)	(99291)	(161449)	(208078)
Misc. Expenditure (to the extent not written off or adjusted)				150	112	75	37								
Profit & Loss Account (Debit Balance)	1499	2226	1646								11315	16547	21589	52749	87069
TOTAL	20703	20701	20707	10245	10938	12358	13257	13841	15719	26038	59718	72748	99818	114935	158450

Note: Figures in brackets indicate negative values

TABLE 66: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

Particulars	ROYAL SUNDARAM										SBI		SHRIRAM				
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2011	2010	2009	2011	2012
SOURCES OF FUNDS																	
Share Capital	10100	12969	12979	12990	13000	14000	14000	17000	21000	21000	25000	29000	15000	10500	10500	10500	12122
Reserves & Surplus							244	715	4379	4865	7287	50310	50310	1197	2452	8605	2678
Share Application Money																	
Fair Value Change Account						1	(96)	(286)	(63)	(26)	(166)	5					
Borrowings			94	60	26	3											
Others		85															
Deferred Tax Liability		13054	13074	13050	13026	14004	14244	17619	21996	25316	29839	36121	65310	11697	12952	23405	
TOTAL	10100	13054	13074	13050	13026	14004	14244	17619	21996	25316	29839	36121	65310	11697	12952	23405	
APPLICATION OF FUNDS																	
Investments	7618	10900	14495	20605	25825	36650	45570	55903	77754	90639	138271	184053	53754	25867	60815	94143	
Loans																	
Fixed Assets	759	886	1088	1129	1360	1307	1463	1914	1751	1662	1269	1249	7713	2135	2092	2288	
Deferred Tax Asset								830	1043	1041	516	584		529	772	955	
CURRENT ASSETS																	
Cash and Bank Balances	646	2027	3420	2224	2921	3348	6058	9229	3824	4050	4539	7014	7136	2473	19806	19971	
Advances and Other Assets	479	891	1468	1775	2545	3634	4827	10288	16083	27123	13557	13892	3049	2608	2533	137940	
Sub-Total (A)	1125	2919	4888	3999	5466	6982	10885	19518	19907	31174	18096	20905	10185	5081	22339	157911	
CURRENT LIABILITIES																	
Provisions	522	2814	5834	7911	11518	17206	22486	30637	40812	58106	78727	106675	8698	8587	48072	193573	
Sub-Total (B)	531	5191	11437	15921	22363	32809	43673	60546	78458	99200	128314	170670	10123	28425	73066	231891	
NET CURRENT ASSETS (C) = (A - B)	594	(272)	(6549)	(11923)	(16897)	(25827)	(32788)	(41028)	(58552)	(68026)	(110218)	(149765)	62	(17785)	(4563)	(73980)	
Misc. Expenditure (to the extent not written off or adjusted)	41																
Profit & Loss Account (Debit Balance)	1088	3540	4040	3239	2738	1875							3781	390			
TOTAL	10100	13054	13074	13050	13026	14004	14244	17619	21996	25316	29839	36121	65310	11697	12952	23405	

Note: Figures in brackets indicate negative values

TABLE 66: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

Particulars	TATA AIG										UNIVERSAL SOMPO							
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	
SOURCES OF FUNDS																		
Share Capital	12350	12350	12350	12350	12500	19500	22500	22500	30000	30000	36500	45000	15000	15000	15000	15000	15000	35000
Reserves & Surplus							1880	3497	3921	4591	4133	1274	8580	8580	8580	8580	8580	8580
Share Application Money																		
Fair Value Change Account				(2)	92	680	162	265	(448)	1107	(362)	(1349)			(6)	(193)		(151)
Borrowings						44												
Others																		
Deferred Tax Liability																		
TOTAL	12350	12350	12350	12348	12592	20225	24542	26263	33473	35698	40271	44925	23580	23580	23574	23387	43429	
APPLICATION OF FUNDS																		
Investments	10851	10327	16496	22073	30244	43204	52834	68192	71443	85597	136241	188687	11142	18264	25814	32964	40700	
Loans	15	13	11	34	12	1												
Fixed Assets	1268	2196	1845	1562	1911	2485	2953	2692	2755	2933	3285	2986	792	2157	2421	2347	1735	
Deferred Tax Asset				804			77	247	748	988	1189	2836	13	8	155	82	818	
CURRENT ASSETS																		
Cash and Bank Balances	526	1574	2450	3608	5315	3619	5281	3068	4666	6417	5323	10719	11138	3368	1709	1782	22728	
Advances and Other Assets	622	1369	2197	2862	4407	9938	11309	12588	29149	32096	22719	21390	1144	1859	6457	7688	11519	
Sub-Total (A)	1147	2943	4646	6470	9722	13557	16590	15656	33815	38514	28042	32109	12283	5227	8166	9469	34247	
CURRENT LIABILITIES																		
Provisions	1947	4422	8713	10486	16195	19735	24560	29210	43142	62063	83799	114475	662	1641	10453	20627	35696	
Sub-Total (B)	1952	6767	15438	21713	31052	39300	47911	60525	75287	92333	128486	181693	679	3546	19657	33276	53737	
NET CURRENT ASSETS (C) = (A - B)	(804)	(3824)	(10791)	(15244)	(21330)	(25743)	(31322)	(44868)	(41473)	(53820)	(100444)	(149584)	11604	1682	(11491)	(23807)	(19490)	
Misc. Expenditure (to the extent not written off or adjusted)	678	538	398	257	117													
Profit & Loss Account (Debit Balance)	342	3100	4391	2862	1638	277							30	1469	6676	11800	19666	
TOTAL	12350	12350	12350	12348	12592	20225	24542	26263	33473	35698	40271	44925	23580	23580	23574	23387	43429	

Note: Figures in brackets indicate negative values

TABLE 66: PRIVATE SECTOR NON-LIFE INSURERS: BALANCE SHEET (Conc'd.)
(As on 31st March)

(₹ Lakh)

PARTICULARS	ALL COMPANIES											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS												
Share Capital	42579	67392	87958	104639	104835	127875	140083	180170	233324	301004	395570	486068
Reserves & Surplus	197	1054	2861	6881	15992	39562	100459	188138	283260	333146	402369	521550
Share Application Money									759	9019	39973	12197
Fair Value Change Account			(28)	1002	1139	6477	(237)	(3074)	(15706)	11940	6647	2273
Borrowings			120	75	56	19	204	428	291	182	108	31
Others							15600	0	2			
Deferred Tax Liability		85	34	84			6	0	73			
TOTAL	42776	68531	90944	112680	122022	173932	256115	365662	502001	655291	844667	1022119
APPLICATION OF FUNDS												
Investments	32934	71713	123863	175674	234990	344821	553437	810518	998470	1295569	1922433	2529901
Loans	15	13	262	34	12	1			3006	3006	3006	3006
Fixed Assets	2314	5806	7684	9771	13132	15712	25232	39574	53820	55483	100709	107898
Deferred Tax Asset		1175	869	1632	1591	1843	2555	6774	10312	15916	17822	19644
CURRENT ASSETS												
Cash and Bank Balances	7395	14377	20070	26875	41549	59462	103961	109021	107433	117731	225095	330650
Advances and Other Assets	1702	9101	13675	30137	40492	103292	132029	232493	455997	590966	462010	749406
Sub-Total (A)	9097	23478	33745	57012	82041	162754	235990	341514	563430	708697	687104	1080056
CURRENT LIABILITIES												
Provisions	3971	27379	54608	79825	119250	201589	307327	463632	718829	970595	1392979	2117894
Sub-Total (B)	4009	42834	86216	141843	219310	359612	564690	850706	1170320	1510654	2051802	3007490
NET CURRENT ASSETS (C) = (A - B)	5088	(19356)	(52471)	(84831)	(137268)	(196858)	(328700)	(509192)	(606890)	(801957)	(1364698)	(1927434)
Misc. Expenditure (to the extent not written off or adjusted)	869	650	765	522	280	99	35					
Profit & Loss Account (Debit Balance)	1556	8530	9973	9878	9286	6933	3556	17987	43283	87273	165393	289105
TOTAL	42776	68530	90944	112680	122022	173932	256115	365662	502001	655291	844667	1022119

Note: Figures in brackets indicate negative values

TABLE 67: HEALTH INSURERS: POLICYHOLDERS ACCOUNT

(₹ Lakh)

Particulars	APOLLO MUNICH					MAX BUPA		
	2007-08	2008-09	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
Premiums earned (Net)	28	2164	6996	14874	30082	0	815	5092
Profit/Loss on sale/redemption of Investments								
Others								
Interest, Dividend & Rent - Gross	1	96	300	670	1480	0	114	418
TOTAL (A)	29	2260	7296	15544	31563	0	929	5510
Claims Incurred (Net)	25	2473	5974	9215	17509	0	406	2859
Commission	33	359	1056	1774	2813	0	139	550
Operating Expenses related to Insurance Business	3168	7238	9830	13326	17428	3855	12668	14940
Others - Amortizations, Write offs & Provisions								
Foreign Taxes								
TOTAL (B)	3226	10070	16860	24316	37751	3855	13213	18348
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(3197)	(7810)	(9564)	(8772)	(6188)	(3855)	(12284)	(12838)
APPROPRIATIONS								
Transfer to Shareholders' Account	(3197)	(7810)	(9564)	(8772)	(6188)	(3855)	(12284)	(12838)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(3197)	(7810)	(9564)	(8772)	(6188)	(3855)	(12284)	(12838)

Note: Figures in brackets indicate negative values.

TABLE 67: HEALTH INSURERS: POLICYHOLDERS ACCOUNT (Concl'd.)

(₹ Lakh)

Particulars	STAR HEALTH					
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	489	8823	30145	61043	83140	80851
Profit/Loss on sale/redemption of Investments			142			(42)
Others						
Interest, Dividend & Rent - Gross	20	172	442	717	1251	1257
TOTAL (A)	509	8995	30730	61760	84391	82066
Claims Incurred (Net)	150	6724	25847	53173	75814	77423
Commission	(303)	(814)	(1228)	(1267)	(883)	465
Operating Expenses related to Insurance Business	1798	3477	6270	9311	9077	20278
Others - Amortizations, Write offs & Provisions						
Foreign Taxes						
TOTAL (B)	1645	9387	30889	61217	84008	98166
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(1136)	(392)	(159)	543	383	(16101)
APPROPRIATIONS						
Transfer to Shareholders' Account	(1136)	(392)	(159)	543	383	(16101)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(1136)	(392)	(159)	543	383	(16101)

Note: Figures in brackets indicate negative values.

TABLE 68: HEALTH INSURERS: SHAREHOLDERS ACCOUNT

(₹ Lakh)

Particulars	APOLLO MUNICH					MAX BUPA		
	2007-08	2008-09	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)								
(a) Fire Insurance								
(b) Marine Insurance								
(c) Miscellaneous Insurance	(3197)	(7810)	(9564)	(8772)	(6188)	(3855)	(12284)	(12838)
	(3197)	(7810)	(9564)	(8772)	(6188)	(3855)	(12284)	(12838)
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent - Gross	414	469	539	621	1257	57	596	764
Amortisation of discount/premium		94	13	82	179	125	84	
(b) Profit on sale of investments		80	104	42	91			200
Less: loss on sale of investments				(18)	(2538)			
OTHER INCOME	1	1	2	169	52	13	9	(11)
TOTAL (A)	(2782)	(7166)	(8907)	(7844)	(4633)	(3660)	(11595)	(11887)
PROVISIONS (Other than taxation)								
(a) For diminution in the value of investments								
(b) For doubtful debts				18				
(c) Others								
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business	32	16	63	82	108			
(b) Bad debts written off								
(c) Others							30	
TOTAL (B)	32	16	63	99	108		30	
Profit Before Tax	(2815)	(7182)	(8970)	(7943)	(4741)	(3660)	(11625)	(11887)
Provision for Taxation	20	36	0	1	1	0	0	0
Profit after Tax	(2834)	(7218)	(8970)	(7944)	(4743)	(3660)	(11625)	(11887)
APPROPRIATIONS								
(a) Interim dividends paid during the year								
(b) Proposed final dividend								
(c) Dividend distribution tax								
(d) Transfer to any Reserves or Other Accounts								
Transfer to General Reserve								
Balance of Profit/Loss B/f from last year	(25)	(2859)	(10077)	(19047)	(26991)	(636)	(4296)	(15921)
Balance C/f to Balance Sheet	(2859)	(10077)	(19047)	(26991)	(31734)	(4296)	(15921)	(27807)

Note: Figures in brackets indicate negative values.

TABLE 68: HEALTH INSURERS: SHAREHOLDERS ACCOUNT (Concl.)

(₹ Lakh)

Particulars	STAR HEALTH						TOTAL	
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2010-11	2011-12
OPERATING PROFIT/(LOSS)								
(a) Fire Insurance								
(b) Marine Insurance								
(c) Miscellaneous Insurance	(1136)	(392)	(159)	543	383	(16101)	(20673)	(35127)
	(1136)	(392)	(159)	543	383	(16101)	(20673)	(35127)
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent - Gross	703	746	540	498	800	677	2216	2698
Amortisation of discount/premium		1	174				82	179
(b) Profit on sale of investments							126	291
Less: loss on sale of investments							(18)	(2561)
OTHER INCOME						(23)	178	41
TOTAL (A)	(433)	355	555	1041	1183	(15447)	(18256)	(31967)
PROVISIONS (Other than taxation)								
(a) For diminution in the value of investments								
(b) For doubtful debts							18	
(c) Others			2					
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business								
(b) Bad debts written off							82	108
(c) Others	6	39	26	19	16	(1)	45	(1)
TOTAL (B)	6	39	28	19	16	(1)	145	107
Profit Before Tax	(439)	316	527	1022	1167	(15445)	(18401)	(32073)
Provision for Taxation	(180)	188	404	496	428	(691)	429	(690)
Profit after Tax	(259)	128	124	526	739	(14754)	(18830)	(31383)
APPROPRIATIONS								
(a) Interim dividends paid during the year								
(b) Proposed final dividend								
(c) Dividend distribution tax								
(d) Transfer to any Reserves or Other Accounts			124	526	739		739	
Transfer to General Reserve								
Balance of Profit/Loss B/f from last year	(126)	(385)	(258)	(258)	(258)	(258)	(23600)	(43169)
Balance C/f to Balance Sheet	(385)	(258)	(258)	(258)	(258)	(15012)	(43169)	(74553)

Note: Figures in brackets indicate negative values.

TABLE 69: HEALTH INSURERS: BALANCE SHEET
(As on 31st March)

(₹ Lakh)

Particulars	APOLLO MUNICH					MAX BUPA			STAR HEALTH					
	2008	2009	2010	2011	2012	2010	2011	2012	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS														
Share Capital	10055	10737	12930	19620	25465	15100	27100	35200	10500	10860	10930	16433	20299	27877
Share Application Money		3491	374					3250				13867	10308	
Reserves & Surplus		5472	14696	17878	20632						124	650	6708	16305
Fair Value Change Account		(18)	2	23	4	7	10	6	1					
Deferred Tax Liability											232	329	691	691
Borrowings														
TOTAL	10055	19682	28001	37522	46101	15107	27110	38456	10501	10860	11285	31279	38007	44874
APPLICATION OF FUNDS														
Investments	3064	8111	13431	25209	32750	9260	12626	15330	7135	8652	8106	17452	23484	18493
Loans										500	500			
Fixed Assets	1205	1966	2068	1556	1388	1261	2132	2149	411	641	2122	3901	6166	6458
Deferred Tax Assets									188	76				
CURRENT ASSETS														
Cash & Bank Balance	3288	2474	1099	5435	10015	1150	668	3845	2788	3556	2755	17035	11516	4796
Advances and Other Assets	1066	1989	2545	3800	6207	1137	1447	1536	486	2029	11473	20733	30599	37146
Sub-Total (A)	4354	4463	3643	9235	16223	2288	2115	5380	3275	5585	14228	37768	42115	41942
CURRENT LIABILITIES														
Provisions	1179	2348	5044	12294	13046	1934	4088	6725	404	1212	4470	12697	10418	13984
	247	2587	5144	13176	22947	63	1597	5485	489	3639	9458	15805	23597	23738
Sub-Total (B)	1427	4935	10188	25470	35993	1997	5684	12210	893	4851	13928	28502	34016	37722
Net Current Assets (C)= (A-B)	2927	(472)	(6544)	(16235)	(19771)	291	(3569)	(6829)	2381	733	300	9266	8100	4220
Misc. Expenditure (to the extent not written off or adjusted)												403		
Profit & Loss Account (Debit Balance)	2859	10077	19047	26991	31734	4296	15921	27807	385	258	258	258	258	15012
TOTAL	10055	19682	28001	37522	46101	15107	27110	38456	10501	10860	11285	31279	38007	44183

Note: Figures in brackets indicate negative values.

**TABLE 70: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC):
POLICYHOLDERS ACCOUNT**

(₹ Lakh)

Particulars	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	58704	47613	54305	59444	54576	52527	57599	67486	76625
Profit/Loss on sale/redemption of Investments		1			1		175	346	146
Others	29	71	67	78	37	59	1464	601	500
Interest, Dividend & Rent - Gross		7066	9611	11454	13035	15684	11753	13662	18949
TOTAL (A)	58733	54751	63983	70976	67649	68270	70992	82096	96219
Claims Incurred (Net)	56956	40386	24964	18711	(1598)	35523	67518	75744	67961
Commission	(87)	(49)	(7)	(17)	(3408)	(2476)	(3157)	953	5792
Operating Expenses related to Insurance Business	4757	5628	11308	7396	10448	9437	10360	15148	12669
Other - Premium Deficiency							4820	4820	4686
Others - Amortizations, Write offs & Provisions									
Foreign Taxes									
TOTAL (B)	61625	45966	36265	26089	5442	42484	79540	85118	79525
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	(2893)	8785	27718	44887	62207	25786	(8548)	3023	16695
APPROPRIATIONS									
Transfer to Shareholders' Account	(2893)	8785	27718	44887	62207	25786	(8548)	3023	16695
Transfer to Catastrophe Reserve									
Transfer to Other Reserves									
TOTAL (C)	(2893)	8785	27718	44887	62207	25786	(8548)	3023	16695

Note: Figures in brackets indicate negative values.

TABLE 71: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC): SHAREHOLDERS ACCOUNT

(₹ Lakh)

Particulars	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)									
(a) Fire Insurance									
(b) Marine Insurance									
(c) Miscellaneous Insurance	(2893)	8785	27718	44887	62207	25786	(8548)	(3023)	16695
	(2893)	8785	27718	44887	62207	25786	(8548)	(3023)	16695
INCOME FROM INVESTMENTS									
(a) Interest, Dividend & Rent - Gross	11891	4343	6149	10161	14744	18166	15584	13667	16141
(b) Profit on sale of investments			0	0	1	0	233	346	124
Less: Loss on sale of investments	(1)								
OTHER INCOME	123	104	417	126	319	381	158	1063	131
TOTAL (A)	9121	13232	34285	55174	77271	44333	7426	12054	33091
PROVISIONS (Other than taxation)									
(a) For diminution in the value of investments									
(b) For doubtful debts	28	713	28		4	301	712	6	
(c) Others									
OTHER EXPENSES									
(a) Expenses other than those related to Insurance Business									
(b) Bad debts written off									
(c) Others					93	203	167	285	319
TOTAL (B)	28	713	28		96	504	879	291	319
Profit Before Tax	9093	12519	34257	55174	77175	43829	6548	11763	32772
Provision for Taxation	2523	4338	12294	18908	28861	15213	2756	3589	10188
Prior Period Adjustments	(286)	568	(100)	(704)	371	277	(1581)	(393)	63
Profit after Tax	6856	7614	22176	36970	47943	28339	5373	8566	22521
APPROPRIATIONS									
(a) Interim dividends paid during the year			1000	2500	9657	11583			2700
(b) Dividend distribution tax on Interim Dividends									438
(c) Proposed final dividend	1371	1523	3435	10000	8200	8100	1075	2610	2700
(d) Dividend distribution tax	176	199	482	1403	1394	1377	183	423	438
(e) Transfer to any Reserves or Other Accounts									
Transfer to General Reserve	5309	5892	17259	23067	28694	7279	4116	5534	16245
Balance of Profit/Loss B/f from last year	2	2	2	2	2	1	2	2	1
Balance C/f to Balance Sheet	2	2	2	2	1	2	2	1	1

Note: Figures in brackets indicate negative values.

**TABLE 72: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC):
BALANCE SHEET (As on 31st March)**

(₹ Lakh)

Particulars	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS									
Share Capital	50000	60000	70000	80000	90000	90000	90000	90000	90000
Reserves & Surplus	16696	22588	39847	62914	91342	98622	102738	108271	124516
Fair Value Change Account							3156	7951	2259
Borrowings					848	3133	27		
Deferred Tax Liability	131								
TOTAL	66827	82588	109847	142914	182190	191755	195921	206222	216775
APPLICATION OF FUNDS									
Investments	4672	4672	4672	22808	58621	106198	262046	316356	339043
Loans	1105	964	402	1487					
Fixed Assets	5648	5660	5616	12094	12470	13629	13568	14319	14705
CURRENT ASSETS									
Cash & Bank Balance	169677	201062	248671	260246	227726	200179	79228	87686	90245
Advances and Other Assets	12422	12302	10171	9212	12805	29997	37946	44383	50485
Sub-Total (A)	182099	213364	258842	269459	240531	230176	117174	132069	140730
CURRENT LIABILITIES									
Provisions	102245	114151	116470	116173	93290	121584	160672	208767	228781
	24451	28301	45121	48540	37706	39907	38257	48160	50958
Sub-Total (B)	126696	142452	161591	164713	130995	161491	198929	256927	279740
Net Current Assets (C)= (A-B)	55403	70912	97251	104745	109535	68685	(81755)	(124858)	(139010)
Deferred Tax Assets		381	1906	1780	46	219	2063	405	2036
Misc. Expenditure (to the extent not written off or adjusted)					1518	3024			
Profit & Loss Account (Debit Balance)									
TOTAL	66827	82588	109847	142914	182190	191755	195921	206222	216775

Note: Figures in brackets indicates negative value

**TABLE 73: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC):
POLICYHOLDERS ACCOUNT**

(₹ Lakh)

Particulars	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	18910	45537	55092	55876	63614	74261	102252	127592	132021
Profit/Loss on sale/redemption of Investments				4	56		107	152	0
Others									
Interest, Dividend & Rent - Gross	588	4771	4711	6661	9810	10555	11058	12848	15016
TOTAL (A)	19498	50309	59803	62541	73480	84816	113417	140592	147038
Claims Incurred (Net)	28251	27685	51873	55075	52954	52962	118919	95015	102575
Commission		(10)	(24)	(0)	(2194)	(894)	(4430)	13108	24615
Operating Expenses related to Insurance Business	541	845	1217	1023	1412	1588	2024	4480	4118
Others - Amortizations, Write offs & Provisions		57	169	211	259	269	207	2176	129
Foreign Taxes									
TOTAL (B)	28792	28576	53236	56309	52431	53926	116720	88564	82208
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	(9294)	21732	6567	6232	21049	30891	(3303)	52028	64830
APPROPRIATIONS									
Transfer to Shareholders' Account	(9294)	21732	6567	6232	21049	30891	(3303)	52028	64830
Transfer to Catastrophe Reserve									
Transfer to Other Reserves									
TOTAL (C)	(9294)	21732	6567	6232	21049	30891	(3303)	52028	64830

Note: Figures in the brackets indicate negative values.

* Data given for the period from 20.12.2002 to 31.03.2004.

**TABLE 74: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC):
SHAREHOLDERS ACCOUNT**

(₹ Lakh)

Particulars	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)									
(a) Fire Insurance									
(b) Marine Insurance									
(c) Miscellaneous Insurance	(9294)	21732	6567	6232	21049	30891	(3303)	52028	64830
	(9294)	21732	6567	6232	21049	30891	(3303)	52028	64830
INCOME FROM INVESTMENTS									
(a) Interest, Dividend & Rent - Gross	1070	749	2020	2849	3996	4935	6777	5199	9377
(b) Profit on sale of investments			150	2	23		66	61	0
Less: Loss on sale of investments									
OTHER INCOME		5	56	44	13	33	485	65	460
TOTAL (A)	(8224)	22486	8793	9127	25081	35859	4025	57353	74667
PROVISIONS (Other than taxation)									
(a) For diminution in the value of investments									
(b) For doubtful debts				19			36	136	
(c) Others	5	21	73	490	39	138	220	84	124
OTHER EXPENSES									
(a) Expenses other than those related to Insurance Business		3	91	4					
(b) Bad debts written off									
(c) Others	63	45	358	91	105	126	127	110	88
TOTAL (B)	68	69	522	604	144	264	383	59	212
Profit Before Tax	(8292)	22417	8271	8523	24936	35594	3642	57294	74454
Provision for Taxation		5571	3091	3625	8805	12333	302	19265	24242
Profit after Tax	(8292)	16846	5181	4898	16131	23261	3340	38030	50213
APPROPRIATIONS									
(a) Interim dividends paid during the year									
(b) Proposed final dividend					2000	2000		2000	2500
(c) Dividend distribution tax					340	340		324	406
(d) Transfer to any Reserves or Other Accounts		92							
Transfer to General Reserve		8462	5181	4898	13791	20921		35705	47307
Balance of Profit/Loss B/f from last year		(8292)							
Balance C/f to Balance Sheet	(8292)								

Note: Figures in brackets indicate negative values.

**TABLE: 75 AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC):
BALANCE SHEET (As on 31st March)**

(₹ Lakh)

Particulars	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS									
Share Capital	20000	19864	19909	20000	20000	20000	20000	20000	20000
Reserves & Surplus		8462	13642	18540	32317	53237	56578	92283	139590
Fair Value Change Account		73	167	243	337	18	618	382	379
Borrowings		2061							
TOTAL	20000	30459	33718	38783	52654	73255	77196	112665	159211
APPLICATION OF FUNDS									
Investments	9688	40666	61813	69308	87678	92334	144209	156484	200355
Loans	10	25	34	146	144	139	129	125	119
Fixed Assets	396	484	459	475	493	462	2944	2349	1977
Deferred Tax Assets					343	392	277	194	310
CURRENT ASSETS									
Cash & Bank Balance	81294	63808	81252	74537	72716	104786	93324	162946	122651
Advances and Other Assets	4496	6284	13882	15957	19882	18268	45840	49535	54444
Sub-Total (A)	85790	70093	95135	90494	92597	123055	139164	212481	177095
CURRENT LIABILITIES									
Provisions	18031	29948	28643	29642	39213	42788	65043	68224	76925
Sub-Total (B)	84366	80809	123723	121639	128601	143127	209527	258967	220646
Net Current Assets (C)= (A-B)	1424	(10717)	(28588)	(31145)	(36004)	(20072)	(70363)	(46486)	(43550)
Misc. Expenditure (to the extent not written off or adjusted)	189								
Profit & Loss Account (Debit Balance)	8292								
TOTAL	20000	30459	33718	38783	52654	73255	77196	112665	159211

Note: Figures in brackets indicate negative values

TABLE 76: GENERAL INSURANCE CORPORATION: POLICYHOLDERS ACCOUNT

PARTICULARS	(₹ Lakh)											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Premiums earned (Net)	203988	243846	318632	399178	437368	445884	526380	722896	780617	807643	954403	1131573
Profit/Loss on sale/redemption of Investments	9332	11513	12555	33349	28282	50067	54523	58721	31786	48792	43191	24461
Others	(313)	69	722	(925)	379	74	(98)	(72)	794	(82)	(2041)	1065
Interest, Dividend & Rent - Gross	42141	45420	45316	52820	56882	59661	68700	70255	82096	80778	90800	117530
TOTAL (A)	255128	300848	377225	484423	522912	555686	649505	851800	895294	937131	1086354	1274629
Claims Incurred (Net)	185183	229508	274440	289536	370280	457307	362271	601150	621714	685639	862578	1398641
Commission	49610	63633	90901	107164	120749	110293	167012	208965	174918	193025	192635	206663
Operating Expenses related to Insurance Business	2422	2513	2980	3383	4060	4533	4811	5697	6312	7146	7882	10589
Others - Amortizations, Write offs & Provisions												
Foreign Taxes												14147
TOTAL (B)	237215	295654	368321	400083	495089	572133	534094	815811	802943	885809	1063094	1630040
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	17913	5194	8904	84340	27823	(16448)	115410	35989	92351	51322	23260	(355411)
APPROPRIATIONS												
Transfer to Shareholders' Account	17913	5194	8904	84340	27823	(16448)	115410	35989	92351	51322	23260	(355411)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	17913	5194	8904	84340	27823	(16448)	115410	35989	92351	51322	23260	(355411)

Note: Figures in brackets indicate negative values.

TABLE 77 : GENERAL INSURANCE CORPORATION: SHAREHOLDERS ACCOUNT

PARTICULARS	(₹ Lakh)											
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance	11675	(137)	20236	45336	24144	14039	6047	(23031)	(3872)	32771	24694	240554
(b) Marine Insurance	16917	10776	4201	6665	(1803)	3940	(8132)	(19197)	(7078)	26312	17533	47007
(c) Miscellaneous Insurance	(10679)	(5445)	(15533)	32352	5670	(34470)	117405	77762	102368	(8246)	19370	70144
(d) Life Insurance			(12)	(188)	(188)	43	90	453	932	485	401	2294
INCOME FROM INVESTMENTS	17913	5194	8904	84340	27823	(16448)	115410	35989	92351	51322	23260	355411
(a) Interest, Dividend & Rent - Gross	29363	31310	29066	30139	36608	33868	34529	40614	46865	51201	59639	69374
(b) Profit on sale of investments	6503	7936	8053	19028	18202	28424	27403	33946	18145	30927	28369	14438
Less: Loss on sale of investments		(1)										
OTHER INCOME	923	1544	3585	1269	5595	458	5694	7113	27703	22007	17190	41404
TOTAL (A)	54702	45983	49608	134777	88228	46302	183036	117662	185065	155457	128458	230195
PROVISIONS (Other than taxation)												
(a) For diminution in the value of investments	2927	3308	7667	2348	1228	374	1793	657	977	1303	3192	1615
(b) For doubtful debts	3806	6940	6300	1170	3580	(4750)	(1339)	(945)	(131)	(1438)	3643	15070
(c) Others		43	1286	2329	3338	6384	3496	3389	2969	2544	2273	2021
OTHER EXPENSES	111											167
(a) Expenses other than those related insurance business							109	143	112	145	183	
(b) Loss on Exchange									0	23835	0	
(c) Bad debts written off							30	24	0	0	0	
(d) Others	257	22	66	1239	73			7664	(22)	0	13	0
(e) Interest on Service Tax									0	47	219	
TOTAL (B)	7101	10313	15319	7086	8220	2008	4089	10933	3906	26437	9523	18873
Profit before Tax	47601	35670	34289	127691	80008	44294	178947	106730	181159	129020	118935	249067
Provision for Taxation	5895	4453	6123	23927	60006	(15558)	25811	7451	40439	(48440)	15594	2192
Profit after Tax	41706	31217	28166	103764	20002	59852	153134	99278	140720	177461	103341	246875
Balance brought forward from last year										1	6	6
Profit Available for appropriation										177461	103347	246869
APPROPRIATIONS												
(a) Interim dividends paid during the year	4300	4300	4730	6450	6450	8600	30960	19780	27950	35260	20640	80
(b) Proposed final dividend	4386		606	826	905	1206	5262	3362	4750	5856	3428	
(c) Dividend distribution tax												
(d) Transfer to any Reserves or other Accounts												
(e) Transfer to General Reserve	36968	26915	22830	96480	12650	50050	116910	76140	108020	136339	79273	
(f) Balance of Profit/Loss B/f from last year	1	1	3	3	8	6	2	5	1	6	6	
(g) Balance c/f to Balance Sheet	1		3	8	6	2	5	1	1	6	6	246789

Note: Figures in brackets indicate negative values.

TABLE 78: GENERAL INSURANCE CORPORATION: BALANCE SHEET
(As on 31st March)

Particulars	(₹ Lakh)											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
SOURCES OF FUNDS												
Share Capital	21500	21500	21500	21500	21500	43000	43000	43000	43000	43000	43000	43000
Reserves & Surplus	244704	271622	295293	391778	404426	432913	549826	625377	735334	859657	939022	726051
Fair Value Change Account		153903	114968	415409	514414	1031161	982843	1428743	607474	1702846	1881771	1707279
Borrowings			601	529	402				191	0	0	
Deferred Tax Liability												
TOTAL	266204	447025	432361	829216	940742	1507074	1575668	2097120	1385999	2605503	2863793	2476330
APPLICATION OF FUNDS												
Investments	471893	713282	782716	1212696	1463026	2138083	2290511	2851378	2099471	3357393	3669248	3694609
Loans	83391	81589	79582	80045	80405	75323	74910	68017	71932	69515	59539	49919
Fixed Assets	2589	4111	4098	3794	4031	4276	4369	4102	4361	4465	4489	4940
Deferred Tax Assets					16989		6179	13944		7535	152	505
CURRENT ASSETS												
Cash & Bank Balance	121126	111080	151681	178791	149437	187645	180375	252759	313270	277311	475660	691437
Advances and Other Assets	98367	127822	151434	168788	258286	220088	296054	411083	512929	667994	763768	931681
Sub-Total (A)	219493	238902	303115	347579	407723	407732	476429	663842	826199	945305	1239428	1623118
CURRENT LIABILITIES												
Provisions	339468	394677	477497	510854	649893	872167	872919	1004706	1144044	1229704	1476642	2134473
	171694	196182	259653	304043	364550	263162	403811	499458	471921	549005	632421	762289
Sub-Total (B)	511162	590859	737150	814898	1014442	1135329	1276730	1504164	1615964	1778710	2109064	2896762
Net Current Assets (C) = (A-B)	(291669)	(351957)	(434035)	(467319)	(606719)	(727597)	(800301)	(840321)	(789765)	(833404)	(869636)	(1273644)
Misc. Expenditure (to the extent not written off or adjusted)												
Profit & Loss Account (Debit Balance)												
TOTAL	266204	447025	432361	829216	940742	1507074	1575668	2097120	1385999	2605503	2863793	2476330

Note: Figures in brackets indicate negative values.

TABLE 79: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	National			New India			Oriental			United			Apollo Munich		
	2010	2011	2012	2010	2011	2012	2010	2011	2012	2010	2011	2012	2010	2011	2012
	Andhra Pradesh	91	91	110	77	79	100	68	78	103	145	143	147	1	3
Arunachal Pradesh	1	1	1	1	1	1	0	2	2	1	1	1	0	0	0
Assam	34	34	36	23	23	29	26	30	33	49	49	48	0	0	0
Bihar	39	39	40	20	20	22	36	38	45	31	30	33	0	0	0
Chhattisgarh	13	13	12	11	11	11	14	20	20	14	14	14	0	0	0
Goa	8	8	8	5	5	5	4	4	5	8	8	8	0	0	0
Gujarat	55	52	58	64	64	84	67	73	79	79	74	88	1	1	4
Haryana	42	41	45	29	29	31	33	34	44	46	48	50	2	1	1
Himachal Pradesh	17	17	25	8	8	12	15	15	18	13	13	12	0	0	0
Jammu & Kashmir	14	14	17	11	11	12	14	14	17	13	13	15	0	0	0
Jharkhand	23	23	23	22	22	22	16	19	19	18	18	18	0	0	0
Karnataka	59	59	80	66	64	64	73	90	99	99	101	102	2	3	3
Kerala	51	51	54	58	58	69	56	67	70	97	96	97	2	2	2
Madhya Pradesh	52	52	53	39	39	47	43	50	51	53	54	55	0	0	2
Maharashtra	124	126	131	151	153	167	103	111	115	140	138	144	6	10	11
Manipur	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0
Meghalaya	2	2	2	3	3	3	3	3	3	5	5	5	0	0	0
Mizoram	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0
Nagaland	1	1	2	2	2	2	2	2	3	1	1	1	0	0	0
Orissa	37	40	46	35	35	38	30	35	34	30	31	33	1	1	1
Punjab	88	87	109	52	52	57	61	74	80	83	83	84	1	1	2
Rajasthan	73	68	67	34	34	40	57	61	60	90	88	86	1	1	2
Sikkim	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0
Tamil Nadu	94	96	101	95	95	121	71	96	110	186	190	194	3	5	5
Tripura	4	4	6	1	1	1	3	2	4	4	4	4	0	0	0
Uttar Pradesh	105	109	110	99	99	99	95	104	111	81	96	103	2	2	4
Uttarakhand	9	9	14	16	16	35	13	16	18	34	24	20	0	0	0
West Bengal	103	96	102	50	50	60	38	42	43	48	50	51	1	2	2
Andaman & Nicobar Island	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0
Chandigarh	11	14	13	12	12	12	7	8	8	9	7	9	1	1	1
Dadra & Nagar Haveli	0	0	0	1	1	1	0	0	0	0	0	1	0	0	0
Daman & Diu	0	0	0	0	0	1	2	2	1	0	0	0	0	0	0
Delhi	63	64	69	45	45	50	46	52	52	51	47	54	6	6	6
Lakshadweep	0	0	0	1	1	1	0	0	0	0	0	0	0	0	0
Puducherry	4	5	3	4	4	3	1	1	1	5	5	5	0	0	0
Total	1220	1219	1340	1039	1041	1204	1000	1146	1251	1437	1436	1486	30	39	49

TABLE 79: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	Bajaj Allianz			Bharti AXA			Cholamandalam			Future Generali			HDFC Ergo			ICICI Lombard			IFFCO Tokio		
	2010	2011	2012	2010	2011	2012	2010	2011	2012	2010	2011	2012	2010	2011	2012	2010	2011	2012	2010	2011	2012
Andhra Pradesh	22	20	21	4	4	4	5	5	4	4	4	6	6	31	31	27	3	3	3	3	3
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	3	2	3	1	1	1	1	1	1	1	1	1	1	3	3	3	0	0	0	0	0
Bihar	5	4	4	0	0	0	1	1	2	2	2	1	1	4	4	4	0	0	0	0	0
Chhattisgarh	4	4	4	1	2	1	1	1	1	1	1	1	1	7	7	7	1	1	1	1	1
Goa	4	3	4	1	1	1	1	1	1	0	0	1	1	2	2	2	1	1	1	1	1
Gujarat	27	18	22	3	3	3	9	9	6	10	9	5	5	26	25	25	7	8	8	8	8
Haryana	5	4	5	1	2	2	3	4	5	5	5	2	2	16	13	13	3	3	3	3	3
Himachal Pradesh	2	2	1	0	0	0	0	0	1	1	0	0	0	2	2	2	0	0	0	0	0
Jammu & Kashmir	2	2	2	0	0	0	0	0	1	1	1	1	1	2	2	2	0	0	0	0	0
Jharkhand	4	3	3	1	1	1	2	2	2	2	2	2	2	4	4	4	0	0	0	0	0
Karnataka	16	16	13	5	5	5	6	6	6	6	4	4	4	23	22	22	4	4	4	4	4
Kerala	9	8	9	1	1	1	7	7	6	6	4	8	8	16	15	15	1	1	1	1	1
Madhya Pradesh	6	7	5	2	2	2	3	4	4	4	3	3	3	19	17	17	3	3	3	3	3
Maharashtra	32	24	26	8	8	8	18	16	15	15	16	11	12	43	36	36	16	16	16	16	16
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	6	6	6	1	1	1	2	2	2	2	2	2	2	17	16	16	1	1	1	1	1
Punjab	13	8	9	3	3	3	4	3	4	4	4	4	4	19	16	16	1	1	1	1	1
Rajasthan	7	6	3	3	2	2	2	3	6	6	4	5	5	17	14	14	1	1	1	1	1
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0	0	0	0
Tamil Nadu	25	26	19	4	4	4	27	19	7	7	7	6	6	22	21	21	3	3	3	3	3
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0	0	0	0
Uttar Pradesh	10	9	8	3	4	4	6	6	11	11	6	5	7	36	30	30	3	3	3	3	3
Uttarakhand	1	1	1	1	1	1	1	1	0	0	1	1	1	7	6	6	0	0	0	0	0
West Bengal	14	14	13	2	2	2	3	3	4	4	5	2	2	20	16	16	3	3	3	3	3
Andaman & Nicobar Island	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	0	1	0	1	1	1	0	0	1	1	1	1	1	2	1	1	1	1	1	1	1
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	13	9	9	4	3	3	3	1	3	2	2	6	6	8	8	8	8	8	8	8	10
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	1	1	1	0	0	0	1	1	0	0	1	1	1	1	1	1	0	0	0	0	0
Total	232	199	192	50	51	50	106	96	91	94	84	78	80	350	315	311	60	66	60	66	66

TABLE 79: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	L&T General			Max Bupa			Raheja QBE			Reliance General			Royal Sundaram			SBI General		
	2010	2011	2012	2010	2011	2012	2010	2011	2012	2010	2011	2012	2010	2011	2012	2010	2011	2012
Andhra Pradesh	0	1	1	0	1	1	0	1	1	16	16	14	9	9	9	0	2	2
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	0	0	0	0	0	0	0	0	0	2	2	0	1	1	1	0	1	1
Bihar	0	0	0	0	0	0	0	0	0	1	1	1	0	1	1	0	0	1
Chhattisgarh	0	0	0	0	0	0	0	0	0	2	2	2	1	1	1	0	0	0
Goa	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	0	1	1
Gujarat	0	1	1	0	1	1	0	0	1	21	21	15	10	10	12	0	1	2
Haryana	0	0	0	0	0	0	0	0	0	7	7	3	1	1	1	0	0	0
Himachal Pradesh	0	0	0	0	0	0	0	0	0	1	1	2	0	0	0	0	0	0
Jammu & Kashmir	0	0	0	0	0	0	0	0	0	1	1	1	0	0	0	0	0	0
Jharkhand	0	0	0	0	0	0	0	0	0	4	4	4	1	1	1	0	0	1
Karnataka	0	1	1	0	1	1	0	0	1	15	15	13	7	9	9	0	1	1
Kerala	0	0	0	0	0	1	0	0	0	13	13	12	7	7	7	0	0	2
Madhya Pradesh	0	0	0	0	0	0	0	0	0	13	13	6	3	3	3	0	1	2
Maharashtra	0	2	4	0	2	2	1	1	2	33	33	19	8	8	10	0	2	3
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	0	1	1	0	0	0	0	0	0	3	3	2	2	2	3	0	1	1
Punjab	0	0	0	0	1	1	0	0	0	8	7	8	0	0	1	0	0	0
Rajasthan	0	0	0	0	1	1	0	0	0	9	9	4	1	1	1	0	1	1
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	0	2	2	0	1	1	0	0	1	15	15	11	17	17	19	0	2	2
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Uttar Pradesh	0	0	0	0	0	0	0	0	0	20	17	11	3	3	4	0	1	1
Uttarakhand	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	1
West Bengal	0	1	1	0	1	1	0	0	0	11	11	9	4	5	5	0	1	1
Andaman & Nicobar Island	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	0	1	1
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	0	1	1	0	2	2	0	0	1	15	15	11	2	2	2	0	1	1
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	0	0	0
Total	0	10	12	0	11	12	1	2	7	212	212	151	80	84	94	0	17	25

TABLE 79: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Concl'd.)
(As on 31st March)

States/Union Territory	Shriram General			Star Health			Tata AIG			Universal Sampo			AIC			ECGC			Total		
	2010	2011	2012	2010	2011	2012	2010	2011	2012	2010	2011	2012	2010	2011	2012	2010	2011	2012	2010	2011	2012
Andhra Pradesh	6	7	10	29	29	21	2	2	2	3	3	5	1	1	1	3	3	3	526	542	603
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	5	5
Assam	0	0	0	1	2	2	1	1	1	0	1	1	1	1	1	1	0	0	149	154	163
Bihar	0	0	0	1	1	1	0	0	0	1	1	1	1	1	1	0	0	0	143	144	158
Chhattisgarh	0	0	1	2	4	3	1	1	1	1	1	1	1	1	1	0	0	0	76	85	83
Goa	0	0	1	0	0	0	1	1	1	0	0	0	0	0	0	0	0	0	39	39	41
Gujarat	3	3	4	2	8	10	4	6	6	3	3	5	0	1	2	4	4	4	396	401	456
Haryana	5	5	5	4	5	8	1	1	1	0	2	4	0	0	0	2	2	2	207	209	229
Himachal Pradesh	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	60	61	74
Jammu & Kashmir	0	0	1	1	2	1	0	0	0	0	0	2	0	0	0	1	1	1	61	64	74
Jharkhand	0	0	1	1	4	4	2	2	2	0	2	2	1	1	1	0	0	0	103	110	112
Karnataka	1	1	1	20	22	22	2	3	3	2	3	7	1	1	2	4	3	3	413	438	469
Kerala	1	1	3	15	29	23	1	2	2	1	1	1	1	1	1	1	1	1	352	375	389
Machya Pradesh	2	3	3	10	14	13	1	1	1	2	2	4	1	1	1	1	1	1	260	274	279
Maharashtra	5	8	10	23	30	24	12	13	13	8	10	14	1	1	2	11	10	769	784	811	
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4	4
Meghalaya	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	15	15	14
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4	4
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	6	8
Orissa	0	0	0	4	11	4	1	1	1	2	2	3	1	1	1	1	1	1	178	195	199
Punjab	3	3	3	3	5	8	2	2	2	1	2	2	1	0	0	2	2	2	353	359	400
Rajasthan	7	9	13	6	11	9	1	2	2	2	3	6	1	1	1	2	2	2	325	329	327
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	5
Tamil Nadu	6	6	8	57	65	49	4	4	4	3	4	4	1	1	2	10	9	9	656	693	722
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	12	17
Uttar Pradesh	8	11	17	6	10	12	3	4	4	2	4	11	1	1	1	5	5	5	504	534	557
Uttarakhand	1	2	2	0	3	4	1	1	1	2	2	2	1	1	1	0	0	0	88	88	110
West Bengal	1	2	2	13	26	11	3	3	2	2	4	6	1	1	1	3	2	2	326	341	343
Andaman & Nicobar Island	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	3
Chandigarh	1	1	1	2	2	3	1	1	1	1	1	1	1	1	1	1	1	1	54	58	59
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	2
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	2
Delhi	5	5	5	11	12	7	3	2	2	3	2	2	1	1	1	5	4	4	301	300	306
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1
Puducherry	0	0	0	2	2	1	0	1	1	0	0	0	0	0	0	0	0	0	21	24	21
Total	55	68	92	215	299	241	47	54	53	39	54	84	18	18	22	57	51	51	6417	6660	7050

TABLE 80: STATE-WISE NUMBER OF REGISTERED BROKERS

State	(As on 31 st March)										
	2004	2005	2006	2007	2008	2009	2010	2011	2012		
Maharashtra	51	63	68	76	88	95	98	98	107		
Delhi	31	44	51	56	56	59	59	63	66		
West Bengal	11	14	17	22	24	27	27	28	30		
Tamil Nadu	11	14	17	20	24	27	27	28	29		
Andhra Pradesh	12	14	15	19	19	19	19	18	19		
Uttar Pradesh	6	8	8	15	16	15	16	18	20		
Gujarat	6	8	10	10	11	11	12	13	13		
Karnataka	7	7	10	10	11	11	12	12	13		
Punjab	7	9	11	11	12	12	12	11	11		
Kerala	3	3	3	6	6	6	7	8	10		
Rajasthan	3	5	5	5	5	5	5	5	6		
Chandigarh	3	3	4	5	5	5	5	4	4		
Madhya Pradesh	3	3	3	3	3	3	3	3	3		
Haryana	0	0	0	0	1	1	1	2	2		
Total	154	195	222	258	281	296	303	311	333		

TABLE 81: TPA - NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS

Sl. No.	Name of the TPA	NUMBER OF CLAIMS RECEIVED DURING THE FINANCIAL YEAR									
		2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	
1	Alankit Health Care	411	5687	12413	11552	17961	55308	85987	104332	50379	
2	Anmol Medicare	-	-	-	-	18	4186	13036	6615	14864	
3	Anyuta Medinet Healthcare	-	42	24	23	-	49	76	82	1422	
4	Bhaichand Amoluk	23	3032	12917	13245	-	-	-	82	-	
5	Dedicated Healthcare Services	-	-	-	597	29356	-	157109	139255	151290	
6	Dawn Services	-	-	-	-	-	-	-	-	-	
7	E Meditek Services	4587	33438	59521	150102	217799	259635	319807	331278	365797	
8	East West Assist	-	55	55	86	2894	-	51110	49015	37352	
9	Family Health Plan	78055	122583	191526	431725	215396	94013	130104	163163	183288	
10	Focus Healthcare	78	9	-	-	-	338	1469	1741	2153	
11	Genins India	6157	17114	30215	104704	106543	81651	78476	82832	60489	
12	Good Healthplan	119	1749	5900	7069	14017	24886	36709	42461	49905	
13	Grand Healthcare Services	-	-	-	-	-	-	-	-	113	
14	Health India Services	-	-	-	-	80464	190859	234058	147458	65728	
15	Heritage Health	12542	51160	37180	31461	36684	65674	75440	98387	95360	
16	I Care Health Management	993	2215	-	-	-	-	5479	16541	18753	
17	MD India Healthcare Services	340	2980	18779	63067	108730	208331	405852	876693	715140	
18	Med Save Health Care	56652	54517	40509	64044	81740	327640	118426	105654	89206	
19	Medi Assist India	37067	66582	116655	157204	210089	327640	376000	411308	515064	
20	Medicare Services	28938	41255	63074	65358	64238	75250	74307	71530	61124	
21	Paramount Health Services	150338	230441	277225	351055	325176	185743	148527	182395	424829	
22	Parekh Health Management	553	1223	7987	10291	14305	35229	81989	93141	95968	
23	Park Mediclaim	37915	52863	1398	8805	17064	20671	9257	33773	45535	
24	Raksha	-	-	61535	88276	95451	250211	394606	159758	172084	
25	Rothshield Healthcare Services	-	-	-	-	-	20	529	1332	1041	
26	Safeway Services	-	-	-	4	209	8101	13856	10035	9926	
27	Spurthi Meditech Solutions	-	-	-	-	-	-	-	-	30	
28	Sri Gokulam Health Services	-	-	-	-	-	-	-	-	NA	
29	TTK Healthcare	59732	117597	175280	241994	289709	313948	305017	272223	288054	
30	Universal Medi-Aid Services	439	708	950	1513	1232	-	-	NA	NA	
31	Vipul Med Corp	-	1917	13752	38123	57784	109119	248790	240582	268367	
	TOTAL	474939	807114	1126895	1840298	1986859	2446713	3365940	3641584	3783261	

Note: Figures in the brackets indicates the ratio (in per cent) of claims settled to the total claims received.
Licence of the Universal Mediad Services Ltd. has been cancelled. The TPA has obtained a stay on the operation of the IRDA order. IRDA is contesting the case.
NA: Not Available.

TABLE 81: TPA - NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS (Contd.)

Sl. No.	Name of the TPA	NUMBER OF CLAIMS SETTLED WITHIN 1 MONTH									
		2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	
1	Alankit Health Care	379	4602	7376	8410	11559	24282	28099	93708	28234	
2	Anmol Medicare	-	-	--	-	4	2218	8926.00	3935	9321	
3	Anyuta Medinet Healthcare	-	42	24	23	-	49	76	76	1392	
4	Bhaichand Amoluk	22	941	6395	6439	-	-	-	-	-	
5	Dedicated Healthcare Services	-	-	-	490	21018	-	93376	92685	107184	
6	Dawn Services	-	-	--	-	-	-	-	-	-	
7	E Meditek Services	2671	28260	44955	145724	189659	227036	255866	267332	331372	
8	East West Assist	-	-	18	15	1693	-	29879	33870	31006	
9	Family Health Plan	40735	73014	44286	309977	147064	75907	52525	58588	92752	
10	Focus Healthcare	24	-	--	-	-	151	109	886	0	
11	Genins India	1964	7119	22657	68111	72316	63827	52605	70662	52750	
12	Good Healthplan	112	1528	5813	5145	12584	20598	10912	10790	23727	
13	Grand Healthcare Services	-	-	-	-	-	-	-	-	0	
14	Health India Services	1157	-	-	-	60393	129603	118807	125941	55275	
15	Heritage Health	-	18550	18088	14010	21329	27990	30427	53206	59986	
16	I Care Health Management	-	1772	--	-	-	-	3099	11525	12568	
17	MD India Healthcare Services	290	2487	14868	49098	93026	185144	373118	631694	722693	
18	Med Save Health Care	18332	32843	14838	33905	41777	80068	70909	70039	66861	
19	Medi Assist India	22150	48961	78384	88771	117984	202631	308818	344845	416816	
20	Medicare Services	12224	25713	36476	52923	43039	52004	49085	40577	42064	
21	Paramount Health Services	66916	109970	217914	302777	319173	167612	117013	144164	321788	
22	Parekh Health Management	394	930	7327	6324	9490	19769	47357	57680	54138	
23	Park Mediclaim	-	2	1234	6617	9595	8671	8164	9874	40895	
24	Raksha	35889	50814	50310	73692	76745	242082	325415	156455	160898	
25	Rothshield Healthcare Services	-	-	-	-	-	12	363	639	907	
26	Safeway Services	-	-	--	3	125	3782	9679	6631	5648	
27	Spurthi Meditech Solutions	-	-	-	-	-	-	-	-	25	
28	Sri Gokulam Health Services	-	-	-	-	-	-	-	-	NA	
29	TTK Healthcare	51268	103061	153515	217575	246766	262397	162303	225040	263857	
30	Universal Medi-Aid Services	296	194	568	1050	855	-	-	NA	NA	
31	Vipul Med Corp	-	991	5223	15736	17181	51379	191293	234819	250304	
	TOTAL	254823	511794	730269	1406815	1513375	1847163	2348147	2745661	3174382	

Note: Figures in the brackets indicates the ratio (in per cent) of claims settled to the total claims received.
Licence of the Universal Medi Aid Services Ltd. has been cancelled. The TPA has obtained a stay on the operation of the IRDA order. IRDA is contesting the case.
NA: Not Available.

TABLE 81: TPA - NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS (Contd.)

Sl. No.	Name of the TPA	NUMBER OF CLAIMS SETTLED BETWEEN 1 -3 MONTHS									
		2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	
1	Alankit Health Care	2	668	3982	2410	5813	22247	35661	15055	17930	
2	Anmol Medicare	-	-	-	-	4	581	3390	839	3667	
3	Anyuta Medinet Healthcare	-	-	-	-	-	-	-	3	0	
4	Bhaichand Amoluk	1	1373	4448	4571	-	-	-	-	-	
5	Dedicated Healthcare Services	-	-	-	7	2498	-	59626	32722	27281	
6	Dawn Services	-	-	-	-	-	-	-	-	-	
7	E Meditek Services	1647	3242	9616	139071	16220	18578	31984	19906	35827	
8	East West Assist	-	-	19	17	527	-	18454	9281	5485	
9	Family Health Plan	25832	40224	127365	64759	61129	17851	36166	46118	76701	
10	Focus Healthcare	34	9	-	-	-	-	604	290	1711	
11	Genins India	1069	5381	4912	19838	24145	12583	23332	7862	5970	
12	Good Healthplan	-	21	11	1394	6	2477	16518	16497	14534	
13	Grand Healthcare Services	-	-	-	-	-	-	-	-	0	
14	Health India Services	-	-	-	-	14710	39384	72889	26480	11067	
15	Heritage Health	4128	24614	14565	14508	11697	26030	36248	34725	33049	
16	I Care Health Management	-	178	-	-	-	-	744	1845	2179	
17	MD India Healthcare Services	17	185	451	1248	2356	6942	19692	141432	23772	
18	Med Save Health Care	14208	9061	15710	13587	25488	36950	36857	29233	21713	
19	Medi Assist India	11262	9947	24128	36300	57024	72555	18019	12313	45065	
20	Medicare Services	10263	5394	13662	8809	7332	7755	8137	10911	3785	
21	Paramount Health Services	45259	68632	41964	7272	8376	364	12546	11924	20137	
22	Parekh Health Management	141	279	660	3071	3592	11103	22366	27569	24403	
23	Park Mediclaim	-	-	10	121	5397	7042	201	11400	686	
24	Raksha	-	-	7093	10438	10806	8129	35412	972	8604	
25	Rothshield Healthcare Services	-	-	-	-	-	3	117	464	103	
26	Safeway Services	-	-	-	-	23	2280	2667	1061	3349	
27	Spurthi Meditech Solutions	-	-	-	-	-	-	-	-	3	
28	Sri Gokulam Health Services	-	-	-	-	-	-	-	-	NA	
29	TTK Healthcare	6869	12917	17927	23299	22607	29359	94294	38046	3065	
30	Universal Medi-Aid Services	114	292	228	310	295	-	-	NA	NA	
31	Vipul Med Corp	-	754	5015	16268	22785	37960	11484	20121	13529	
	TOTAL	120846	183171	291766	367298	302830	360173	597408	517069	404080	

Note: Figures in the brackets indicates the ratio (in per cent) of claims settled to the total claims received.
Licence of the Universal Mediaid Services Ltd. has been cancelled. The TPA has obtained a stay on the operation of the IRDA order. IRDA is contesting the case.
NA: Not Available.

TABLE 81: TPA - NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS (Contd.)

Sl. No.	Name of the TPA	NUMBER OF CLAIMS SETTLED BETWEEN 3-6 MONTHS									
		2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	
1	Alankit Health Care	-	97	64	276	2397	4744	11241	1663	4526	
2	Anmol Medicare	-	-	-	-	-	249	415	53	378	
3	Anyuta Medinet Healthcare	-	-	-	-	-	-	-	3	0	
4	Bhaichand Amoluk	-	183	631	862	-	-	-	-	-	
5	Dedicated Healthcare Services	-	-	-	-	636	-	6880	4935	4964	
6	Dawn Services	-	-	-	-	-	-	-	-	-	
7	E Meditek Services	-	931	2729	6653	4969	4543	7803	10058	7531	
8	East West Assist	-	-	2	8	86	-	1742	5401	565	
9	Family Health Plan	10488	-	-	-	-	-	11055	17329	16009	
10	Focus Healthcare	2	-	-	-	-	-	638	-	286	
11	Genins India	1042	1914	1039	8557	9828	4387	7162	2409	1301	
12	Good Healthplan	-	-	2	198	1	93	5787	6995	2795	
13	Grand Healthcare Services	-	-	-	-	-	-	-	-	80	
14	Health India Services	-	-	-	-	2370	5305	24667.00	3594	0	
15	Heritage Health	2134	5670	4361	4219	2144	6227	9355	5807	4065	
16	I Care Health Management	36	117	-	-	-	-	14	198	338	
17	MD India Healthcare Services	-	9	28	217	410	773	1538	38864	2404	
18	Med Save Health Care	9625	1705	1827	3968	2916	2833	6422	5786	1283	
19	Medi Assist India	2426	2092	2459	5223	8141	8952	865	763	3593	
20	Medicare Services	2321	1622	3251	755	156	240	208	3172	1089	
21	Paramount Health Services	9989	12559	13527	163	593	58	1248	3372	1949	
22	Parekh Health Management	17	12	-	93	160	847	1184	2126	3175	
23	Park Mediclaim	-	-	2	19	500	3939	53	13208	97	
24	Raksha	-	-	693	4099	2512	-	0	-	26	
25	Rothshield Healthcare Services	-	-	-	-	-	-	24	143	17	
26	Safeway Services	-	-	-	-	2	1474	935	884	424	
27	Spurthi Meditech Solutions	-	-	-	-	-	-	-	-	0	
28	Sri Gokulam Health Services	-	-	-	-	-	-	-	-	NA	
29	TTK Healthcare	1893	3430	4505	5948	3840	8020	21343	6231	462	
30	Universal Medi-Aid Services	2	177	42	30	117	-	-	NA	NA	
31	Vipul Med Corp	-	13	889	3423	7130	8338	906	2814	1826	
	TOTAL	39975	30531	36051	44711	48908	61022	121485	135808	59323	

Note: Figures in the brackets indicates the ratio (in per cent) of claims settled to the total claims received.
Licence of the Universal Medaid Services Ltd. has been cancelled. The TPA has obtained a stay on the operation of the IRDA order. IRDA is contesting the case.
NA: Not Available.

TABLE 81: TPA - NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS (Contd.)

Sl. No.	Name of the TPA	NUMBER OF CLAIMS SETTLED AFTER 6 MONTHS									
		2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	
1	Alankit Health Care	-	18	24	27	1460	1446	3143	521	772	
2	Anmol Medicare	-	-	-	-	-	-	-	4827	15	
3	Anyuta Medinet Healthcare	-	-	-	-	-	-	-	-	0	
4	Bhaichand Amoluk	-	3	56	80	-	-	-	-	-	
5	Dedicated Healthcare Services	-	-	-	-	-	-	1679	734	0	
6	Dawn Services	-	-	-	-	-	-	-	-	-	
7	E Meditek Services	-	54	1035	-	-	-	-	-	1829	
8	East West Assist	-	-	-	1	11	-	265	265	381	
9	Family Health Plan	-	-	-	-	-	-	3807	6788	2479	
10	Focus Healthcare	-	-	-	-	-	-	24	415	0	
11	Genins India	357	711	2815	2585	1889	2064	2190	388	489	
12	Good Healthplan	-	-	-	88	-	-	1302	1835	570	
13	Grand Healthcare Services	-	-	-	-	-	-	-	-	0	
14	Health India Services	-	-	-	-	-	-	5231	-	0	
15	Heritage Health	643	1789	1583	796	279	1191	1769	1259	1322	
16	I Care Health Management	778	115	-	-	-	-	-	7	107	
17	MD India Healthcare Services	-	-	-	-	-	-	-	6968	332	
18	Med Save Health Care	3668	2195	453	1889	258	350	1613	1841	730	
19	Medi Assist India	466	-	443	1312	2358	2245	276	312	682	
20	Medicare Services	2098	397	1704	84	58	66	111	963	1941	
21	Paramount Health Services	1149	3326	457	33	88	125	749	909	597	
22	Parekh Health Management	1	2	-	39	13	41	183	297	502	
23	Park Mediclaim	-	-	2	47	98	125	6	-	10	
24	Raksha	-	-	236	-	-	-	-	-	0	
25	Rothshield Healthcare Services	-	-	-	-	-	-	5	25	6	
26	Safeway Services	-	-	-	-	-	215	-	265	0	
27	Spurthi Meditech Solutions	-	-	-	-	-	-	-	-	0	
28	Sri Gokulam Health Services	-	-	-	-	-	-	-	-	NA	
29	TTK Healthcare	-	1011	1650	2508	2987	3101	6857	1544	106	
30	Universal Medi-Aid Services	-	-	-	6	-	-	-	NA	NA	
31	Vipul Med Corp	-	-	139	796	3156	1965	152	9696	1185	
	TOTAL	9160	9621	10597	10291	12660	12934	29362	39859	14069	

Note: Figures in the brackets indicates the ratio (in per cent) of claims settled to the total claims received.
Licence of the Universal Mediaid Services Ltd. has been cancelled. The TPA has obtained a stay on the operation of the IRDA order. IRDA is contesting the case.
NA: Not Available.

TABLE 82: STATUS OF GRIEVANCES: NON LIFE INSURERS

Insurer	2007-08				2008-09			
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year
Apollo Munich	-	-	-	-	0	2	2	0
Bajaj Allianz	5	110	91	24	24	143	129	38
Bharati AXA	-	-	-	-	-	-	-	-
Cholamandalam	3	37	15	25	25	51	71	5
Future Generali	-	-	-	-	0	9	6	3
HDFC Ergo	3	12	11	4	4	5	8	1
ICICI Lombard	37	371	371	37	37	384	396	25
IFFCO Tokio	8	61	43	26	26	55	65	16
L&T	-	-	-	-	-	-	-	-
Max Bupa	-	-	-	-	-	-	-	-
Reliance	7	99	82	24	24	332	282	74
Royal Sundaram	9	65	62	12	12	85	77	20
SBI General	-	-	-	-	-	-	-	-
Shriram	-	-	-	-	0	1	1	0
Star Health	-	-	-	-	0	27	25	2
TATA AIG	34	135	127	42	42	187	203	26
Universal Sampo	-	-	-	-	-	-	-	-
Raheja QBE	-	-	-	-	-	-	-	-
PRIVATE TOTAL	106	890	802	194	194	1281	1265	210
National	172	341	295	218	218	245	327	136
New India	189	366	283	272	272	280	332	220
Oriental	21	272	221	72	72	153	181	44
United India	135	351	368	118	118	240	316	42
ECCG	0	7	5	2	2	2	3	1
AIC	0	2	2	0	0	1	1	0
PUBLIC TOTAL	517	1339	1174	682	682	921	1160	443
GRAND TOTAL	623	2229	1976	876	876	2202	2425	653

O/S: Outstanding

TABLE 82: STATUS OF GRIEVANCES: NON LIFE INSURERS (Concl'd.)

Insurer	2009-10				2010-11				2011-12 #			
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year
Apollo Munich	0	8	7	1	1	29	28	2	2	1117	1117	2
Bajaj Allianz	38	105	119	24	24	184	177	31	31	11728	11727	32
Bharati AXA	0	1	1	0	0	51	51	0	0	2701	2701	0
Cholamandalam	5	34	32	7	7	77	81	3	3	10728	10725	6
Future Generali	3	9	12	0	0	37	32	5	5	2336	2336	5
HDFC Ergo	1	15	15	1	1	101	101	1	1	1917	1917	1
ICICI Lombard	25	315	324	16	16	449	461	4	4	23735	23731	8
IFFCO Tokio	16	75	69	22	22	142	126	38	38	4137	4137	38
L&T	-	-	-	-	-	-	-	-	-	103	103	0
Max Bupa	-	-	-	-	-	-	-	-	-	735	734	1
Reliance	74	286	325	35	35	960	833	162	0	9715	9682	33
Royal Sundaram	20	55	56	19	19	107	122	4	162	5884	5884	162
SBI General	-	-	-	-	-	-	-	-	4	447	445	6
Shriram	0	2	2	0	0	38	38	0	0	169	168	1
Star Health	2	23	25	0	0	90	88	2	0	441	440	1
TATA AIG	26	84	108	2	2	124	125	1	2	4332	4331	3
Universal Sampo	0	3	1	2	2	41	38	5	1	269	269	1
Raheja QBE	-	-	-	-	-	-	-	-	5	3	3	5
PRIVATE TOTAL	210	1015	1096	129	129	2430	2301	258	258	80497	80450	305
National	136	269	260	145	145	683	643	185	185	2426	1792	819
New India	220	338	381	177	177	800	593	384	384	2035	1975	444
Oriental	44	170	133	81	81	605	250	436	436	4391	3923	904
United India	42	277	298	21	21	743	598	166	166	3743	3420	489
ECCG	1	3	2	2	2	9	11	0	0	63	0	63
AIC	0	4	3	1	1	4	5	0	0	0	0	0
PUBLIC TOTAL	443	1061	1077	427	427	2844	2100	1171	1171	12658	11110	2719
GRAND TOTAL	653	2076	2173	556	556	5274	4401	1429	1429	93155	91560	3024

O/S: Outstanding

data pertains to the entire life insurance industry. Whereas, for previous years, data pertains to complaints registered/processed by the Authority.

TABLE 83: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (NON-LIFE INSURANCE)

Name of Centre	2001-02			2002-03			2003-04			2004-05		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	NA	325	186	NA	316	178	138	274	254	158	338	275
Bhopal	NA	264	173	NA	457	153	304	189	122	371	219	508
Bhubaneshwar	NA	236	138	NA	262	207	55	142	123	74	123	85
Chandigarh	NA	109	86	NA	173	141	32	159	136	55	257	191
Chennai	NA	202	175	NA	293	216	77	480	455	102	443	518
Delhi	NA	615	436	NA	474	406	67	591	536	122	695	584
Guwahati	NA	60	47	NA	91	71	20	127	117	30	86	69
Hyderabad	NA	222	203	NA	273	222	49	347	329	68	363	413
Kochi	NA	95	77	NA	161	123	38	260	167	131	249	360
Kolkata	NA	357	262	NA	538	245	293	719	571	441	778	937
Lucknow	NA	199	181	NA	189	134	54	259	260	53	365	408
Mumbai	NA	285	177	NA	671	401	269	764	458	575	618	825
TOTAL	NA	2969	2141	NA	3898	2497	1396	4311	3526	2180	4534	5173

Name of Centre	2005-06			2006-07			2007-08			2008-09		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	221	342	440	123	367	430	60	406	409	57	384	412
Bhopal	82	155	232	5	131	130	5	188	179	14	119	111
Bhubaneshwar	113	131	63	181	110	87	204	90	87	207	105	249
Chandigarh	121	355	347	126	392	440	78	686	679	85	777	686
Chennai	25	377	383	18	557	563	12	550	525	37	663	683
Delhi	234	440	288	386	347	423	310	337	452	195	338	395
Guwahati	47	146	140	53	169	172	50	234	178	106	198	266
Hyderabad	18	424	421	21	358	344	35	501	509	27	466	478
Kochi	20	210	216	14	218	196	36	285	279	42	335	334
Kolkata	282	894	962	214	835	829	220	768	872	116	824	810
Lucknow	10	275	281	4	292	295	1	269	270	0	265	265
Mumbai	368	345	517	196	980	843	333	986	1176	143	1166	1142
TOTAL	1541	4094	4290	1341	4756	4752	2180	4534	5173	1029	5640	5831

O/S: Outstanding; NA: Not Available.

TABLE 83: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (NON-LIFE INSURANCE) (Concl.d.)

Name of Centre	2009-10			2010-11			2011-12		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	29	832	817	44	1834	915	963	1556	1864
Bhopal	22	136	119	39	126	64	101	85	33
Bhubaneshwar	63	109	146	26	146	113	59	129	110
Chandigarh	176	987	814	349	814	482	646	601	518
Chennai	17	719	719	17	905	883	39	861	858
Delhi	138	1050	893	295	1318	1204	409	1563	1489
Guwahati	38	241	259	20	213	172	61	179	171
Hyderabad	15	423	401	37	861	706	192	645	759
Kochi	43	469	451	61	517	394	184	516	418
Kolkata	130	683	598	215	815	801	229	766	793
Lucknow	0	225	225	0	352	315	9	451	458
Mumbai	167	1223	1112	278	2147	1639	786	2635	1864
TOTAL	838	7097	6554	1381	10048	7688	3678	9987	9335

O/S: Outstanding

TABLE 84: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE & NON-LIFE COMBINED)

Name of Centre	2001-02			2002-03			2003-04			2004-05		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	NA	382	213	NA	384	229	155	334	309	179	422	341
Bhopal	NA	494	382	NA	692	307	385	360	273	473	556	927
Bhubaneshwar	NA	312	200	NA	367	291	76	254	210	120	258	206
Chandigarh	NA	157	123	NA	306	244	62	367	337	92	720	618
Chennai	NA	385	356	NA	581	478	103	858	852	109	1047	1110
Delhi	NA	1088	710	NA	814	620	193	884	832	240	1134	973
Guwahati	NA	113	88	NA	179	152	27	218	205	40	169	147
Hyderabad	NA	299	262	NA	410	324	84	851	811	125	927	1012
Kochi	NA	147	123	NA	223	180	43	371	276	138	349	459
Kolkata	NA	606	416	NA	981	553	428	1341	1251	518	1548	1746
Lucknow	NA	520	497	NA	501	387	113	833	780	166	1373	1491
Mumbai	NA	433	156	NA	941	649	291	1044	681	654	924	1163
TOTAL	NA	4936	3647	NA	6379	4414	1960	7715	6817	2854	9427	10193

Name of Centre	2005-06			2006-07			2007-08			2008-09		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	260	474	588	146	526	586	86	537	555	68	539	570
Bhopal	102	625	718	9	642	646	7	743	723	27	495	434
Bhubaneshwar	173	387	228	332	299	287	344	291	291	344	271	453
Chandigarh	194	796	787	187	864	927	124	1201	1179	146	1397	1247
Chennai	44	1017	1029	30	1239	1250	19	1255	1232	42	1440	1449
Delhi	402	723	593	533	542	638	437	445	664	218	501	482
Guwahati	62	255	230	87	346	360	73	389	340	122	395	462
Hyderabad	40	967	975	32	914	898	48	1025	1039	34	1080	1079
Kochi	28	338	346	20	384	340	64	520	526	58	619	599
Kolkata	320	1798	1840	278	1751	1722	307	1494	1621	180	1622	1617
Lucknow	48	1127	1142	33	1188	1168	53	1239	1276	16	1117	1133
Mumbai	415	567	740	242	1492	1349	385	1726	1947	164	1917	1892
TOTAL	2088	9074	9216	1929	10187	10168	1947	10865	11393	1419	11393	11417

O/S: Outstanding; NA: Not Available.

TABLE 84: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE & NON-LIFE COMBINED) (Concd.)

Name of Centre	2009-10			2010-11			2011-12		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	37	1133	1119	51	2319	1125	1245	2062	2601
Bhopal	88	515	526	77	336	185	228	208	52
Bhubaneshwar	162	329	432	59	384	340	103	268	238
Chandigarh	296	1918	1581	633	2082	1108	1572	2383	1885
Chennai	33	1660	1674	19	1838	1811	46	1747	1738
Delhi	237	2521	2219	539	2763	2582	720	3902	3643
Guwahati	55	549	576	28	493	395	126	359	397
Hyderabad	35	1238	1223	50	2249	2030	269	1712	1841
Kochi	78	839	820	97	1032	835	294	1026	814
Kolkata	185	1794	1569	410	2207	2285	332	2257	2250
Lucknow	0	1229	1229	0	1800	1503	258	2186	2306
Mumbai	189	2339	2222	306	3562	3040	828	4230	3420
TOTAL	1395	16064	15190	2269	21065	17239	6021	22340	21185

O/S: Outstanding