

HANDBOOK ON INDIAN INSURANCE STATISTICS 2012-13



**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

FOREWORD

“In God we trust. All others must bring data.”

– W. Edwards Deming

After the liberalization and opening up of the insurance sector, the business of insurance has become very competitive. Insurance Regulatory and Development Authority (IRDA) has put in place a regulatory and supervisory framework to promote orderly growth of the insurance sector. Since insurance is a very data intensive segment of the financial sector, availability of credible primary data is of paramount importance in every aspect of business from pricing to preparing a strategy of marketing and distribution of products based on competitors' business and performance indicators. For a consumer also, authentic data about the claim servicing by insurers and profitability can serve as a basis for making an informed choice about the insurer. Handbook of Statistics has over the years provided such credible data of insurance sector drawn up by consolidating the information contained in the returns submitted by insurers to IRDA and the public disclosures mandated by IRDA.

IRDA has been publishing 'Handbook of Indian Insurance Statistics' from 2007-08 and has been constantly striving to enrich the content. In this sixth edition of the Handbook, we have widened the scope and coverage of the data covering all aspects of the insurance sector and individual companies as well. The information about claims, duration-wise settlement of claims of all insurers, balance sheet, profitability etc. can be used by customers to choose the insurer. The data of agents and their distribution highlights the disparity in density of agents which can be used by insurers to plan the strategy of expansion of business for greater insurance inclusion. The data of various aspects of business of insurers made available by the regulator through this publication can help the insurers to get insights into the strengths and weakness of their competitors. The volume of information available in this handbook about financial strength of insurers, business and the consolidated performance of the sector along with the time-series of data on these aspects can be used by the academia and researchers being primary data coming straight from the sector regulator. The handbook is also available on the IRDA website for wider dissemination and use.

I commend the Sectoral Development Department for bringing out this publication. Suggestions and feedback for further improvements may be directly sent to Shri Lalit Kumar, Financial Advisor by email at lkumar@irda.gov.in. As Carly Florina, Former CEO of Hewlett Packard said, “The goal is to turn data into information, and information into insight.” I am sure the wealth of data provided through this Handbook about the insurance sector would be well utilized by all the stakeholders to get new insights for greater development of the insurance sector.

Place: Hyderabad

Date: 28.03.2014



(T S VIJAYAN)
CHAIRMAN

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
D	International Comparison of Insurance Density	7
CHARTS		
Life Insurance		
1	Number of Insurers	11
2	Region Wise Distribution of Offices	11
3	Number of New Policies Issued	12
4	Total Life Insurance Premium	12
5	Channel Wise New Business Premium (Individual + Group)	13
6	Equity Share Capital	13
7	Assets Under Management	14
8	Profitability of Sector	14
Non-Life Insurance		
9	Number of Insurers	15
10	Number of Policies Issued	15
11	Gross Direct Premium	16
12	Segment Wise Net Premium Income Earned	16
13	Equity Share Capital	17
14	Assets Under Management	17
15	Profitability of Sector	18
16	Incurred Claim Ratio	18
TABLES		
PART - I		
LIFE INSURANCE		
1	Life Insurance Companies Operating in India	21
2	First Year Life Insurance Premium	22
3	Total Life Insurance Premium	23
4	Individual New Business Performance of Life Insurers - Channel Wise	24
5	Group New Business Performance of Life Insurers - Channel Wise	25
6	State Wise Individual New Business Underwritten	26
7	State Wise Group New Business Underwritten	27

HANDBOOK ON INDIAN INSURANCE STATISTICS 2012-13

Sl. No.	Particulars	Page No.
8	State Wise Life Insurance Penetration and Density of Individual New Business	28
9	Number of New Policies Issued	29
10	Individual Business (Within India) - Business in Force (Number of Policies)	30-38
11	Individual Business (Within India) - Business in Force (Sum Assured)	39-47
12	Linked and Non - Linked Premium of Life Insurers	48-50
13	Linked and Non - Linked Commission of Life Insurers	51-53
14	Individual Death Claims	54
15	Group Death Claims	55
16	Duration Wise Settlement of Death Claims - Individual Category	56-64
17	Duration Wise Settlement of Death Claims - Group Category	65-73
18	Assets Under Management of Life Insurers	74
19	Equity Share Capital of Life Insurers	75
20	Solvency Ratio of Life Insurers	76-77
21	Life Insurers - Policyholders Account	78-89
22	Life Insurers - Shareholders Account	90-101
23	Life Insurers - Balance Sheet	102-113
24	Life Insurance Corporation of India - Policyholders Account (Non-Participating)	114
25	Life Insurance Corporation of India - Shareholders Account (Non-Participating)	115
26	Life Insurance Corporation of India - Balance Sheet (Non-Participating)	116
27	Individual Business - Details of Forfeiture/Lapsed Policies in Respect of Non-Linked Business	117
28	Persistency of Life Insurance Policies	118
29	Number of Individual Agents of Life Insurers	119
30	Number of Corporate Agents of Life Insurers	120
31	Average Number of Policies Sold by Individual and Corporate Agents	121
32	Average New Business Premium for Individual and Corporate Agents	122
33	Average Premium Per Policy for Individual and Corporate Agents	123
34	State Wise Distribution of Offices of Life Insurers	124-131
35	Region Wise Distribution of Offices of Life Insurers	132
36	State Wise Distribution of Individual Agents	133-140
37	New Business Under Micro Insurance Portfolio	141-142
38	Death Claims Under Micro Insurance Portfolio - Individual Category	143-146
39	Death Claims Under Micro Insurance Portfolio - Group Category	147-149
40	Duration Wise Settlement of Claims- Micro Insurance - Individual Category	150-153
41	Duration Wise Settlement of Claims- Micro Insurance Claims - Group Category	154-156
42	Company Wise Number of Micro-Insurance Agents	157
43	Status of Grievances - Life Insurance	158
44	Performance of Ombudsmen at Different Centers - Life Insurance	159

HANDBOOK ON INDIAN INSURANCE STATISTICS 2012-13

Sl. No.	Particulars	Page No.
PART - II NON-LIFE INSURANCE		
45	Non-Life Insurance Companies Operating in India	163
46	Gross Direct Premium of Non-Life Insurance (Within & Outside India)	164
47	Segment Wise Gross Direct Premium of Non-Life Insurers (Within India)	165-167
48	Segment Wise Net Premium Income in India (Earned)	168-170
49	Channel Wise Gross Direct Premium of Non Life Insurers	171-172
50	State Wise Gross Direct Premium Income	173-177
51	Number of New Policies Issued : Non-Life Insurers	178
52	Net Retentions of Non Life Insurers	178
53	Incurred Claims Ratio - Public & Private Sector Non-Life Insurers	179-184
54	Underwriting Experience and Profits of Public Sector Companies	185-186
55	Underwriting Experience and Profits of Private Sector Companies	187-192
56	Assets Under Management of Non-Life Insurers	193
57	Equity Share Capital of Non-Life Insurers	194
58	Solvency Ratio of Non-Life Insurers	195-196
59	Public Sector Non-Life Insurers - Policyholders Account	197-204
60	Public Sector Non Life Insurers - Shareholders Account	205-207
61	Public Sector Non-Life Insurers - Balance Sheet	208-209
62	Private Sector Non-Life Insurers - Policyholders Account	210-229
63	Private Sector Non-Life Insurers - Shareholders Account	230-235
64	Private Sector Non-Life Insurers - Balance Sheet	236-241
65	Health Insurance (Other than Travel-domestic/overseas & Personal accident): Gross Premium and Number of Persons Covered	242-243
66	Health Insurance (Other than Travel-domestic/overseas & Personal accident): Incurred Claims Ratio	244-245
67	Personal Accident Insurance Premium and Number of Persons Covered	246-247
68	Personal Accident Insurance Incurred Claims Ratio	248-249
69	Overseas Travel Insurance Gross Premium and Number of Persons Covered	250-251
70	Overseas Travel Insurance Incurred Claims Ratio	252-253
71	Domestic Travel Insurance Gross Premium and Number of Persons Covered	254-255
72	Domestic Travel Insurance Incurred Claims Ratio	256-257
73	Health Insurers - Policyholders Account	258-259
74	Health Insurers - Shareholders Account	260-261
75	Health Insurers - Balance Sheet	262-263
76	Export Credit Guarantee Corporation Ltd. (ECGC) - Policyholders Account	264

HANDBOOK ON INDIAN INSURANCE STATISTICS 2012-13

Sl. No.	Particulars	Page No.
77	Export Credit Guarantee Corporation Ltd. (ECGC) - Shareholders Account	265
78	Export Credit Guarantee Corporation Ltd. (ECGC) – Balance Sheet	266
79	Agriculture Insurance Company of India Ltd. (AIC) - Policyholders Account	267
80	Agriculture Insurance Company of India Ltd. (AIC) - Shareholders Account	268
81	Agriculture Insurance Company of India Ltd. (AIC) – Balance Sheet	269
82	General Insurance Corporation (GIC) - Policyholders Account	270
83	General Insurance Corporation (GIC) - Shareholders Account	271
84	General Insurance Corporation (GIC) – Balance Sheet	272
85	State Wise Number of Offices of Non-Life Insurers	273-278
86	State-Wise Number of Registered Brokers	279
87	Third Party Administration – Number of Claims Received & Duration Wise Settlement of Claims	280-282
88	Status of Grievances - Non-Life Insurers	283-284
89	Performance of Ombudsmen at different centers - Non - Life Insurance	285
90	Performance of Ombudsmen at different centers - Life and Non-Life Insurance Combined	286

SUMMARY

A. SUMMARY OF INDIAN LIFE INSURANCE SECTOR

PARTICULARS	Remarks	Unit	2008-09	2009-10	2010-11	2011-12	2012-13
PROFILE							
No of companies	As on 31 st March	Nos.	22	23	23	24	24
No of branch offices	As on 31 st March	Nos.	11815	12018	11546	11167	10285
Insurance penetration	Calendar Year	In percent	4.00	4.60	4.40	3.40	3.17
Insurance density	Calendar Year	US \$	41.2	47.7	55.7	49.0	42.7
BUSINESS FIGURES							
Number of new policies issued	FY	In Lakhs	509.23	532.25	481.52	441.93	441.87
First year premium (Including single premium)	FY	(₹ Crore)	87331	109894	126381	113966	107361
Total Premium	FY	(₹ Crore)	221785	265447	291605	287072	287202
Market share of LIC (based on Total Premium)	FY	In Percent	70.92	70.10	69.78	70.68	72.7
Individual Business in Force (Number of policies)	FY	In Thousands	291618	318927	329187	335284	336112
Individual Business in Force (Sum Assured)	FY	(₹ Crore)	2913703	3338541	3856219	4311470	4719833
INTERMEDIARIES							
No of individual agents	As on 31 st March	Nos.	2937435	3742439	2639392	2358885	2122757
No of corporate agents	As on 31 st March	Nos.	2506	2930	2165	882	739
Commission paid	FY	(₹ Lakh)	1549598	1803559	1828028.963	1849874	1921810
Operating Expenses related to Insurance Business	FY	(₹ Lakh)	2583190	2890628	3294230	2965610	3156170
POLICYHOLDERS' SERVICES							
No of claims submitted (Individual)	FY	No. of policies	640620	762435	851534	854200	878482
No of claims submitted (Group)	FY	No of Lives	264138	309151	436201	402407	365437
Amount Claimed (Individual)	FY	(₹ Crore)	5279	6541	8286	9158	10275
Amount Claimed (Group)	FY	(₹ Crore)	1383	1679	2118	2458	2749
Total Benefit Paid (Net)	FY	(₹ Lakh)	5837029	9556491	14215045.08	15261746	19186841
Channel Wise-New Business (Amount of Premium)-Individual plus Group							
Individual agents	FY	(₹ Crore)	56884	66906	68094	53113	49761
Corporate agents-Banks	FY	(₹ Crore)	7307	9288	12391	12811	12154
Corporate agents-Others	FY	(₹ Crore)	3511	3912	3277	2322	1653
Brokers	FY	(₹ Crore)	857	1476	1685	1460	1288
Direct selling	FY	(₹ Crore)	18340	28262	40886	44163	42380
Total	FY	(₹ Crore)	86900	109845	126333	113868	107236
Referrals	FY	(₹ Crore)	2731	2610	875	35	21

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

PARTICULARS	Remarks	Unit	2008-09	2009-10	2010-11	2011-12	2012-13
Channel Wise-New Business (No. of Lives Covered)-Individual plus Group							
Individual agents	FY	In Lakhs	462.66	540.33	450.17	478.06	509.97
Corporate agents-Banks	FY	In Lakhs	41.43	32.66	65.88	47.99	51.51
Corporate agents-Others	FY	In Lakhs	33.35	103.59	97.24	27.32	73.75
Brokers	FY	In Lakhs	9.50	53.66	51.69	28.47	27.23
Direct selling	FY	In Lakhs	490.92	608.64	648.40	526.90	560.24
Total	FY	In Lakhs	1037.85	1338.88	1313.39	1108.74	1222.71
Referrals	FY	In Lakhs	19.57	12.86	8.68	0.13	0.13
Region Wise distribution of Offices							
Metro	As on 31 st March	Nos.	1265	1244	1132	1106	1071
Urban	As on 31 st March	Nos.	2123	2105	1988	1956	2133
Unclassified	As on 31 st March	Nos.	8427	8669	8426	8105	7081
Total	As on 31 st March	Nos.	11815	19575	11546	11167	10285
Assets Under Management							
Life Fund	As on 31 st March	(₹ Crore)	629650	731291	841075	974620	1120000
Pension & General Annuity & Group fund	As on 31 st March	(₹ Crore)	113952	143627	189927	236667	282387
Unit ULIP Fund	As on 31 st March	(₹ Crore)	172763	337540	399116	369972	342507
Total Fund	As on 31 st March	(₹ Crore)	916365	1212458	1430118	1581259	1744894
Profit / (Loss) after tax	As on 31 st March	(₹ Lakh)	(488301)	(98882)	265704	597354	694839
Equity Capital	As on 31 st March	(₹ Crore)	18255	21020	23662	24932	25519
REDRESSEL OF CONSUMER GRIEVANCES							
No of grievances reported during the year	FY	Nos.				309613	341012
No. of complaints reported with the Ombudsmen at difference centres	FY	Nos.				12353	15711

B. SUMMARY OF INDIAN NON-LIFE INSURANCE SECTOR

PARTICULARS	Remarks	Unit	2008-09	2009-10	2010-11	2011-12	2012-13
PROFILE							
No of companies (incl reinsurer)	As on 31 st March	Nos.	21	23	25	25	28
Insurance penetration	Calendar Year	In percent	0.60	0.60	0.71	0.70	0.78
Insurance density	Calendar Year	US \$	6.2	6.7	8.7	10	10.5
BUSINESS FIGURES							
Number of new policies issued	FY	In Lakhs	671	675	793	857	1071
Gross Direct Premium (Within & Outside India)	FY	(₹ Crore)	31428	35816	43842	54578	65023
Market share of PSUs (Excluding GIC, AIC & ECGC)		In Per cent	59.74	59.20	60.25	59.11	57.01
Segment Wise Gross Direct Premium (Within India)							
Fire	FY	(₹ Lakh)	338468	386927	455512	543449	665891
Marine	FY	(₹ Lakh)	195615	216759	251876	287679	302915
Motor	FY	(₹ Lakh)	1333602	1504699	1817272	2424712	2962980
Health	FY	(₹ Lakh)	608800	731137	994393	1180902	1397467
Others	FY	(₹ Lakh)	558698	622522	738594	850835	968029
Total	FY	(₹ Lakh)	3035183	3462045	4257647	5287577	6297281
Net Retentions of Non-Life Insurers							
Fire	FY	In Per Cent	77.35	73.99	65.39	75.16	71.88
Marine Cargo	FY	In Per Cent	88.59	85.35	79.18	78.86	83.59
Marine Hull	FY	In Per Cent	31.26	23.31	25.06	32.29	34.79
Motor	FY	In Per Cent	99.99	99.99	98.88	99.02	98.78
Engineering	FY	In Per Cent	71.26	68.88	70.15	73.53	70.78
Aviation	FY	In Per Cent	23.71	25.64	37.50	20.16	27.25
Other miscellaneous	FY	In Per Cent	96.95	91.39	90.63	94.52	90.01
Total- All Segments	FY	In Per Cent	94.45	90.30	88.24	91.84	89.84
Incurred Claims Ratio							
Fire	FY	In Per Cent	75.74	79.91	86.07	96.78	68.82
Marine	FY	In Per Cent	102.93	78.08	90.18	83.72	64.96
Motor	FY	In Per Cent	88.82	84.51	102.54	94.96	87.06
Health	FY	In Per Cent	105.95	111.13	100.08	94.00	96.43
Others	FY	In Per Cent	54.17	56.64	56.13	54.29	55.31
Total- All Segments	FY	In Per Cent	86.31	85.67	93.30	88.90	82.79
Underwriting Profit/Loss	FY	(₹ Lakh)	39707	120451	(994353)	(882740)	(698428)
Assets Under Management	FY	(₹ Crore)	58893	66372	82520	99268	122992
Equity Share Capital (Including specialised insurers but excluding GIC))	As on 31 st March	(₹ Crore)	4400	5255	6276	7396	9090
Commission expenses	As on 31 st March	(₹ Lakh)	104660	119879	144373	202798	191465
Operating expenses related to Insurance business	FY	(₹ Lakh)	760976	874600	1062048	1117216	1330718
Operating profit/(Loss)	FY	(₹ Lakh)	(104451)	(104774)	(368607)	(245735)	145044
Income from investments	FY	(₹ Lakh)	226494	277048	938183	950493	1153047
Profit after tax (Industry Total)	FY	(₹ Lakh)	84212	117061	(101894)	2452	328183
REDRESSEL OF CONSUMER GRIEVANCES							
No of grievances reported during the year						93155	78927
No. of complaints reported with the Ombudsmen at difference centres						9987	9071

C: INTERNATIONAL COMPARISON OF INSURANCE PENETRATION*

(in Per cent)

Countries	2008			2009			2010			2011			2012		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	7.30	4.40	2.90	6.40	3.40	3.00	5.90	3.10	2.80	6.00	3.00	3.00	5.60	2.84	2.76
Brazil	3.00	1.40	1.60	3.10	1.60	1.50	3.10	1.60	1.50	3.20	1.70	1.50	3.65	1.99	1.66
France	9.20	6.20	3.00	10.30	7.20	3.10	10.50	7.40	3.10	9.50	6.20	3.30	8.92	5.64	3.28
Germany	6.60	3.00	3.50	7.00	3.30	3.70	7.20	3.50	3.70	6.80	3.20	3.60	6.74	3.12	3.62
Russia	2.30	0.00	2.30	2.50	0.00	2.50	2.30	0.00	2.30	2.40	0.10	2.30	1.33	0.09	1.24
Switzerland	9.90	5.50	4.40	9.80	5.40	4.50	9.90	5.50	4.40	10.00	5.50	4.50	9.57	5.25	4.33
United Kingdom	15.70	12.80	2.90	12.90	10.00	3.00	12.40	9.50	2.90	11.80	8.70	3.10	11.27	8.44	2.84
United States	8.70	4.10	4.60	8.00	3.50	4.50	8.00	3.50	4.50	8.10	3.60	4.50	8.18	3.65	4.52
Asian Countries															
Hong Kong	11.20	9.90	1.30	11.00	9.60	1.40	11.40	10.10	1.40	11.40	10.10	1.40	12.44	11.02	1.42
India#	4.60	4.00	0.60	5.20	4.60	0.60	5.10	4.40	0.70	4.10	3.40	0.70	3.96	3.17	0.78
Japan	9.80	7.60	2.20	9.90	7.80	2.10	10.10	8.00	2.10	11.00	8.80	2.20	11.44	9.17	2.27
Malaysia	4.30	2.80	1.50	4.40	2.90	1.60	4.80	3.20	1.60	5.10	3.30	1.80	4.80	3.08	1.72
Pakistan	0.80	0.30	0.40	0.70	0.30	0.40	0.70	0.30	0.30	0.70	0.40	0.30	0.71	0.43	0.28
PR China	3.30	2.20	1.00	3.40	2.30	1.10	3.80	2.50	1.30	3.00	1.80	1.20	2.96	1.70	1.26
Singapore	7.80	6.30	1.60	6.80	5.10	1.70	6.10	4.60	1.60	5.90	4.30	1.50	6.03	4.43	1.60
South Korea	11.80	8.00	3.70	10.40	6.50	3.90	11.20	7.00	4.20	11.60	7.00	4.60	12.12	6.87	5.25
Sri Lanka	1.40	0.60	0.90	1.40	0.60	0.90	1.40	0.60	0.90	1.20	0.60	0.60	1.20	0.54	0.66
Taiwan	16.20	13.30	2.90	16.80	13.80	3.00	18.40	15.40	3.00	17.00	13.90	3.10	18.19	15.03	3.16
Thailand	3.30	1.80	1.50	4.00	2.40	1.60	4.30	2.60	1.70	4.40	2.70	1.70	5.02	2.95	2.07
World	7.10	4.10	2.90	7.00	4.00	3.00	6.90	4.00	2.90	6.60	3.80	2.80	6.50	3.69	2.81

* 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	2008			2009			2010			2011			2012		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	3386.5	2038.0	1348.6	2832.7	1524.8	1307.9	3369.2	1766.3	1603.0	4094.0	2077.0	2017.0	3922.3	1987.7	1934.7
Brazil	244.5	115.4	129.1	251.7	127.9	123.8	327.6	169.9	157.7	398.0	208.0	189.0	414.2	225.5	188.7
France	4131.0	2791.9	1339.2	4269.2	2979.8	1289.4	4186.6	2937.6	1249.0	4041.0	2638.0	1403.0	3543.5	2239.2	1304.3
Germany	2919.2	1346.5	1572.7	2878.4	1356.7	1518.7	2903.8	1402.2	1501.6	2967.0	1389.0	1578.0	2804.6	1299.3	1505.3
Russia	273.5	5.4	268.1	280.9	4.5	276.4	296.8	6.4	290.4	303.0	8.0	295.0	182.4	12.1	170.3
Switzerland	6379.4	3551.5	2827.9	6257.7	3405.6	2852.1	6633.7	3666.8	2966.9	8012.0	4421.0	3591.0	7522.1	4121.1	3401.1
United Kingdom	6857.8	5582.1	1275.7	4578.8	3527.6	1051.2	4496.6	3436.3	1060.2	4535.0	3347.0	1188.0	4350.2	3255.8	1094.4
United States	4078.0	1900.6	2177.4	3710.0	1602.6	2107.3	3758.9	1631.8	2127.2	3846.0	1716.0	2130.0	4047.3	1808.1	2239.2
Asian Countries															
Hong Kong	3310.3	2929.6	380.8	3304.0	2886.6	417.5	3635.5	3197.3	438.2	3904.0	3442.0	462.0	4543.9	4024.7	519.2
India#	47.4	41.2	6.2	54.3	47.7	6.7	64.4	55.7	8.7	59.0	49.0	10.0	53.2	42.7	10.5
Japan	3698.6	2869.5	829.2	3979.0	3138.7	840.4	4390.2	3472.8	917.4	5169.0	4138.0	1031.0	5167.5	4142.5	1024.9
Malaysia	345.4	225.9	119.5	321.8	206.9	115.0	421.1	282.8	138.3	502.0	328.0	175.0	514.2	329.9	184.3
Pakistan	6.8	2.8	4.0	6.6	3.0	3.6	6.1	3.2	2.9	8.0	4.0	4.0	8.7	5.3	3.4
PR China	105.4	71.7	33.7	121.2	81.1	40.0	158.4	105.5	52.9	163.0	99.0	64.0	178.9	102.9	76.0
Singapore	3179.0	2549.0	630.0	2557.6	1912.0	645.6	2823.4	2101.4	722.1	3106.0	2296.0	810.0	3362.0	2471.8	890.2
South Korea	1968.7	1347.7	621.0	1890.3	1180.6	709.7	2339.4	1454.3	885.1	2661.0	1615.0	1045.0	2785.4	1578.1	1207.3
Sri Lanka	32.1	12.8	19.3	29.5	11.8	17.7	34.2	13.7	20.6	33.0	15.0	18.0	32.9	14.8	18.2
Taiwan	2787.6	2281.1	499.6	2752.1	2257.3	494.8	3296.2	2756.8	539.3	3371.0	2757.0	614.0	3759.6	3107.1	652.5
Thailand	142.1	77.2	64.9	154.4	91.7	62.7	199.4	121.9	77.5	222.0	134.0	88.0	266.2	156.5	109.7
World	633.9	369.7	264.2	595.1	341.2	253.9	627.3	364.3	263.0	661.0	378.0	283.0	655.7	372.6	283.1

* 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 1: NUMBER OF LIFE INSURANCE COMPANIES
(As on 31st March)

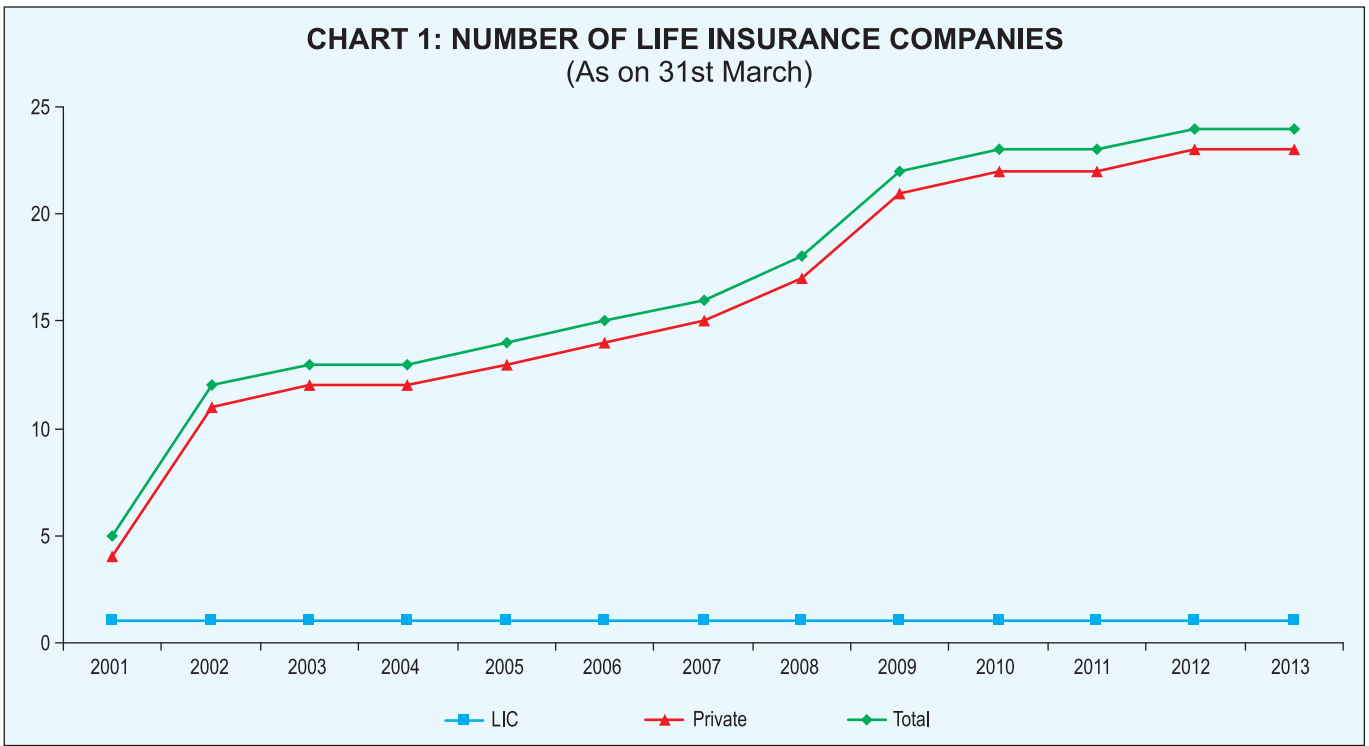


CHART 2: REGION WISE DISTRIBUTION OF OFFICES
(As on 31st March)

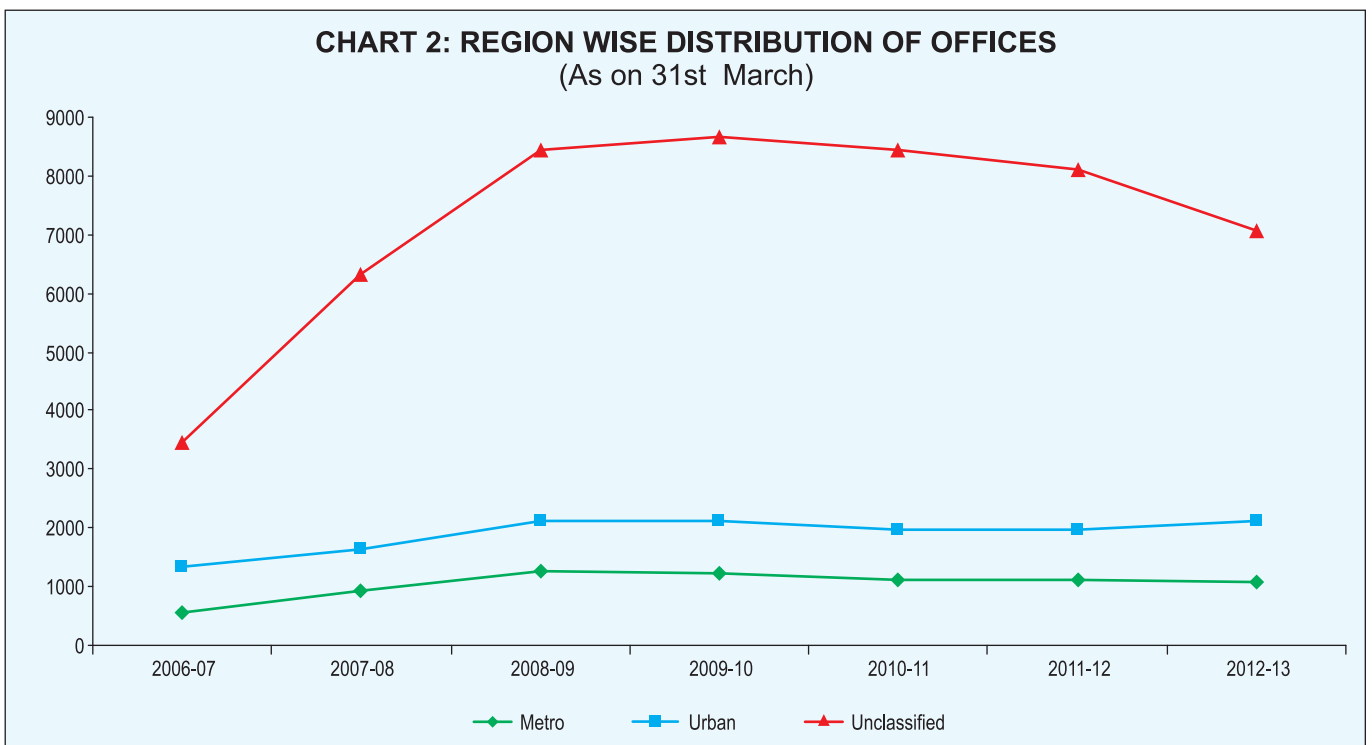


CHART 3: NUMBER OF NEW POLICIES ISSUED

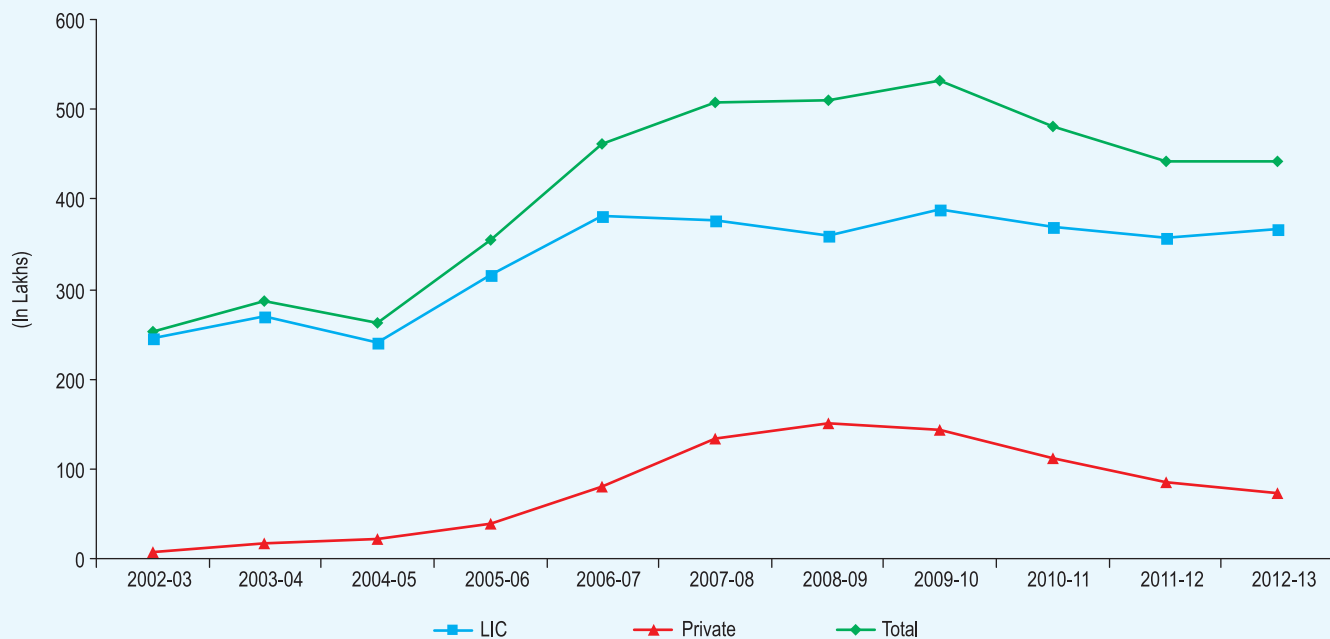


CHART 4: TOTAL LIFE INSURANCE PREMIUM

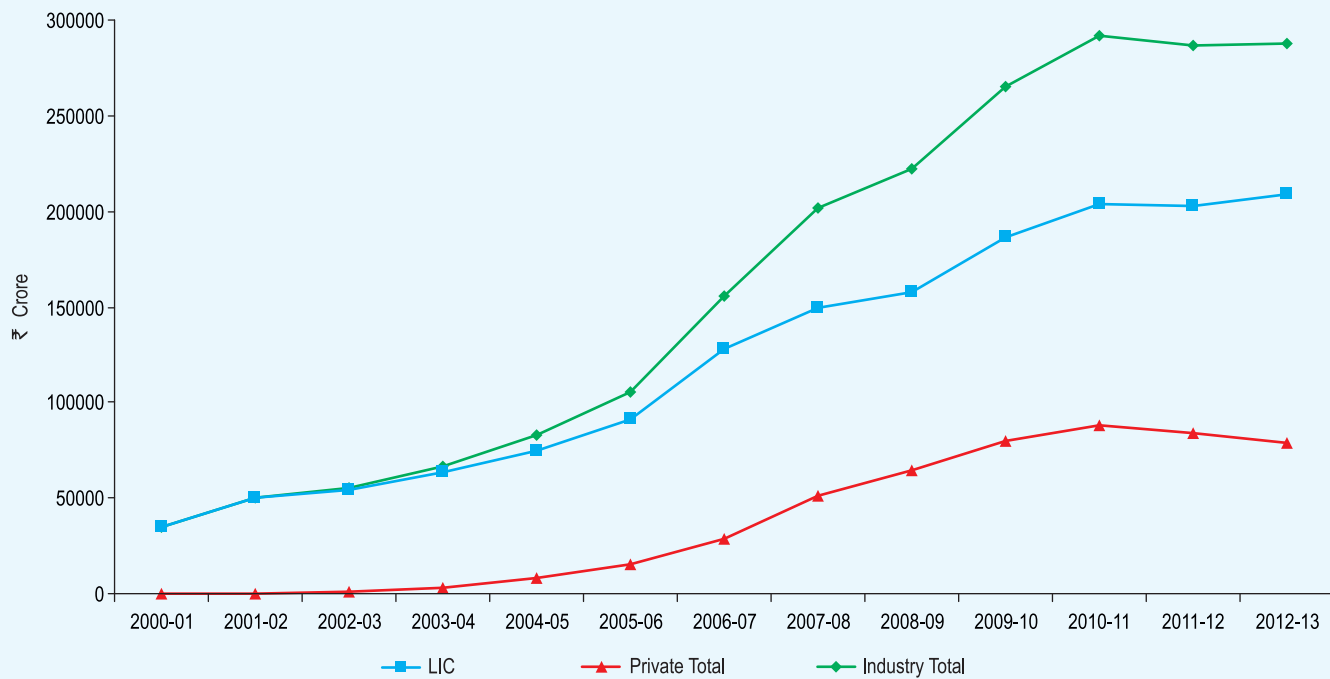


CHART 5: CHANNEL WISE NEW BUSINESS PREMIUM (INDIVIDUAL+GROUP)

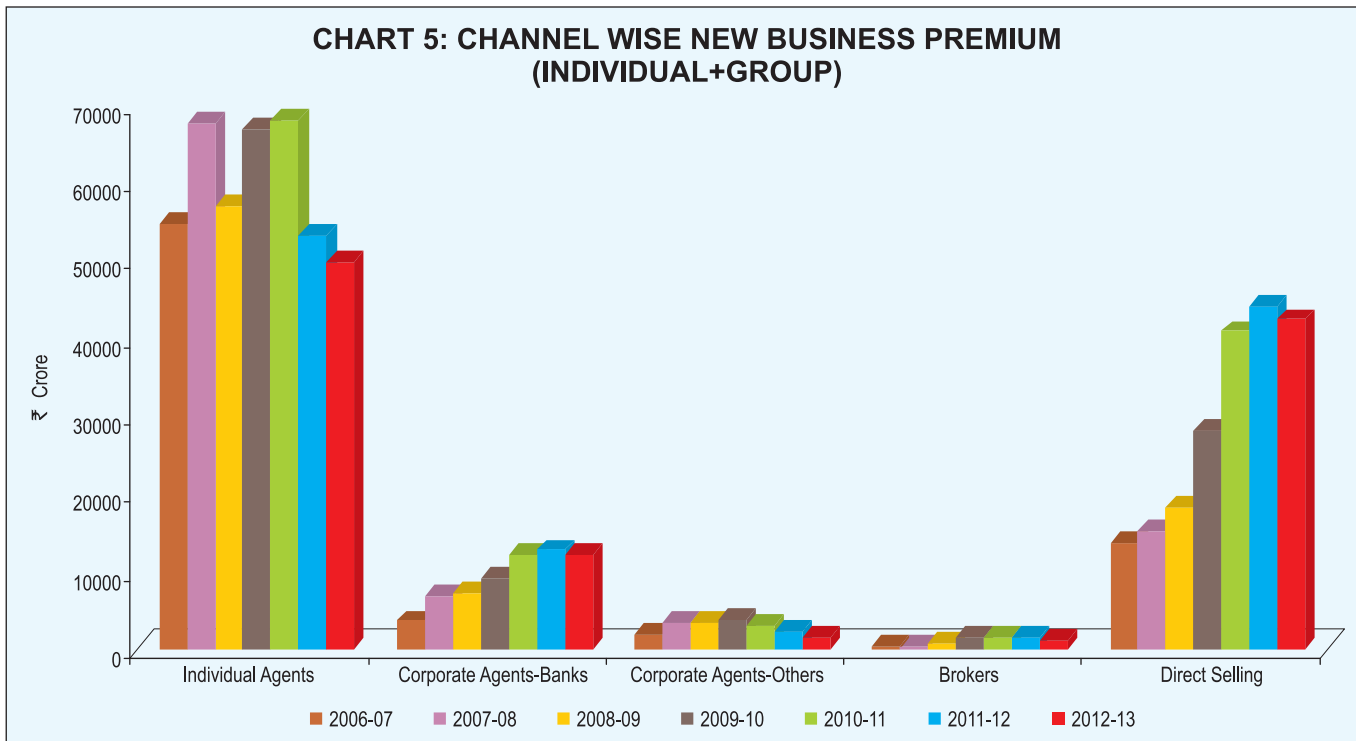


CHART 6: EQUITY SHARE CAPITAL (As on 31st March)

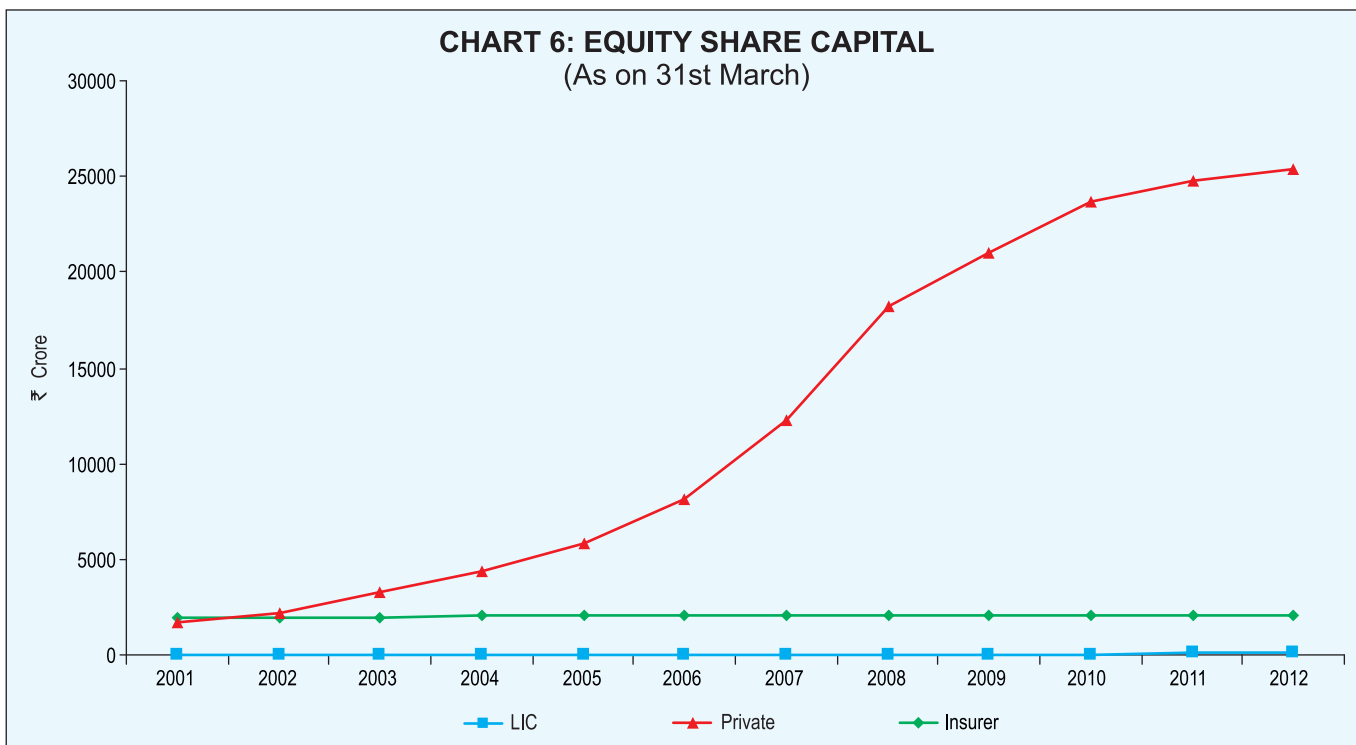


CHART 7: ASSETS UNDER MANAGEMENT

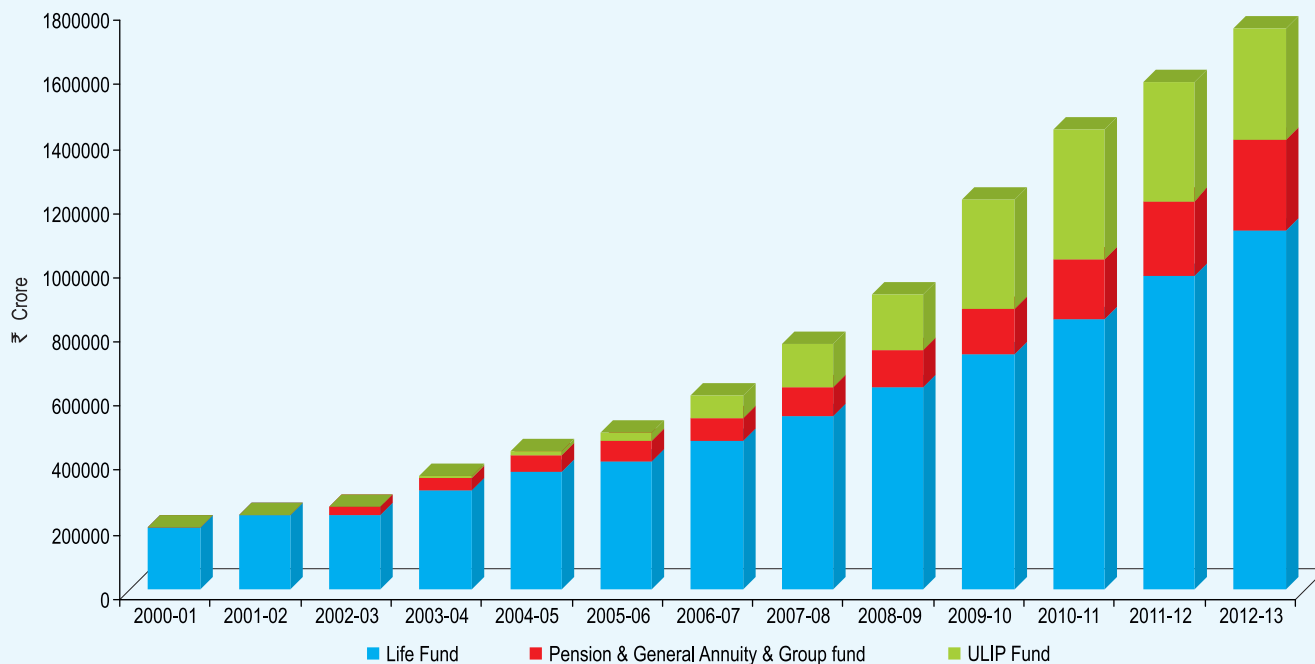
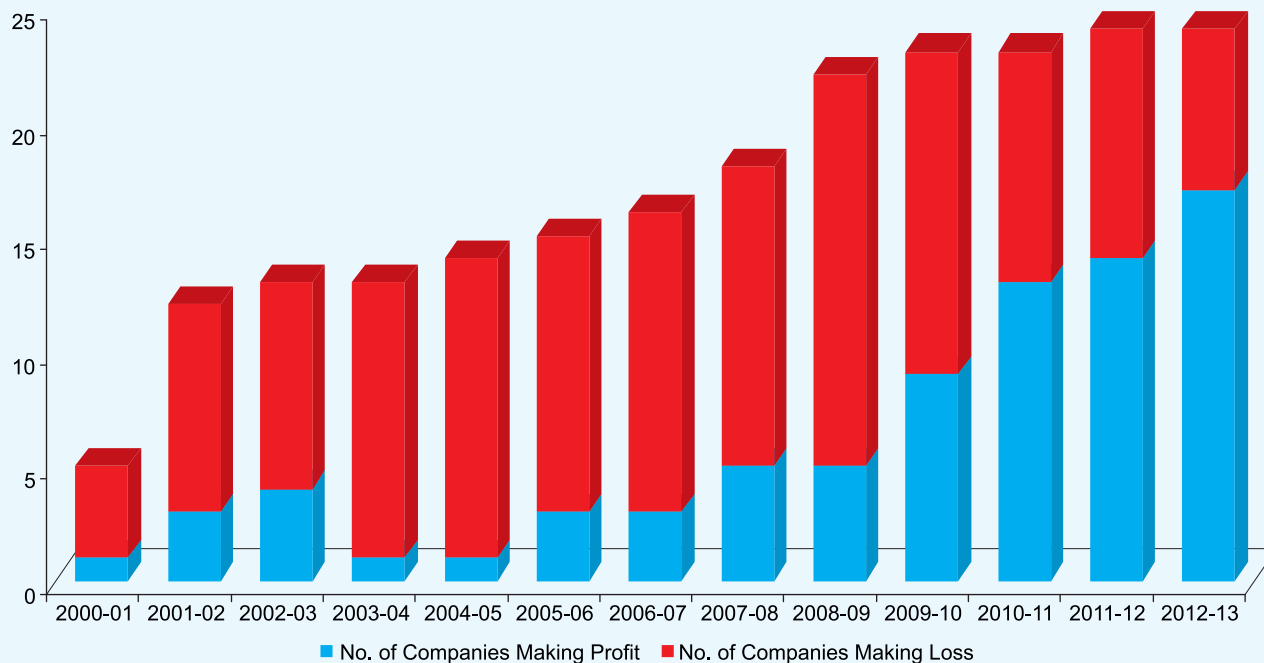


CHART 8: PROFITABILITY OF SECTOR



NON-LIFE INSURANCE

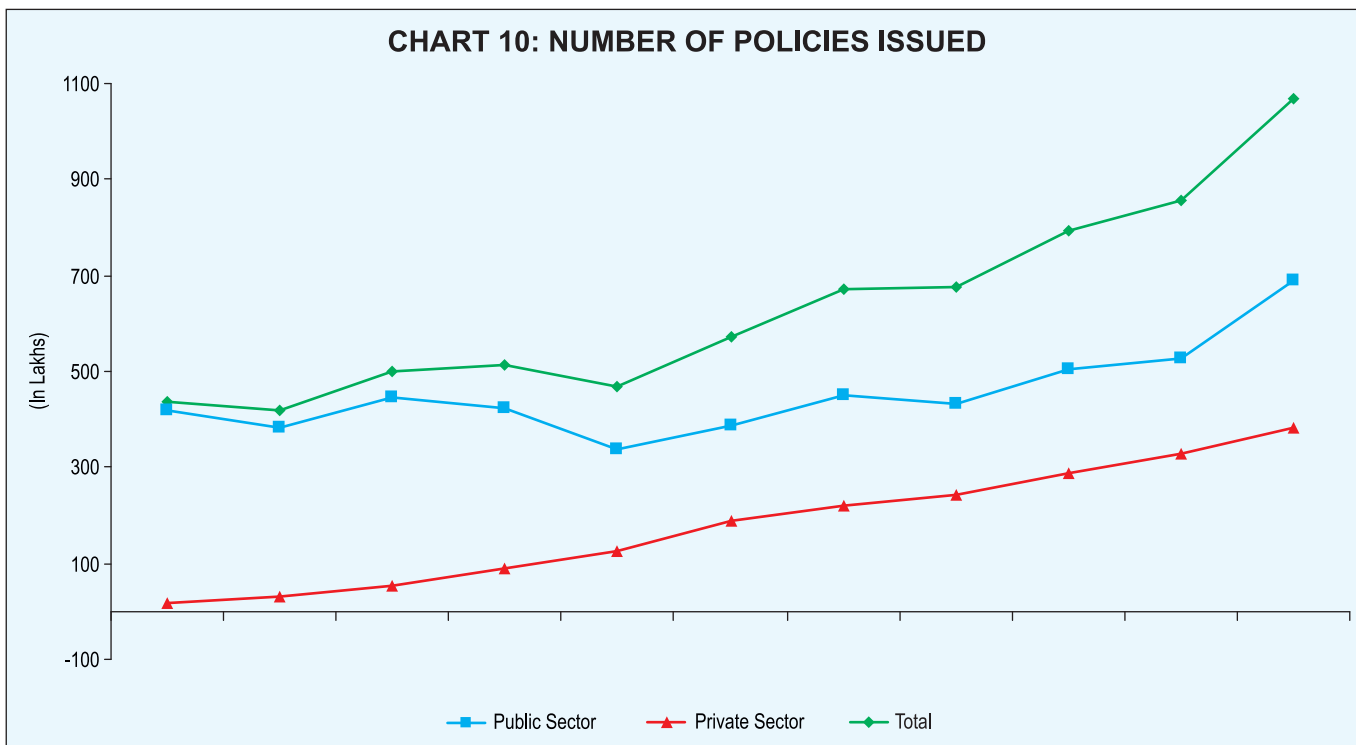
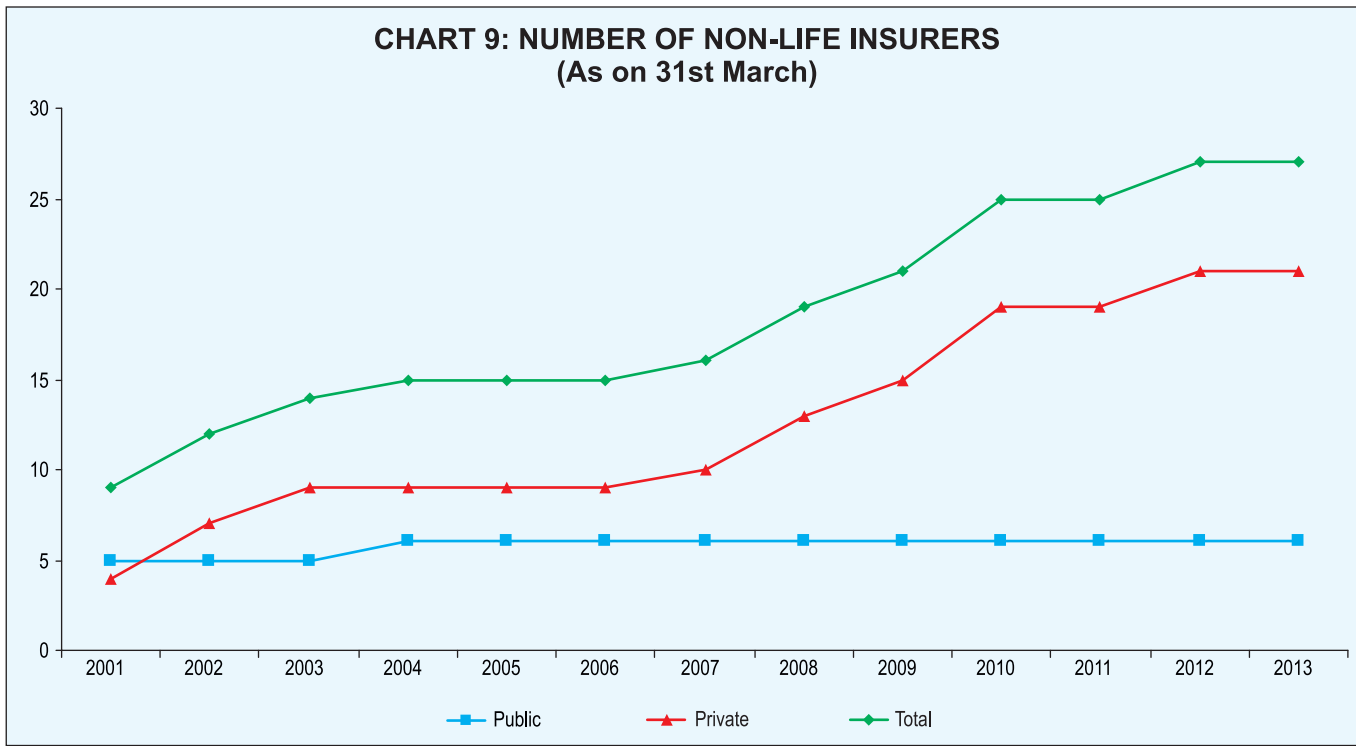


CHART 11: GROSS DIRECT PREMIUM

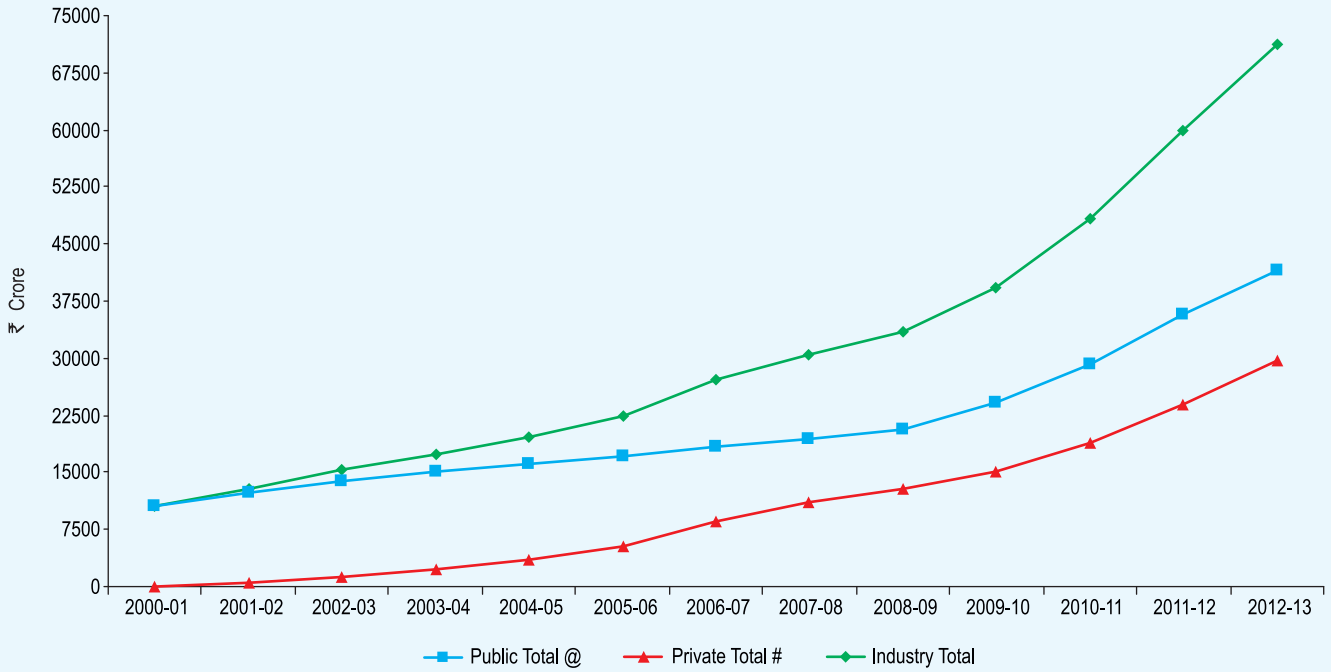
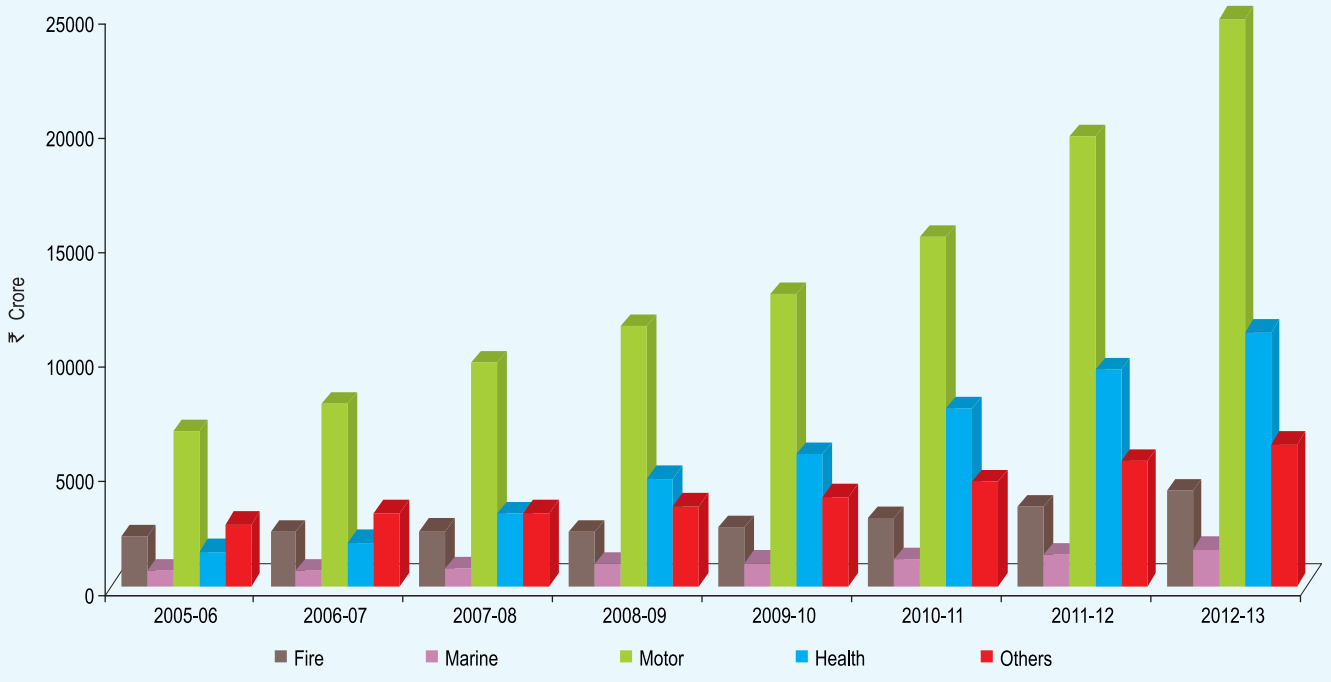
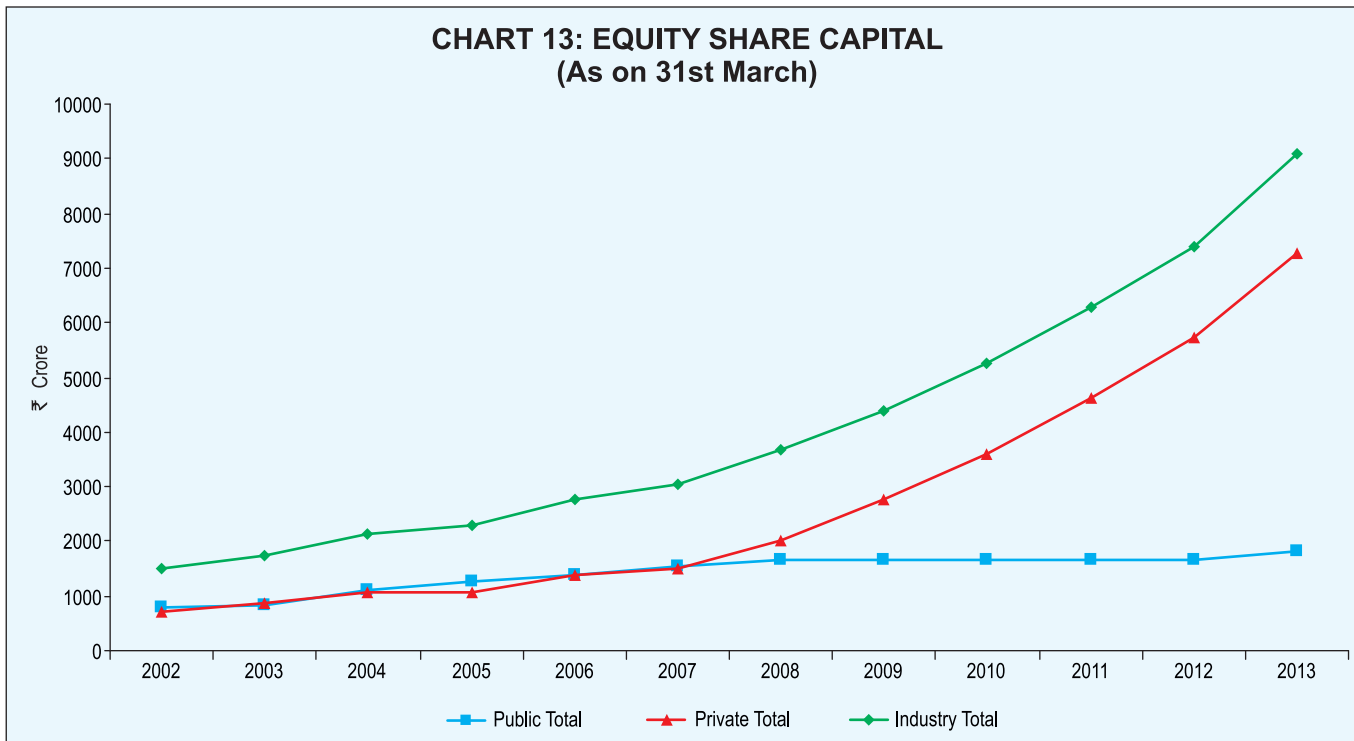


CHART 12: SEGMENT WISE NET PREMIUM INCOME EARNED



**CHART 13: EQUITY SHARE CAPITAL
(As on 31st March)**



**CHART 14: ASSETS UNDER MANAGEMENT OF NON-LIFE INSURERS
(As on 31st March)**

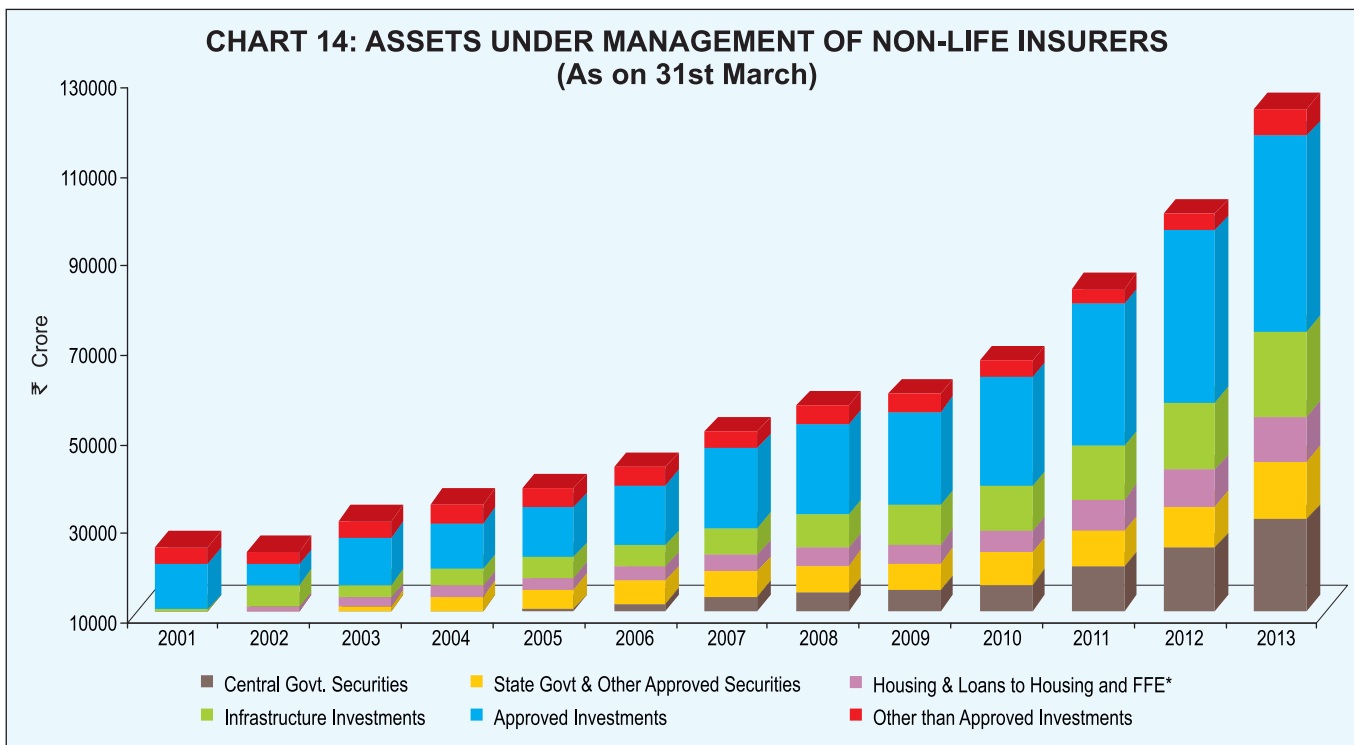


CHART 15: PROFITABILITY OF SECTOR

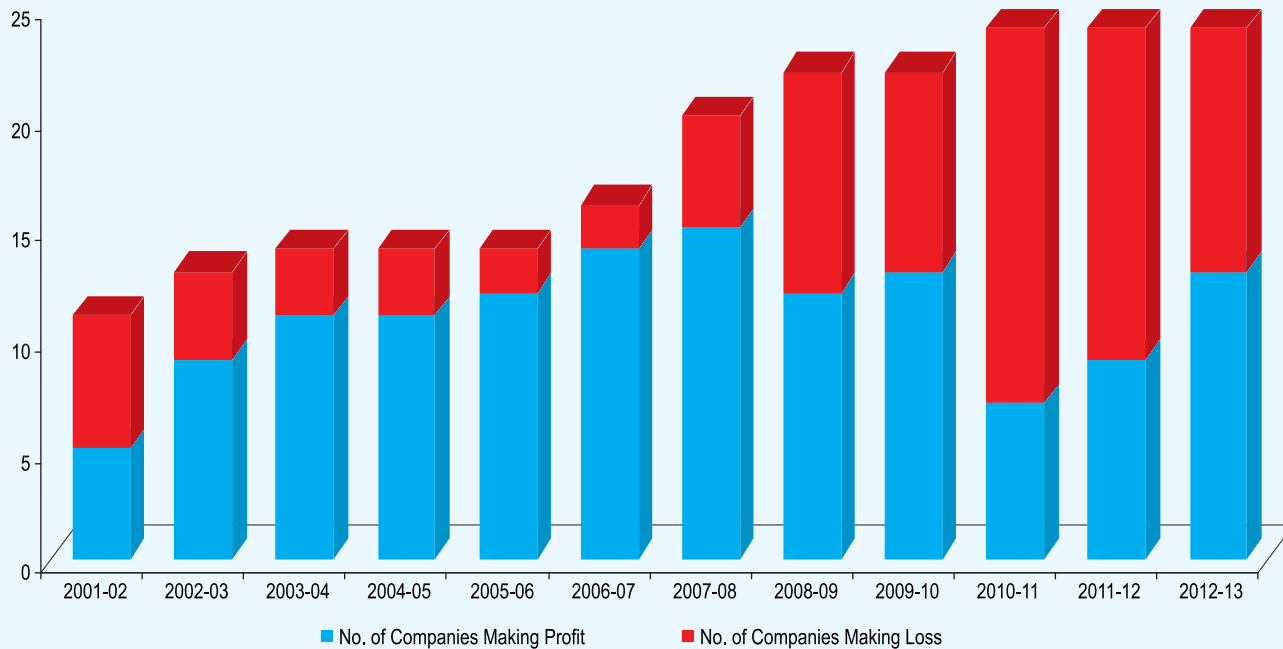
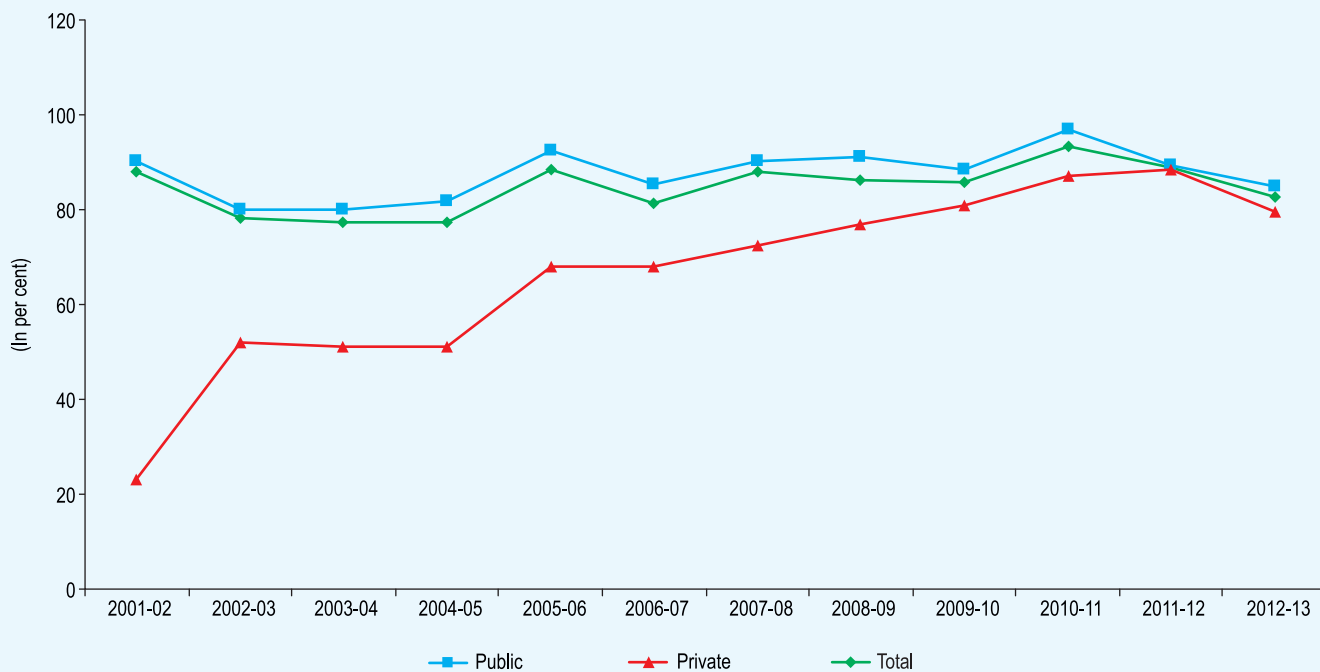


CHART 16: INCURRED CLAIM RATIO



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
Bajaj 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	10.05.2011	2011-12
Future Generali Life Insurance Company Ltd.	Participatie Maatschapij Graafschap Holland NV, Netherlands	133	04.09.2007	2007-08
HDFC Standard Life Insurance Company Ltd.	Standard Life (Mauritius Holdings) 2006, Ltd. 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.	Ageas 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 Life Insurance Company Ltd.	—	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
PNB 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
TATA AIA 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, 2013.

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

(₹ Crore)

INSURER	2008-09	2009-10	2010-11	2011-12	2012-13
Aegon Religare	31.21	150.37	274.87	207.65	135.90
Aviva	724.56	798.37	745.39	801.86	687.40
Bajaj Allianz	4491.43	4451.10	3465.82	2717.31	2987.90
Bharti AXA	292.93	437.43	347.78	224.59	248.92
Birla Sunlife	2820.85	2960.01	2080.30	1926.17	1836.51
Canara HSBC	296.41	622.62	817.29	687.10	606.72
DLF Pramerica	3.37	37.38	74.15	103.16	140.01
Edelweiss Tokio	—	—	—	10.88	47.33
Future Generali	149.97	486.08	448.61	345.03	240.43
HDFC Standard	2651.11	3257.51	4059.33	3857.47	4436.07
ICICI Prudential	6811.83	6333.92	7862.14	4441.09	4808.62
IDBI Federal	316.78	400.56	444.95	311.01	345.14
IndiaFirst	—	201.59	704.77	982.31	1316.42
ING Life	688.95	642.43	660.49	638.14	638.20
Kotak Mahindra	1343.03	1333.98	1253.14	1164.27	1188.10
MaxLife	1842.91	1849.08	2061.39	1901.72	1899.34
PNB MetLife	1144.70	1061.85	706.22	1076.97	840.08
Reliance Life	3513.98	3920.78	3034.94	1809.29	1376.57
Sahara	134.01	124.83	91.83	71.14	61.43
SBI Life	5386.64	7040.74	7589.58	6531.32	5182.88
Shriram	314.47	419.50	571.99	390.99	420.65
Star Union Dai-ichi	50.19	519.87	758.69	964.77	744.80
TATA AIA	1142.67	1322.01	1332.21	939.55	560.16
Private Total	34152.00	38372.01	39385.84	32103.78	30749.58
	(1.29)	(12.36)	(2.64)	(-18.49)	(-4.22)
LIC	53179.08	71521.90	87012.35	81862.25	76611.50
	(-11.36)	(34.49)	(21.66)	(-5.92)	(-6.41)
Industry Total	87331.08	109893.91	126398.18	113966.03	107361.08
	(-6.81)	(25.84)	(15.02)	(-9.84)	(-5.80)

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

2) — represents business not started.

TABLE 3 : TOTAL LIFE INSURANCE PREMIUM

(₹ Crore)

INSURER	2008-09	2009-10	2010-11	2011-12	2012-13
Aegon Religare	31.21	165.65	388.61	457.32	430.50
Aviva	1992.87	2378.01	2345.17	2415.87	2140.67
Bajaj Allianz	10624.52	11419.71	9609.95	7483.80	6892.70
Bharti AXA	360.41	669.73	792.02	774.16	744.52
Birla Sunlife	4571.80	5505.66	5677.07	5885.36	5216.30
Canara HSBC	296.41	842.45	1531.86	1861.08	1912.15
DLF Pramerica	3.37	38.44	95.04	167.01	236.79
Edelweiss Tokio	—	—	—	10.88	54.83
Future Generali	152.60	541.51	726.16	779.58	678.29
HDFC Standard	5564.69	7005.10	9004.17	10202.40	11322.68
ICICI Prudential	15356.22	16528.75	17880.63	14021.58	13538.24
IDBI Federal	318.97	571.12	811.00	736.70	804.68
IndiaFirst	—	201.60	798.43	1297.93	1690.08
ING Life	1442.28	1642.65	1708.95	1679.98	1742.36
Kotak Mahindra	2343.19	2868.05	2975.51	2937.43	2777.78
MaxLife	3857.26	4860.54	5812.63	6390.53	6638.70
PNB MetLife	1996.64	2536.01	2508.17	2677.50	2429.52
Reliance Life	4932.54	6604.90	6571.15	5497.62	4045.39
Sahara	206.47	250.59	243.41	225.95	205.38
SBI Life	7212.10	10104.03	12945.29	13133.74	10450.03
Shriram	436.17	611.27	821.52	644.16	618.07
Star Union Dai-ichi	50.19	530.37	933.31	1271.95	1068.80
TATA AIA	2747.50	3493.78	3985.22	3630.30	2760.43
Private Total	64497.43	79369.94	88165.24	84182.83	78398.91
	(25.09)	(23.06)	(11.08)	(-4.52)	(-6.87)
LIC	157288.04	186077.31	203473.40	202889.28	208803.58
	(5.01)	(18.30)	(9.35)	(-0.29)	(2.92)
Industry Total	221785.47	265447.25	291638.64	287072.11	287202.49
	(10.15)	(19.69)	(9.87)	(-1.57)	(0.05)

Note: 1) Figures in the brackets 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				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Individual Agents	43460589 (85.38)	45036904 (86.44)	41581811 (86.44)	39103141 (88.55)	39370820 (89.17)	55327.54 (79.57)	65289.25 (79.61)	65665.52 (78.95)	50972.32 (78.69)	48257.36 (77.53)
Corporate Agents-Banks	1896457 (3.73)	2084543 (3.92)	1936562 (4.03)	2180018 (4.94)	2452767 (5.55)	6737.38 (9.69)	8688.68 (10.60)	11062.63 (13.30)	9692.90 (14.96)	10072.96 (16.18)
Corporate Agents- Others*	2798776 (5.50)	3819790 (7.18)	2988481 (6.21)	1588650 (3.60)	1093960 (2.48)	3380.54 (4.86)	3510.76 (4.28)	2957.75 (3.56)	1749.78 (2.7)	1288.68 (2.07)
Brokers	306277 (0.60)	439396 (0.83)	511388 (1.06)	476054 (1.08)	427151 (0.97)	773.62 (1.11)	1128.50 (1.38)	1471.80 (1.77)	1134.64 (1.75)	1033.15 (1.66)
Direct Selling	2442772 (4.80)	1814558 (3.41)	1088426 (2.26)	812478 (1.84)	809926 (1.83)	3310.33 (4.76)	3389.85 (4.13)	2016.32 (2.42)	1222.61 (1.89)	1588.71 (2.55)
TOTAL	50904871 (100.00)	53195191 (100.00)	48106668 (100.00)	44160341 (100.00)	44154624 (100.00)	69529.41 (100.00)	82007.05 (100.00)	83174.03 (100.00)	64772.24 (100.00)	62240.88 (100.00)
Referrals	1952102 (3.83)	1232079 (2.32)	548772 (1.14)	12274 (0.03)	12168 (0.03)	2714.81 (3.90)	2567.61 (3.13)	835.91 (1.01)	34.90 (0.05)	20.87 (0.03)

* 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						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Individual Agents	3882 (15.68)	3636 (12.69)	5112 (16.71)	7122 (22.59)	7434 (23.71)	2805100 (5.30)	8996036 (11.15)	3435632 (4.13)	8703095 (13.05)	11626637 (14.88)	1556.76 (8.96)	1617.12 (5.81)	2428.39 (5.63)	2140.40 (4.36)	1503.211 (3.34)
Corporate Agents-Banks	1358 (5.48)	444 (1.55)	1834 (5.99)	936 (2.97)	515 (1.64)	2246435 (4.25)	1181334 (1.46)	4651600 (5.59)	2618616 (3.93)	2698080 (3.45)	569.19 (3.28)	599.57 (2.15)	1328.61 (3.08)	3117.71 (6.35)	2081.28 (4.63)
Corporate Agents- Others*	132 (0.53)	1891 (6.60)	671 (2.19)	666 (2.11)	328 (1.05)	536188 (1.01)	6539250 (8.10)	6735374 (8.09)	1143544 (1.71)	6281462 (8.04)	130.74 (0.75)	401.73 (1.44)	318.92 (0.74)	572.45 (1.17)	364.42 (0.81)
Brokers	541 (2.18)	1072 (3.74)	1266 (4.14)	1519 (4.82)	1500 (4.78)	643499 (1.22)	4926933 (6.11)	4657417 (5.60)	2370781 (3.55)	2296292 (2.94)	83.72 (0.48)	347.90 (1.25)	213.54 (0.49)	325.57 (0.66)	254.77 (0.57)
Direct Selling	18851 (76.12)	21612 (75.42)	21713 (70.97)	21286 (67.51)	21573 (68.81)	46649328 (88.22)	59049732 (73.18)	63752022 (76.60)	51877235 (77.76)	55214205 (70.68)	15029.91 (86.53)	24872.06 (89.34)	38869.75 (76.60)	42939.92 (87.46)	40791.39 (90.66)
TOTAL	24764 (100.00)	28655 (100.00)	30596 (100.00)	31529 (100.00)	31350 (100.00)	52880550 (100.00)	80693285 (100.00)	83232045 (100.00)	66713271 (100.00)	78116676 (100.00)	17370.32 (100.00)	27638.37 (100.00)	43159.21 (100.00)	49096.06 (100.00)	44995.07 (100.00)
Referrals	-	13 (0.05)	3 (0.01)	-	-	4771 (0.01)	53746.00 (0.07)	319262 (0.38)	841 (0.00)	792 (0.00)	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)**

(Policies in Numbers) (Premium in ₹ Crore)

State/Union Territory	2008-09		2009-10		2010-11		2011-12		2012-13	
	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium
Andhra Pradesh	4661915	4912.54	5033973	5572.37	4134985	5935.93	3812609	5041.86	3639267	4732.85
Arunachal Pradesh	14774	26.30	21475	40.74	14250	39.51	15396	57.48	15529	31.82
Assam	1068332	1090.30	1147104	1392.92	1013067	1379.42	1084455	1209.20	1027343	1403.99
Bihar	2551196	2235.68	2874562	2768.78	2541171	2459.16	2672631	2225.93	2705199	2198.84
Chattisgarh	746858	585.12	735256	718.33	728889	749.54	863299	600.61	867518	558.21
Goa	152811	366.76	121306	431.96	143937	433.4	138714	315.33	148210	305.84
Gujarat	2938482	4686.39	2508343	5286.79	2464183	5623.17	2068362	4737.12	2398885	4316.45
Haryana	802335	1285.51	964886	1485.97	802421	1634.8	791654	1241.07	751421	1356.25
Himachal Pradesh	418696	690.05	571106	959.56	419388	879.75	473955	503.74	437316	520.26
Jammu & Kashmir	202105	436.57	312365	592.89	246749	620.93	258124	409.94	255713	433.10
Jharkhand	1014194	1227.13	1046319	1454.22	872659	1486.4	903514	1201.79	968392	1091.45
Karnataka	3374040	4238.31	3385546	4714.64	3185958	4818.71	2979307	3989.54	3067729	3812.22
Kerala	2513726	4073.22	2435371	4635.06	2193836	4645.81	2231036	2785.15	1923739	2569.09
Madhya Pradesh	2029821	2552.70	2044796	3172.47	1966708	3200.27	1936102	2557.96	1930102	2461.15
Maharashtra	6034206	10929.95	5471792	12476.44	5628117	12570.95	5168419	10740.39	5004894	10956.86
Manipur	83361	69.75	82840	108.12	92004	109.66	98341	73.04	58703	78.95
Meghalaya	32044	76.62	27639	84.53	27011	89.36	19597	63.33	20977	71.07
Mizoram	10905	60.21	9418	48.14	6620	37.74	7420	26.94	6162	24.24
Nagaland	30064	47.55	33066	72.56	19707	54.85	23881	104.11	21196	48.75
Odisha	1607331	1653.33	1826498	2061.39	1611715	2021.38	1389530	1499.49	1548469	1500.18
Punjab	1304873	2351.72	1404191	2543.22	1138228	2447.18	1055030	1538.78	1019958	1514.88
Rajasthan	2121980	2694.09	2612195	3371.59	2251502	3295.1	1942597	2356.50	2117883	2346.23
Sikkim	21198	35.53	19893	38.58	17618	48.43	15346	37.77	19068	39.06
Tamil Nadu	3896649	5315.17	3892855	6032.66	3429971	6568.47	3390971	4877.55	3182948	4305.39
Tripura	108267	161.15	133017	224.08	132017	238.88	144018	114.54	125643	140.25
Uttar Pradesh	5301049	5981.39	6176057	7601.30	5132460	7685.31	4641360	5790.82	4896119	5503.26
Uttarakhand	510583	612.69	678103	885.38	576776	963.77	555740	714.87	579800	675.23
West Bengal	5404180	5730.76	5697386	7655.61	5467384	7662.28	3935705	5889.81	3753076	5295.59
Andaman & Nicobar	23104	49.21	23331	70.42	17466	31.9	13705	28.51	9461	17.43
Chandigarh	118764	756.65	134611	723.26	198953	723.72	122637	477.75	220163	513.24
Dadra & Nagar Haveli	1157	8.69	1393	3.98	2156	4.94	2266	3.51	2827	3.83
Daman & Diu	6641	262.37	3086	112.22	4897	28.03	6105	9.51	8826	8.24
Delhi	1748045	4214.90	1705367	4572.54	1565792	4561.31	1364415	3432.15	1362092	3330.51
Lakshadweep	525	1.07	257	0.96	247	0.56	282	0.35	204	0.84
Puducherry	50660	110.03	59788	93.38	57825	123.41	43818	75.81	59791	75.36
ALL INDIA	50904871	69529.41	53195191	82007.05	48106668	83174.03	44160341	64772.24	44154624	62240.88

* 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	2011-12			2012-13		
	No. of schemes	Premium	No. of Lives Covered	No. of schemes	Premium	No. of Lives Covered
Andhra Pradesh	2330	2734	14647540	2414	2613	16298076
Arunachal Pradesh	7	2	2463	2	2	4130
Assam	1551	317	327802	1409	291	495205
Bihar	572	94	308412	799	75	521197
Chattisgarh	599	617	2669085	460	394	2728057
Goa	107	135	44201	95	47	38810
Gujarat	909	1363	1539679	1048	1342	1578152
Haryana	430	304	633038	480	333	853803
Himachal Pradesh	546	40	61817	475	38	64665
Jammu & Kashmir	123	93	66597	107	110	78286
Jharkhand	450	620	230068	426	1519	250036
Karnataka	2672	5381	7844354	2787	5926	8586571
Kerala	1249	947	1071791	1405	1068	1574342
Madhya Pradesh	1965	695	2866024	2036	820	2744917
Maharashtra	3928	17430	10823683	3880	18746	12108716
Manipur	24	3	13614	6	1	18924
Meghalaya	16	22	21083	21	11	7756
Mizoram	16	6	5249	8	3	3421
Nagaland	8	3	10961	1	1	7680
Orissa	801	404	514004	1025	398	1154988
Punjab	336	167	287777	300	168	264124
Rajasthan	1783	506	1836321	1144	558	2567517
Sikkim	7	4	1102	7	3	2289
Tamil Nadu	3437	3606	6601960	2997	2247	8142946
Tripura	80	20	40540	83	24	40836
Uttar Pradesh	2171	799	2322713	2033	721	4016428
Uttarakhand	450	250	138467	432	273	116663
West Bengal	3492	5342	8950189	4024	2259	11045931
Andaman & Nicobar	5	1	602	0	0	402
Chandigarh	267	220	170517	299	237	138118
Dadra & Nagrahaveli	4	0	181	3	0	2641
Daman & Diu	4	1	1848	0	0	475
Delhi	1133	6964	2615424	1009	4756	2638377
Lakshadweep	3	0	8	0	0	86
Puducherry	54	3	44157	135	12	22110
ALL INDIA	31529	49096.06	66713271	31350	44995.07	78116676

* 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	2009-10	2010-11	2011-12	2006-07	2008-09	2009-10	2010-11	2011-12
Andhra Pradesh	1.15	1.17	1.04	0.77	0.63	599.3	672.7	709.2	596.1	559.6
Arunachal Pradesh	0.46	0.55	0.44	0.53	0.27	203.8	308.3	292.2	415.4	229.9
Assam	1.34	1.45	1.23	0.96	0.98	366.3	460.7	449.1	387.5	449.9
Bihar	1.57	1.70	1.20	0.90	0.71	229.9	278.3	241.6	213.8	211.2
Chattisgarh	0.60	0.72	0.64	0.43	0.35	243.5	292.9	299.5	235.1	218.5
Goa	1.44	1.48	1.29	0.88	NA	2574.9	3008.8	2995.0	2161.9	2096.9
Gujarat	1.27	1.23	1.06	0.77	NA	817.5	906.1	946.9	783.8	714.2
Haryana	0.70	0.66	0.62	0.41	0.39	535.4	607.8	656.7	489.5	535.0
Himachal Pradesh	1.66	1.99	1.56	0.79	0.72	1042.6	1432.3	1297.3	733.8	757.9
Jammu & Kashmir	1.03	1.23	1.07	0.69	0.59	371.0	493.2	505.7	358.8	345.3
Jharkhand	1.40	1.45	1.17	0.85	0.67	395.3	459.0	459.8	364.3	330.9
Karnataka	1.37	1.40	1.17	0.87	0.73	724.6	794.4	800.2	653.0	624.0
Kerala	2.01	2.00	1.72	0.88	NA	1237.0	1400.9	1397.4	833.7	769.0
Madhya Pradesh	1.29	1.39	1.23	0.83	0.68	371.6	453.3	448.9	352.2	338.9
Maharashtra	1.45	1.46	1.21	0.90	0.80	1016.9	1143.7	1135.4	955.8	975.0
Manipur	0.94	1.31	1.20	0.70	0.67	285.6	435.2	434.0	284.2	307.1
Meghalaya	0.66	0.67	0.62	0.39	0.39	278.1	299.3	308.7	213.4	239.6
Mizoram	1.32	0.92	0.62	0.39	NA	584.6	457.7	351.3	245.5	220.9
Nagaland	0.50	0.69	0.48	0.85	0.37	239.9	366.3	277.1	526.2	246.4
Orissa	1.11	1.27	1.04	0.69	0.58	409.7	504.2	487.9	357.2	357.4
Punjab	1.35	1.29	1.08	0.60	0.52	881.4	940.9	893.6	554.7	546.0
Rajasthan	1.17	1.27	0.96	0.57	NA	416.5	511.2	490.1	343.8	342.3
Sikkim	1.10	0.63	0.65	0.44	0.39	603.4	647.4	802.9	618.6	639.7
Tamil Nadu	1.32	1.26	1.12	0.73	0.58	769.5	860.8	923.7	676.1	596.8
Tripura	1.19	1.45	1.36	0.58	0.63	457.2	627.0	659.3	311.8	381.7
Uttar Pradesh	1.35	1.45	1.28	0.85	0.71	316.4	394.7	391.8	289.8	275.4
Uttarakhand	1.09	1.25	1.15	0.76	0.62	639.7	908.6	972.1	708.7	669.5
West Bengal	1.68	1.92	1.66	1.11	0.85	652.8	860.8	850.4	645.3	580.2
Andaman & Nicobar	1.41	1.71	0.73	0.60	0.34	1319.0	1875.0	843.8	749.0	458.0
Chandigarh	4.93	4.08	3.54	2.03	NA	7518.4	7073.5	6966.6	4526.5	4862.8
Delhi	2.22	2.08	1.74	1.10	0.91	2659.8	2830.5	2769.8	2044.4	1983.9
Puducherry	1.09	0.76	0.94	0.53	0.44	949.6	786.2	1013.7	607.5	603.8
ALL INDIA	1.31	1.34	1.14	0.78	0.66	603.5	700.3	698.8	535.1	514.0

NA: Data on State Domestic Product is not available to calculate Insurance Penetration.

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 (Current Prices) has been taken from Ministry of Statistics and Programme Implementation, Government of India

3. The State Wise population data has been taken from Census 2011 and simple interpolations have been used for intermediate years.

4. Insurance Penetration and Insurance Density have been computed based on the above approaches.

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

(In Lakhs)

INSURERS	2008-09	2009-10	2010-11	2011-12	2012-13
LIC	359.13 (-4.52)	388.63 (8.21)	370.38 (-4.70)	357.51 (-3.47)	367.82 (2.88)
Private Sector	150.11 (13.19)	143.62 (-4.32)	111.14 (-22.61)	84.42 (-24.04)	74.05 (-12.28)
Total	509.23 (0.10)	532.25 (4.52)	481.52 (-9.53)	441.93 (-8.22)	441.87 (-0.01)

Note: Figures in brackets indicate 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	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Life Business															
Business in force at start of the financial year	0	6	15	54	96	48	62	62	152	255	540	721	941	1820	2283
Additions during the year*	6	12	42	56	57	46	37	124	161	131	259	334	1036	905	694
Deletions during the year**	0	2	3	15	31	33	38	34	59	69	78	114	157	442	470
Business in force at end of the financial year	6	15	54	96	121	62	62	152	255	317	721	941	1820	2283	2507
General Annuity and Pension Business															
Business in force at start of the financial year		0.00	0.00	0.47	0.54		0.1	0.3	0.98	3.90	6.6	6.7	6.9	7.78	8.68
Additions during the year*		0.00	0.37	0.33	0.00	0.1	0.3	0.7	2.96	0.46	0.5	0.7	1.3	1.31	1.87
Deletions during the year**		0.00		0.16	0.21	0.0	0.1	0.0	0.04	0.06	0.5	0.5	0.4	0.40	0.50
Business in force at end of the financial year		0.00	0.37	0.54	0.33	0.1	0.3	1.0	3.90	4.30	6.6	6.9	7.8	8.68	10.06
Non linked Health Business															
Business in force at end of the financial year			11.85	8.58	6.22				0.00	2.29	93	82	69	58.54	53.95
Linked Business #															
Business in force at end of the financial year	16.96	44.34	72.21	0.00	70.20	824	922	711	590.01	437.91	6721	7248	6690	59.56	4650.63
Linked Health Business															
Business in force at end of the financial year				77.15	0.00				0.00	0.00				0.00	0.00
Grand Total															
Business in force at end of the financial year	23.29	59.17	138.61	181.78	198.02	886	983	864	848.49	761.25	7542	8277	8587	8307.03	7221.79

* 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	Bharati AXA				Birla Sun Life				Canara HSBC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Life Business															
Business in force at start of the financial year	10	39	45	118	140	325	676	993	852	942		0	1	15	30
Additions during the year*	42	25	94	85	147	458	739	649	712	483	0	1	15	20	33
Deletions during the year**	14	19	21	63	94	107	421	790	622	656		0	0	6	10
Business in force at end of the financial year	39	45	118	140	193	676	993	852	942	769	0	1	15	30	54
General Annuity and Pension Business															
Business in force at start of the financial year				0.31	0.53	0.0	0.0	0.1	1.00	1.48				0.00	0.00
Additions during the year*			0.34	0.59	0.00		0.2	0.9	1.13	0.06				0.00	0.00
Deletions during the year**			0.03	0.37	0.29	0.0	0.0	0.1	0.65	0.52				0.00	0.00
Business in force at end of the financial year			0.31	0.53	0.24	0.0	0.1	1.0	1.48	1.02				0.00	0.00
Non linked Health Business															
Business in force at end of the financial year			8.28	15.66	17.09	10	8	6	5.78	5.05				0.00	0.00
Linked Business #															
Business in force at end of the financial year	188	257	266.35	235.52	202.58	1737	2305	2130	1982.61	1719.62	35.54	129.34	200.02	218.59	232.15
Linked Health Business															
Business in force at end of the financial year				0.00	0.00	0	6	7	10.76	10.87				0.00	0.00
Grand Total															
Business in force at end of the financial year	226	308	393.02	391.38	412.51	2423	3312	2997	2943.09	2505.75	35.71	130.15	215.34	248.82	286.32

* 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		Future Generali					
	2008-09	2009-10	2010-11	2011-12	2012-13	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Life Business												
Business in force at start of the financial year	0	1	1	21	72	6	6	1	56	178	367	344
Additions during the year*	1	2	22	67	102	0	23	62	167	257	157	117
Deletions during the year**	0	1	3	16	37	0	6	7	45	69	179	108
Business in force at end of the financial year	1	1	21	72	137	6	22	56	178	367	344	353
General Annuity and Pension Business												
Business in force at start of the financial year				0.00	0.00	0	0		2.14	3.95	5.50	6.27
Additions during the year*				0.00	0.00	0	0	2.27	1.89	1.70	0.96	0.02
Deletions during the year**				0.00	0.00	0	0	0.13	0.08	0.15	0.18	0.55
Business in force at end of the financial year				0.00	0.00	0	0	2.14	3.95	5.50	6.27	5.75
Non linked Health Business												
Business in force at end of the financial year				0.00	0.00	0	0				0.00	0.00
Linked Business #												
Business in force at end of the financial year	2.17	19.84	33.11	33.38	32.70	1	1	39.70	196.95	178.75	157.73	147.87
Linked Health Business												
Business in force at end of the financial year				0.00	0.00	0	0				0.00	0.00
Grand Total												
Business in force at end of the financial year	2.86	21.24	53.94	105.44	170.03	6	23	98.23	379.37	550.76	508.35	506.89

* 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	HDFC Standard			ICICI Prudential				IDBI Federal							
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Life Business															
Business in force at start of the financial year	996	1244	1497	1598	1763	1037	1312	972	1090	1293	0	10	47	120	179
Additions during the year*	368	427	314	565	625	913	523	620	722	731	10	37	77	76	124
Deletions during the year**	120	174	214	400	449	637	863	502	519	522	0	0	4	16	35
Business in force at end of the financial year	1244	1497	1598	1761	1938	1313	972	1090	1293	1502	10	47	120	179	268
General Annuity and Pension Business															
Business in force at start of the financial year	74.5	79.1	79.9	81.18	88.48	54.9	56.8	57.3	58.84	59.42				0.47	0.92
Additions during the year*	20.0	13.1	9.2	17.86	4.13	4.1	2.6	3.3	3.51	5.51			0.47	0.58	0.06
Deletions during the year**	15.4	12.3	8.0	10.56	13.49	2.2	2.1	1.8	2.93	2.81				0.14	0.02
Business in force at end of the financial year	79.1	79.9	81.2	88.48	79.12	56.8	57.3	58.8	59.42	62.13			0.47	0.92	0.95
Non linked Health Business															
Business in force at end of the financial year	17		15	6.57	6.05	217	115	66	45.61	37.64			0.57	0.71	0.68
Linked Business #															
Business in force at end of the financial year	1404	1667	1894	1975.50	2015.99	4826	5089	4945	4561.46	3853.88	70.82	114.70	129.07	117.59	113.71
Linked Health Business															
Business in force at end of the financial year				0.00	0.00	37	88	92	108.51	121.20				0.00	0.00
Grand Total															
Business in force at end of the financial year	2744	3244	3588	3833.22	4039.59	6449	6321	6251	6068.44	5577.18	81.28	162.15	249.61	297.95	383.29

* 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	IndiaFirst		ING Life				Kotak Mahindra						
	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Life Business												
Business in force at start of the financial year		1	8	289	363	432	572	657	149	157	163	265	384
Additions during the year*	1	7	38	139	165	226	210	214	42	34	135	181	164
Deletions during the year**	0	0	4	65	96	83	122	128	35	28	32	62	75
Business in force at end of the financial year	1	8	42	363	432	575	660	743	157	163	265	384	473
General Annuity and Pension Business													
Business in force at start of the financial year	0.00	0.00	0.00	43.5	70.7	89.2	108.42	131.33	6.1	6.0	5.9	6.51	6.63
Additions during the year*	0.00	0.00	0.00	30.2	24.1	24.3	28.82	1.04	0.2	0.4	1.0	0.73	0.31
Deletions during the year**	0.00	0.00	0.00	3.0	5.6	5.0	5.92	11.79	0.4	0.4	0.4	0.60	0.75
Business in force at end of the financial year	0.00	0.00	0.00	70.7	89.2	108.4	131.33	120.57	6.0	5.9	6.5	6.63	6.12
Non linked Health Business													
Business in force at end of the financial year	0.00	0.00	0.02				5.98	0.00				0.00	0.00
Linked Business #													
Business in force at end of the financial year	168.66	240.64	291.78	581	664	631	551.72	354.78	788	913	878	781.72	643.70
Linked Health Business													
Business in force at end of the financial year		7.90	7.74				0.00	0.00				0.00	0.00
Grand Total													
Business in force at end of the financial year	169.36	256.25	341.43	1014	1195	1314	1348.82	1218.79	951	1081	1150	1172.81	1122.89

* 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				PNB Metlife				Reliance						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Life Business															
Business in force at start of the financial year	896	1135	1342	1715	2027	115	176	230	270	316	220	234	600	1939	2155
Additions during the year*	441	473	584	571	506	90	104	118	140	179	106	450	1547	1006	762
Deletions during the year**	202	266	211	260	268	29	49	78	94	85	92	84	208	790	590
Business in force at end of the financial year	1135	1342	1715	2027	2265	176	230	270	316	410	234	600	1939	2155	2327
General Annuity and Pension Business															
Business in force at start of the financial year	7.1	6.8	6.5	6.11	5.68	0.6	0.7	0.8	0.83	0.90				13.88	7.71
Additions during the year*	0.4	0.4	0.2	0.23	2.65	0.2	0.1	0.1	0.21	0.00			14.6	0.04	0.99
Deletions during the year**	0.6	0.7	0.7	0.66	3.27	0.1	0.1	0.1	0.14	0.10			0.7	6.20	0.23
Business in force at end of the financial year	6.8	6.5	6.1	5.68	5.07	0.7	0.8	0.8	0.90	0.80			13.9	7.71	8.48
Non linked Health Business															
Business in force at end of the financial year	73	42	24	19.30	18.56		10	3	1.76	0.62			18	38.03	35.34
Linked Business #															
Business in force at end of the financial year	1359	1587	1614	1459.65	1261.46	469	563	578	575.55	537.50	3015	3981	3262	2919.42	2470.61
Linked Health Business															
Business in force at end of the financial year				0.00	0.00				0.00	0.00	63	52	46	38.03	23.49
Grand Total															
Business in force at end of the financial year	2575	2977	3359	3511.36	3550.45	645	804	853	894.60	949.34	3313	4633	5279	5158.13	4864.91

* 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	Sahara				SBI Life				Shriram						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Life Business															
Business in force at start of the financial year	76	101	116	150	197	420	489	579	789	1205	40	38	40	72	168
Additions during the year*	44	38	55	72	69	122	147	289	559	734	15	18	42	109	140
Deletions during the year**	20	23	21	25	37	53	57	79	143	214	16	16	9	13	61
Business in force at end of the financial year	101	116	150	197	229	489	579	789	1205	1725	39	40	72	168	247
General Annuity and Pension Business															
Business in force at start of the financial year	0.3	0.3	0.3	0.35	0.39	91.8	122.5	133.2	138.79	161.18	0.0	0.0	0.0	0.02	0.02
Additions during the year*	0.0	0.0	0.1	0.05	0.00	41.9	19.4	15.4	34.57	5.87	0.0	0.0	0.0	0.00	0.01
Deletions during the year**	0.0	0.0	0.0	0.01	0.02	11.2	8.7	9.8	12.18	18.48			0.0	0.00	0.00
Business in force at end of the financial year	0.3	0.3	0.4	0.39	0.37	122.5	133.2	138.8	161.18	148.57	0.0	0.0	0.0	0.02	0.03
Non linked Health Business															
Business in force at end of the financial year				0.00	0.00		0	0	36.38	13.59				0.00	0.00
Linked Business #															
Business in force at end of the financial year	136	166	167	157.07	118.35	2030	3167	3549	3355.78	2718.44	227	285	248	183.09	156.67
Linked Health Business															
Business in force at end of the financial year				0.00	0.00				0.00	0.00				0.00	0.00
Grand Total															
Business in force at end of the financial year	238	283	318	354.22	347.42	2642	3879	4477	4758.32	4605.54	266	325	321	350.90	403.75

* 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			Private Total							
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13				
Life Business														
Business in force at start of the financial year	0.07	0.62	12.23	36.99	87	579	710	740	818.88	822	7531	9007	12843	15428
Additions during the year*	0.62	11.94	29.30	64.56	103	264	288	314	215.35	144	4031	6589	6660	6319
Deletions during the year**		0.33	4.55	14.66	36	132	258	235	212.48	159	2555	2757	4072	4142
Business in force at end of the financial year	0.69	12.23	36.99	86.89	154	710	740	819	821.75	807	9007	12839	15431	17606
General Annuity and Pension Business														
Business in force at start of the financial year			0.01	0.11	0.26	2.10	19.9	19.3	19.66	19.42	306	404	451	504
Additions during the year*		0.01	0.10	0.16	0.12	0.7	0.5	1.1	0.34	0.18	100	64	75	23
Deletions during the year**				0.01	0.01	1.7	1.1	0.7	0.58	0.85	35	32	28	54
Business in force at end of the financial year		0.01	0.11	0.26	0.37	19.9	19.3	19.7	19.42	18.75	372	404	451	473
Non linked Health Business														
Business in force at end of the financial year				0.00	0.00	106	101	79	33.47	23.50	516	363	302	221
Linked Business #														
Business in force at end of the financial year	12.63	106.11	150.93	214.88	226.87	781	933	1000	956.01	823.73	25264	30428	29496	23082
Linked Health Business														
Business in force at end of the financial year				0.00	0.00	10	16	17	14.35	12.98	110	161	162	176
Grand Total														
Business in force at end of the financial year	13.32	118.35	188.02	302.03	381.19	1627	1809	1933	1845.01	1686.25	33795	40363	43251	41558

* 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) (Concl'd.)
(Policies in '000)

Particulars	LIC					Grand Total				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Life Business										
Business in force at start of the financial year	192428	210154	226058	240381	255845	198169	217685	235065	253224	271274
Additions during the year*	32017	32907	35392	38023	39549	35448	36939	41981	44683	45868
Deletions during the year**	14291	17003	21069	22559	25143	15930	19558	23825	26630	29285
Business in force at end of the financial year	210154	226058	240381	255845	270251	217687	235065	253221	271276	287857
General Annuity and Pension Business										
Business in force at start of the financial year	2829	2789	2780	2749	2451	3135	3161	3184	3200	2954
Additions during the year*	201	256	256	348	267	302	319	331	442	290
Deletions during the year**	241	265	286	647	304	276	296	314	688	358
Business in force at end of the financial year	2789	2780	2749	2450	2413	3161	3184	3200	2954	2886
Non linked Health Business										
Business in force at end of the financial year	0	0	0	183	357	516	363	302	460	578
Linked Business #										
Business in force at end of the financial year	44682	49434	42462	32793	21253	69946	79862	71958	60018	44335
Linked Health Business										
Business in force at end of the financial year	198	291	344	319	279	308	453	506	576	456
Grand Total										
Business in force at end of the financial year	257823	278563	285936	291591	294554	291618	318927	329187	335284	336112

* 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)

(Policies in '000)

Particulars	Aegon Religare			Aviva			Bajaj Allianz								
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13					
Life Business															
Business in force at start of the financial year	-	903	3287	9896	19065	294	828	3146	10198	38757	12998	15195	19098	38055	46001
Additions during the year*	999	2823	7274	11122	24410	703	2751	8332	31879	28957	4604	7496	23556	19858	19776
Deletions during the year**	96	439	664	1954	3036	168	433	1280	3320	6812	2407	3593	4600	11912	11474
Business in force at end of the financial year	903	3287	9896	19065	40439	828	3146	10198	38757	60902	15195	19098	38055	46001	54303
General Annuity and Pension Business															
Business in force at start of the financial year	-	1	-	9	15	-	3	2	16	72	226	226	219	245	257
Additions during the year*	-	12	9	9	0	3	2	14	57	29	17	13	23	29	27
Deletions during the year**	-	1	-	3	5	1	3	-	1	1	17	20	17	17	17
Business in force at end of the financial year	-	12	9	15	10	3	2	16	72	99	226	219	225	258	267
Non linked Health Business															
Business in force at end of the financial year	-	-	492	399	374	-	-	-	0	290	2329	2825	2822	2894	1188
Linked Business #															
Business in force at end of the financial year	358	1193	2965	0	3994	24058	26907	26459	25242	20475	180727	178770	164151	146534	119072
Linked Health Business															
Business in force at end of the financial year	-	-	-	3763	0	-	-	-	0	0	-	-	-	0	0
Grand Total															
Business in force at end of the financial year	1261	4492	13363	23242	44817	24889	30055	36672	64071	81766	198477	200912	205253	195687	174830

* 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 as on 31.03.2013

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

(Policies in '000)

Particulars	Bharati AXA				Birla Sun Life				Canara HSBC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Life Business															
Business in force at start of the financial year	582	1314	1412	3814	4525	4654	4830	6544	15054	32966	-	59	366	1030	1848
Additions during the year*	1419	1210	3566	3281	8263	1055	2819	10843	25548	24145	59	341	723	1062	1462
Deletions during the year**	687	1112	1164	2570	2339	879	1106	2333	7636	12945	-	34	59	244	313
Business in force at end of the financial year	1314	1412	3814	4525	10449	4830	6544	15054	32966	44166	59	366	1030	1848	2998
General Annuity and Pension Business															
Business in force at start of the financial year	-	-	-	26	45	-	-	-	1	2	-	-	-	0	0
Additions during the year*	-	-	28	72	0	-	-	1	1	1	-	-	-	0	0
Deletions during the year**	-	-	2	53	31	-	-	-	0	0	-	-	-	0	0
Business in force at end of the financial year	-	-	26	45	14	-	-	1	2	3	-	-	-	0	0
Non linked Health Business															
Business in force at end of the financial year	-	126	147	386	605	766	773	704	703	638	-	-	-	0	0
Linked Business #															
Business in force at end of the financial year	4148	5487	6071	5982	5397	78955	109029	113594	109068	101365	2462	6786	12374	15923	17448
Linked Health Business															
Business in force at end of the financial year	-	-	-	0	0	-	578	742	1076	1087	-	-	-	0	0
Grand Total															
Business in force at end of the financial year	5462	7025	10058	10937	16465	84551	116924	130095	143815	147258	2521	7152	13404	17771	20445

* 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 as on 31.03.2013

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

(Policies in '000)

Particulars	DLF Pramerica				Edelweiss Tokio		Future Generali					
	2008-09	2009-10	2010-11	2011-12	2012-13	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Life Business												
Business in force at start of the financial year	-	49	114	522	1780	1154	1139	33	2041	4179	15495	13187
Additions during the year*	55	123	572	1759	2034	0	2769	2297	3845	12943	6373	3592
Deletions during the year**	6	58	164	501	886	15	353	288	1707	1627	8681	4534
Business in force at end of the financial year	49	114	522	1781	2928	1139	3555	2041	4179	15495	13187	12246
General Annuity and Pension Business												
Business in force at start of the financial year	-	-	-	0	0	0	0	-	1	1	2	2
Additions during the year*	-	-	-	0	0	0	0	1	1	-	0	0
Deletions during the year**	-	-	-	0	0	0	0	-	-	-	0	0
Business in force at end of the financial year	-	-	-	0	0	0	0	1	1	2	2	2
Non linked Health Business												
Business in force at end of the financial year	29	552	1250	1200	0	0	0	-	-	-	0	0
Linked Business #												
Business in force at end of the financial year	-	-	-	0	925	40	57	891	5043	4708	3982	3468
Linked Health Business												
Business in force at end of the financial year	-	-	-	0	0	0	0	-	-	-	0	0
Grand Total												
Business in force at end of the financial year	78	666	1773	2980	3853	1179	3612	2933	9223	20204	17171	15715

* 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 as on 31.03.2013

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

(Policies in '000)

Particulars	HDFC Standard			ICICI Prudential			IDBI Federal								
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13					
Life Business															
Business in force at start of the financial year	16973	22252	29563	35376	48128	21644	29118	27347	36278	58660	11	1026	5063	11121	14584
Additions during the year*	7510	10525	9024	27994	44993	13433	9027	16214	29360	27877	1017	4060	6310	4502	5640
Deletions during the year**	2233	3232	3212	15241	7011	6163	10798	7282	6978	8876	1	24	252	1039	1967
Business in force at end of the financial year	22251	29544	35376	48128	86110	28914	27347	36278	58660	77662	1026	5063	11121	14584	18257
General Annuity and Pension Business															
Business in force at start of the financial year	1434	1502	1580	1831	2683	1538	1568	1552	1565	1562	-	-	-	0	0
Additions during the year*	258	315	434	1297	84	102	62	97	92	166	-	-	-	0	0
Deletions during the year**	191	237	183	445	2688	71	78	84	95	75	-	-	-	0	0
Business in force at end of the financial year	1502	1580	1830	2683	79	1569	1552	1565	1562	1653	-	-	-	0	0
Non linked Health Business															
Business in force at end of the financial year	408	-	377	213	276	35085	19586	11585	8066	6749	-	-	-	0	0
Linked Business #															
Business in force at end of the financial year	45479	57892	73239	84217	94282	95995	89388	127584	122854	88331	1655	2747	3249	3084	3043
Linked Health Business															
Business in force at end of the financial year	-	-	-	0	0	32	112	176	246	5447	-	-	-	0	0
Grand Total															
Business in force at end of the financial year	69640	89016	110822	135241	180747	161595	137984	177188	191389	179841	2682	7810	14370	17667	21301

* 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 as on 31.03.2013

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

(Policies in '000)

Particulars	IndiaFirst			ING Life				Kotak Mahindra					
	2009-10	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Life Business													
Business in force at start of the financial year	-	111	649	5600	7253	8198	10962	13620	7561	8479	8738	19732	32347
Additions during the year*	-	111	1373	2818	2790	4435	5193	7726	2340	1967	13250	16963	13976
Deletions during the year**	-	-	27	1164	1845	1494	2358	3021	1423	1707	2257	4347	5289
Business in force at end of the financial year	-	111	1807	7253	8198	11139	13796	18324	8479	8738	19732	32347	41035
General Annuity and Pension Business													
Business in force at start of the financial year	-	0	0	-	213	360	599	850	248	236	224	259	266
Additions during the year*	-	0	0	-	169	261	325	302	7	6	53	34	8
Deletions during the year**	-	-	0	-	22	22	74	65	20	17	17	28	31
Business in force at end of the financial year	-	0	0	-	360	599	850	1087	236	224	259	266	242
Non linked Health Business													
Business in force at end of the financial year	-	0	1	-	-	-	216	0	-	-	-	0	0
Linked Business #													
Business in force at end of the financial year	566	2722	5684	7515	11127	11477	11253	10138	25160	29030	27295	25152	21459
Linked Health Business													
Business in force at end of the financial year	-	-	136	139	-	-	0	0	-	-	-	0	0
Grand Total													
Business in force at end of the financial year	566	2833	6468	18380	20035	22991	25001	27705	33874	37992	47286	57765	62736

* 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 as on 31.03.2013

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

(Policies in '000)

Particulars	Max Life			PNB Metlife			Reliance								
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13					
Life Business															
Business in force at start of the financial year	29887	40914	41554	49378	60430	5522	7198	9336	11949	14663	4102	6069	8723	22050	30272
Additions during the year*	17517	12296	16478	19823	23649	2654	3707	4803	6385	8501	2782	4485	16075	16786	15157
Deletions during the year**	6490	11656	8737	8771	11406	978	1568	2191	3671	4780	814	1831	2748	8563	10693
Business in force at end of the financial year	40914	41554	49295	60430	72673	7198	9336	11949	14663	18384	6069	8723	22050	30272	34736
General Annuity and Pension Business															
Business in force at start of the financial year	145	139	133	125	115	15	15	15	20	39	-	-	-	0	0
Additions during the year*	7	8	5	4	49	3	2	5	25	0	-	-	-	0	0
Deletions during the year**	13	14	13	14	60	2	2	1	5	9	-	-	-	0	0
Business in force at end of the financial year	139	133	125	115	105	15	15	19	39	30	-	-	-	0	0
Non linked Health Business															
Business in force at end of the financial year	1268	735	460	379	361	-	44	23	17	5	-	-	385	827	776
Linked Business #															
Business in force at end of the financial year	40593	47876	48743	45386	38753	29555	31918	35064	34449	31488	32163	40592	38236	34773	29522
Linked Health Business															
Business in force at end of the financial year	-	-	-	0	0	-	-	-	0	0	1199	1086	970	723	437
Grand Total															
Business in force at end of the financial year	82914	90299	98623	106310	111892	36768	41314	47056	49168	49907	39431	50401	61640	66594	65470

* 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 as on 31.03.2013

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

(Policies in '000)

Particulars	Star Union Dai-ichi				Tata AIA				Private Total						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Life Business															
Business in force at start of the financial year	-	15	230	733	1927	12550	13518	14846	18657	21837	135496	177887	212452	345330	516883
Additions during the year*	15	273	582	1418	3017	2678	3158	5908	6308	6193	69917	80256	177960	269027	317496
Deletions during the year**	-	8	79	224	567	1710	1831	2097	3128	3828	27731	45661	46141	97297	111288
Business in force at end of the financial year	15	280	733	1927	4377	13518	14846	18657	21837	24202	177682	212483	344271	517060	723092
General Annuity and Pension Business															
Business in force at start of the financial year	-	-	1	9	21	460	444	434	448	449	4599	5330	5345	6004	6766
Additions during the year*	-	669	8	13	9	14	9	29	13	25	879	1445	1012	2138	979
Deletions during the year**	-	-	-	0	1	30	20	14	12	18	361	749	373	1376	3115
Business in force at end of the financial year	-	669	9	21	29	444	434	448	449	457	5117	6026	5984	6766	4630
Non linked Health Business															
Business in force at end of the financial year	-	-	-	0	0	4281	5367	5143	1641	1128	44136	29599	22143	16891	12890
Linked Business #															
Business in force at end of the financial year	328	1854	2931	4913	6026	25751	31035	33626	32682	27322	647791	744339	801025	779343	690503
Linked Health Business															
Business in force at end of the financial year	-	-	-	0	0	215	2380	2940	2219	1490	1447	4157	4827	8163	8601
Grand Total															
Business in force at end of the financial year	343	2804	3673	6861	10433	44209	54062	60813	58828	54599	876172	996603	1178249	1328223	1439716

* 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 as on 31.03.2013.

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

(Policies in '000)

Particulars	LIC					Grand Total				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Life Business										
Business in force at start of the financial year	1485380	1784880	2061034	2435396	2787732	1620876	1962767	2273486	2780726	3304616
Additions during the year*	411205	454767	566583	565166	576648	481122	535023	744543	834193	894145
Deletions during the year**	111705	178613	192221	212830	245049	139436	224274	238362	310127	356337
Business in force at end of the financial year	1784880	2061034	2435396	2787732	3119331	1962562	2273517	2779667	3304792	3842423
General Annuity and Pension Business										
Business in force at start of the financial year	47269	46964	46927	51597	42494	51867	52294	52271	57601	49260
Additions during the year*	232873	6281	11196	9037	14266	233753	7726	12208	11175	15246
Deletions during the year**	233178	6318	6525	18140	5161	233539	7067	6899	19516	8277
Business in force at end of the financial year	46964	46927	51597	42494	51599	52081	52952	57581	49260	56229
Non linked Health Business										
Business in force at end of the financial year	-	-	-	3609	6701	44136	29599	22143	20501	19591
Linked Business #										
Business in force at end of the financial year	198470	223125	178479	137067	91702	846261	967464	979504	916411	782206
Linked Health Business										
Business in force at end of the financial year	7217	10852	12498	12343	10783	8664	15008	17325	20506	19383
Grand Total										
Business in force at end of the financial year	2037531	2341937	2677970	2983247	3280117	2913703	3338541	3856219	4311470	4719833

* 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 as on 31.03.2013

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

(Premium in ₹ Crore)

Insurer	A. LINKED PREMIUM															
	a. Regular			b. Single			c. First Year (a+b)			d. Renewal			e. Total (c+d)			
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Aegon Reigare	138.06	176.01	78.80	45.60	3.50	21.79	20.29	5.74	141.57	197.80	99.08	51.34	13.73	105.58	198.06	207.45
Aviva	698.14	431.54	180.55	125.18	54.04	88.32	40.80	7.72	752.18	519.86	221.35	132.90	1570.66	1567.21	1459.32	1120.63
Bajaj Allianz	2952.65	1295.01	171.94	205.21	796.19	1141.26	669.44	360.85	3748.84	2436.27	841.38	566.05	6536.42	5543.65	3452.02	1849.30
Bharti AXA	389.96	250.81	92.70	56.71	3.82	4.61	1.09	0.30	402.77	255.42	93.79	57.01	228.36	437.95	508.63	410.99
Birla Sunlife	2887.42	1726.41	1099.71	786.47	40.92	23.29	63.99	11.58	2928.34	1749.70	1163.69	798.05	2514.84	3550.68	3747.70	2890.70
Canara HSBC	602.87	644.82	386.48	242.52	11.91	5.28	0.07	0.01	614.78	650.10	386.55	242.53	219.65	713.36	1142.33	1211.10
DLF Pramerica	35.62	46.28	16.01	11.75	1.38	5.00	9.78	1.96	37.00	51.28	25.79	13.71	1.04	20.75	50.85	48.24
Edelweiss Tokio			2.46	2.91			8.05					10.96			1.34	
Future Generali	306.67	91.07	32.56	14.63	8.74	79.47	45.66	25.38	315.41	170.54	78.22	40.01	35.43	200.36	225.29	153.36
HDFC Standard	2476.44	2337.32	1856.13	1948.02	216.00	556.22	171.13	482.34	2692.44	3493.54	2027.26	2430.35	3081.19	3998.47	5092.49	4890.32
ICICI Prudential	5960.48	4178.18	2062.60	2555.77	113.15	1904.66	238.16	78.74	6073.63	6082.84	2300.77	2634.51	9746.75	9564.93	8662.29	7027.64
IDBI Federal	233.72	113.22	17.93	3.81	109.98	173.44	83.68	56.00	343.70	286.66	101.61	59.82	120.70	283.52	306.47	207.94
IndiaFirst	162.74	405.34	173.49	195.25	38.85	261.57	207.23	73.53	201.59	666.91	380.72	288.78	0.01	93.66	315.18	367.27
ING Vysya	311.88	126.29	28.74	42.89	6.87	19.06	31.28	9.56	318.74	145.35	60.02	52.46	732.00	702.12	503.24	321.00
Kotak Mahindra	1014.41	605.42	258.42	251.23	187.63	277.44	370.95	246.94	1202.03	882.87	629.26	498.17	1416.02	1603.25	1535.54	1148.87
Max Life	1208.31	763.33	190.88	153.09	81.54	94.55	70.08	33.72	1289.86	857.88	260.96	186.80	2107.71	2662.68	2713.17	2160.50
PNB MetLife	757.86	339.62	181.54	183.29	30.48	139.58	316.44	182.48	788.34	479.20	497.98	365.77	1282.61	1446.71	1148.92	963.02
Reliance	3323.31	1012.40	372.39	191.14	265.57	719.62	335.89	142.58	3588.88	1732.02	708.28	333.71	2587.85	3326.71	2713.24	1354.08
Sahara	41.95	18.34	2.20	0.34	42.29	43.52	26.26	10.08	84.24	61.86	28.46	10.42	77.44	90.13	74.44	45.13
SBI Life	3820.70	2502.60	1027.17	969.82	535.30	1963.38	1256.72	325.99	4356.00	4465.98	2283.89	1295.81	2444.60	4583.52	5403.39	3646.19
Shriram	261.80	113.05	10.19	8.56	112.82	322.91	161.13	112.04	374.62	455.96	171.32	120.60	168.88	223.58	206.77	102.74
Star Union Dai-ichi	233.20	189.58	175.14	110.99	237.67	353.50	355.01	191.22	470.87	543.09	530.15	302.21	10.12	160.26	266.26	267.73
Tata AIA	1093.95	712.79	256.37	174.07	19.42	162.54	125.21	31.25	1113.37	875.34	381.58	205.32	1543.58	1985.75	1,748.58	1,226.34
Private Total	28921.13	18679.43	8674.40	8279.25	2918.06	8361.02	4600.18	2398.06	31839.19	27040.46	13274.58	10677.31	36419.61	42764.83	41474.19	31621.87
LIC	4840.47	3103.62	464.95	40.13	23245.78	23398.56	3642.44	151.83	28086.26	26502.19	4107.39	191.96	19175.90	12694.60	10793.76	6338.40
Industry Total	33761.61	21783.06	9139.35	8319.38	26163.84	31759.59	8242.62	2548.89	59925.45	53542.64	17381.97	10889.26	55595.51	55459.42	52267.94	37960.27

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

(Premium in ₹ Crore)

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	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13						
Aegon Reigare	146.42	251.14	186.29	129.64	3.95	23.73	21.36	6.26	150.37	274.87	207.65	135.90	15.28	113.74	249.67	294.60	165.65	388.61	457.32	430.50	165.65	388.61	457.32	430.50						
Aviva	744.28	655.74	756.28	673.43	54.10	89.65	45.58	13.97	798.37	745.39	801.86	687.40	1579.64	1599.79	1614.01	1453.27	2378.01	2345.17	2416.87	2140.67	2378.01	2345.17	2416.87	2140.67						
Bajaj Allianz	3571.35	2312.09	1851.64	1972.04	879.75	1153.73	865.67	1015.86	4451.10	3465.82	2717.31	2987.90	6968.61	6144.13	4766.49	3904.80	11419.71	9609.95	7483.80	6892.70	11419.71	9609.95	7483.80	6892.70						
Bharti AXA	405.09	321.76	196.13	215.19	32.35	26.03	28.46	33.73	437.43	347.78	224.59	246.92	232.30	444.23	549.56	495.60	669.73	792.02	774.16	744.52	669.73	792.02	774.16	744.52						
Birla Sunlife	2917.26	2029.27	1843.46	1810.20	42.75	51.04	82.71	26.31	2960.01	2080.30	1926.17	1836.51	2545.65	3596.76	3959.19	3379.79	5505.66	5677.07	5885.36	5216.30	5505.66	5677.07	5885.36	5216.30						
Canara HSBC	604.17	796.71	883.13	595.12	18.45	20.57	3.97	11.60	622.62	817.29	687.10	606.72	219.83	714.57	1173.98	1305.43	842.45	1531.86	1861.08	1912.15	842.45	1531.86	1861.08	1912.15						
DLF Pramerica	36.00	69.15	93.38	136.42	1.38	5.00	9.78	3.58	37.38	74.15	103.16	140.01	1.07	20.89	63.86	96.79	38.44	95.04	167.01	236.79	38.44	95.04	167.01	236.79						
Edelweiss Tokio			10.55	37.48			0.34	9.85			10.88	47.33				7.50		10.88	54.83			10.88	54.83							
Future Generali	476.93	366.86	195.82	213.97	9.15	81.75	49.21	26.46	486.08	448.61	345.03	240.43	55.44	277.55	434.55	437.86	541.51	726.16	779.58	678.29	541.51	726.16	779.58	678.29						
HDFC Standard	2983.89	3339.05	3001.91	3113.08	273.62	720.28	831.69	1322.99	3257.51	4059.33	3833.61	4436.07	3747.60	4944.85	6368.80	6886.61	7005.10	9004.17	10202.40	11322.68	7005.10	9004.17	10202.40	11322.68						
ICICI Prudential	6058.43	5692.69	3644.92	4184.13	275.49	2169.45	796.17	624.49	6333.92	7862.14	4441.09	4808.62	10194.83	10018.49	9680.48	8729.62	16528.75	17880.63	14021.58	13338.24	16528.75	17880.63	14021.58	13338.24						
IDBI Federal	285.53	263.56	215.06	288.27	115.02	181.37	95.95	76.86	400.56	444.95	311.01	345.14	170.56	366.05	425.69	459.55	571.12	811.00	736.70	804.68	571.12	811.00	736.70	804.68						
IndiaFirst	162.74	428.21	742.05	278.29	38.86	276.56	240.27	1038.13	201.59	704.77	982.31	1316.42	0.01	93.66	315.62	373.66	201.60	798.43	1297.93	1690.08	201.60	798.43	1297.93	1690.08						
ING Vysya	626.66	634.13	604.10	500.25	15.77	29.35	34.04	137.96	642.43	660.49	638.14	636.20	1000.22	1048.46	1041.84	1104.16	1642.65	1708.95	1679.98	1742.36	1642.65	1708.95	1679.98	1742.36						
Kotak Mahindra	1083.77	856.98	660.75	749.35	250.22	396.16	503.52	438.75	1333.98	1253.14	1164.27	1188.10	1534.07	1722.37	1773.16	1589.68	2868.05	2975.51	2937.43	2777.78	2868.05	2975.51	2937.43	2777.78						
Max Life	1647.47	1774.99	1551.29	1529.35	201.60	286.40	350.42	370.00	1849.08	2061.39	1901.72	1899.34	3011.46	3751.24	4488.82	4739.36	4860.54	5812.63	6390.53	6638.70	4860.54	5812.63	6390.53	6638.70						
PNB MetLife	987.31	553.81	738.14	644.39	74.54	152.40	338.83	195.69	1061.85	706.22	1076.97	840.08	1474.16	1801.95	1600.53	1589.44	2536.01	2508.17	2677.50	2429.52	2536.01	2508.17	2677.50	2429.52						
Reliance	3630.15	2284.63	1436.40	1188.40	290.62	750.31	372.89	188.17	3920.78	3034.94	1809.29	1376.57	2684.12	3536.21	3688.33	2668.82	6604.90	6571.15	5497.62	4045.39	6604.90	6571.15	5497.62	4045.39						
Sahara	82.53	48.30	42.07	35.35	42.29	43.52	29.07	26.08	124.83	91.83	71.14	61.43	125.77	151.58	154.81	143.95	250.59	243.41	225.95	205.38	250.59	243.41	225.95	205.38						
SBI Life	6281.82	3374.19	2192.80	2618.18	758.93	4198.21	4338.52	2564.71	7040.74	7572.39	6531.32	5182.88	3063.28	5339.25	6602.42	5267.15	10104.03	12911.64	13133.74	10460.03	10104.03	12911.64	13133.74	10460.03						
Shriram	269.00	159.43	150.57	189.51	150.50	412.55	240.42	231.14	419.50	571.99	390.99	420.65	191.77	249.54	253.17	197.42	611.27	821.52	644.16	616.07	611.27	821.52	644.16	616.07						
Star Union Dai-ichi	255.24	343.79	411.68	380.54	264.63	414.90	553.09	364.26	519.87	758.69	964.77	744.80	10.50	174.62	307.18	324.00	530.37	933.31	1271.95	1068.80	530.37	933.31	1271.95	1068.80						
Tata AIA	1273.62	1107.71	732.36	414.55	48.39	224.50	207.19	145.61	1322.01	1332.21	939.55	560.16	2171.76	2653.01	2690.75	2200.27	3493.78	3985.22	3630.30	2760.43	3493.78	3985.22	3630.30	2760.43						
Private Total	34529.67	27664.19	22040.78	21877.15	3842.34	11704.46	10039.14	8872.43	38372.01	39366.65	32079.92	30749.58	40997.93	48762.94	52102.91	47649.33	79369.94	88131.60	84182.83	78399.91	79369.94	88131.60	84182.83	78399.91						
LIC	26184.48	36265.36	40194.54	30313.52	46337.42	50746.99	41667.71	46297.98	71521.90	87012.35	81862.25	76611.50	114555.41	116461.05	121027.03	132192.08	186077.31	203473.40	202889.28	208803.58	186077.31	203473.40	202889.28	208803.58						
Industry Total	60714.15	63929.55	62235.32	52190.67	49179.76	62451.45	51706.85	55170.41	109893.91	126381.00	113942.17	107361.08	155553.34	165223.99	173129.94	179841.41	265447.25	291604.99	287072.11	287202.49	265447.25	291604.99	287072.11	287202.49						

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	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Aegon Religare	11.73	11.46	3.67	1.88	7.55	3.78	1.24	0.73	94.87	52.32	14.81	11.55
Aviva	151.38	63.49	22.81	16.05	6.52	3.04	1.36	1.28	95.63	62.84	24.37	15.24
Bajaj Allianz	803.43	284.50	34.50	-35.08	7.81	3.57	0.80	-1.45	83.47	46.15	8.89	-12.51
Bharti AXA	62.12	29.83	7.60	3.40	9.84	4.30	1.26	0.73	98.20	75.64	27.15	9.57
Birla Sunlife	510.61	299.62	179.03	133.25	9.38	5.65	3.65	3.61	98.92	78.73	55.02	44.35
Canara HSBC	203.10	141.63	62.42	26.20	24.34	10.39	4.08	1.80	99.87	93.30	75.15	47.61
DLF Pramerica	4.24	4.93	1.50	1.13	11.14	6.84	1.96	1.82	98.86	50.70	8.31	3.69
Edelweiss Tokio	—	—	0.14	0.19	—	—	5.71	1.58	—	—	8.84	2.60
Future Generali	72.02	11.67	5.82	1.60	20.53	3.18	1.92	0.83	55.63	12.18	6.65	2.72
HDFC Standard	337.33	327.33	226.09	303.17	5.84	4.43	3.18	4.14	64.19	68.65	39.14	47.42
ICICI Prudential	561.91	411.24	246.34	243.36	3.55	2.63	2.25	2.52	93.19	73.35	40.59	31.79
IDBI Federal	22.73	16.51	7.39	4.61	4.89	2.90	1.81	1.72	51.43	24.78	11.57	5.24
IndiaFirst	14.56	26.23	23.75	20.28	7.22	3.45	3.41	3.19	100.00	97.45	86.77	66.36
ING Vysya	57.46	19.56	10.66	4.41	5.47	2.31	1.89	1.18	47.58	14.98	8.05	3.75
Kotak Mahindra	160.83	83.71	37.68	21.63	6.14	3.37	1.74	1.31	95.78	64.31	33.61	18.42
Max Life	273.42	205.70	73.25	51.15	8.05	5.84	2.46	2.18	64.91	38.10	12.63	8.33
PNB Metlife	231.96	44.11	44.41	30.34	11.20	2.29	2.70	2.28	79.30	50.52	37.49	24.87
Reliance	542.50	141.31	67.01	28.67	8.81	2.79	1.96	1.70	86.41	27.45	16.84	8.79
Sahara	12.83	8.25	4.43	2.08	7.93	5.43	4.31	3.74	54.16	37.37	19.98	11.05
SBI Life	534.39	402.87	237.31	148.95	7.86	4.45	3.09	3.01	80.22	60.03	45.78	29.13
Shriram	62.35	28.41	8.72	4.33	11.47	4.31	2.31	1.94	93.78	68.52	17.58	9.08
Star Union Dai-ichi	33.82	29.27	30.49	19.15	7.03	4.16	3.83	3.36	86.09	72.84	59.35	32.83
Tata AIA	230.69	138.77	37.07	10.19	8.68	4.85	1.74	0.71	82.14	56.35	26.11	9.84
Private Total	4895.41	2730.42	1372.12	1040.92	7.17	3.91	2.51	2.46	82.36	54.92	30.83	23.39
LIC	1481.14	1017.55	360.81	152.95	3.13	2.60	2.42	2.34	12.23	7.65	2.57	1.04
Grand Total	6376.55	3747.96	1732.93	1193.87	5.52	3.44	2.49	2.44	35.32	20.50	9.37	6.21

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	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Aegon Religare	0.63	10.44	21.12	14.39	6.12	12.25	13.18	8.38	5.13	47.68	85.19	88.45
Aviva	6.91	37.55	70.78	89.25	12.53	14.55	9.63	10.06	4.37	37.16	75.63	84.76
Bajaj Allianz	159.13	331.98	353.77	315.50	14.03	20.37	11.09	7.05	16.53	53.85	91.11	112.51
Bharti AXA	1.14	9.61	20.40	32.10	2.95	9.74	11.88	11.61	1.80	24.36	72.85	90.43
Birla Sunlife	5.59	80.96	146.37	167.22	8.94	21.49	15.03	10.95	1.08	21.27	44.98	55.65
Canara HSBC	0.26	10.17	20.64	28.83	3.27	6.04	6.21	6.29	0.13	6.70	24.85	52.39
DLF Pramerica	0.05	4.79	16.59	29.40	12.28	20.83	18.36	16.81	1.14	49.30	91.69	96.31
Edelweiss Tokio	—	—	1.45	7.27	—	—	17.20	17.10	—	—	91.16	97.40
Future Generali	57.44	84.11	81.67	57.16	30.12	23.68	17.15	11.79	44.37	87.82	93.35	97.28
HDFC Standard	188.17	149.48	351.54	336.22	15.28	9.27	11.40	8.40	35.81	31.35	60.86	52.58
ICICI Prudential	41.06	149.44	360.59	522.06	5.77	6.69	11.79	13.47	6.81	26.65	59.41	68.21
IDBI Federal	21.46	50.12	56.53	83.47	20.11	20.81	17.20	15.55	48.57	75.22	88.43	94.76
IndiaFirst	0.00	0.69	3.62	10.28	0.00	1.81	0.60	0.98	0.00	2.55	13.23	33.64
ING Vysya	63.30	111.01	121.80	113.18	10.69	12.86	10.91	8.27	52.42	85.02	91.95	96.25
Kotak Mahindra	7.09	46.45	74.44	95.79	2.84	9.49	9.63	8.47	4.22	35.69	66.39	81.58
Max Life	147.79	334.20	506.60	562.89	10.10	14.58	14.83	13.12	35.09	61.90	87.37	91.67
PNB Metlife	60.55	43.21	74.04	91.65	13.02	7.42	7.18	8.33	20.70	49.48	62.51	75.13
Reliance	85.36	373.49	331.02	297.49	19.05	24.69	15.94	12.62	13.59	72.55	83.16	91.21
Sahara	10.86	13.83	17.77	16.72	12.21	15.13	14.44	11.16	45.84	62.63	80.02	88.95
SBI Life	131.78	268.19	281.05	362.46	3.99	6.94	5.16	6.58	19.78	39.97	54.22	70.87
Shriram	4.14	13.05	40.88	43.32	6.11	8.06	15.36	10.97	6.22	31.48	82.42	90.92
Star Union Dai-ichi	5.46	10.92	20.88	39.19	11.06	4.75	4.39	7.86	13.91	27.16	40.65	67.17
Tata AIA	50.16	107.51	104.91	93.35	5.99	9.56	6.99	7.03	17.86	43.65	73.89	90.16
Private Total	1048.31	2241.20	3078.44	3409.19	9.43	12.23	10.45	9.44	17.64	45.08	69.14	76.61
LIC	10629.17	12291.13	13674.82	14615.03	7.66	7.48	7.27	7.23	87.77	92.35	97.43	98.96
Grand Total	11677.48	14532.33	16751.81	18024.23	7.79	7.97	7.70	7.56	64.68	79.50	90.62	93.79

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

(Commission in ₹ Crore)

Insurer	Total (ULIP+Traditional)				% of Total Commission to Total Premium							
	Total Commission (ULIP+Traditional)		Total (ULIP+Traditional)		2009-10		2010-11		2011-12		2012-13	
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Aegon Religare	12.36	21.91	24.79	16.26	7.46	5.64	5.42	3.78	7.46	5.64	5.42	3.78
Aviva	158.29	101.04	93.58	105.30	6.66	4.31	3.87	4.92	6.66	4.31	3.87	4.92
Bajaj Allianz	962.57	616.47	388.27	280.42	8.43	6.41	5.19	4.07	8.43	6.41	5.19	4.07
Bharti AXA	63.26	39.43	28.00	35.50	9.45	4.98	3.62	4.77	9.45	4.98	3.62	4.77
Birla Sunlife	516.20	380.58	325.40	300.48	9.38	6.70	5.53	5.76	9.38	6.70	5.53	5.76
Canara HSBC	203.37	151.80	83.06	55.02	24.14	9.91	4.46	2.88	24.14	9.91	4.46	2.88
DLF Pramerica	4.29	9.72	18.09	30.52	11.15	10.23	10.83	12.89	11.15	10.23	10.83	12.89
Edelweiss Tokio	—	—	1.59	7.47	—	—	14.60	13.62	—	—	14.60	13.62
Future Generali	129.45	95.78	87.49	58.76	23.91	13.19	11.22	8.66	23.91	13.19	11.22	8.66
HDFC Standard	525.50	476.81	577.64	639.40	7.50	5.30	5.66	5.65	7.50	5.30	5.66	5.65
ICICI Prudential	602.97	560.68	606.93	765.42	3.65	3.14	4.33	5.65	3.65	3.14	4.33	5.65
IDBI Federal	44.19	66.63	63.92	88.09	7.74	8.22	8.68	10.95	7.74	8.22	8.68	10.95
IndiaFirst	14.56	26.92	27.37	30.55	7.22	3.37	2.11	1.81	7.22	3.37	2.11	1.81
ING Vysya	120.76	130.58	132.46	117.59	7.35	7.95	7.88	6.75	7.35	7.95	7.88	6.75
Kotak Mahindra	167.92	130.17	112.12	117.41	5.85	4.37	3.82	4.23	5.85	4.37	3.82	4.23
Max Life	421.21	539.90	579.86	614.03	8.67	9.29	9.07	9.25	8.67	9.29	9.07	9.25
PNB Metlife	292.51	87.32	118.44	121.99	11.53	3.48	4.42	5.02	11.53	3.48	4.42	5.02
Reliance	627.85	514.80	398.03	326.16	9.51	7.83	7.24	8.06	9.51	7.83	7.24	8.06
Sahara	23.68	22.08	22.20	18.80	9.45	9.07	9.83	9.15	9.45	9.07	9.83	9.15
SBI Life	666.17	671.05	518.36	511.41	6.59	5.20	3.95	4.89	6.59	5.20	3.95	4.89
Shriram	66.49	41.46	49.60	47.65	10.88	5.05	7.70	7.71	10.88	5.05	7.70	7.71
Star Union Dai-ichi	39.28	40.19	51.37	58.34	7.41	4.31	4.04	5.46	7.41	4.31	4.04	5.46
Tata AIA	280.85	246.28	141.98	103.54	8.04	6.18	3.91	3.75	8.04	6.18	3.91	3.75
Private Total	5943.72	4971.61	4450.56	4450.12	7.49	5.64	5.29	5.68	7.49	5.64	5.29	5.68
LIC	12110.31	13308.68	14035.63	14767.98	6.51	6.54	6.92	7.07	6.51	6.54	6.92	7.07
Grand Total	18054.03	18280.29	18486.19	19218.10	6.80	6.27	6.44	6.69	6.80	6.27	6.44	6.69

TABLE 14: INDIVIDUAL DEATH CLAIMS OF LIFE INSURERS

Particulars	NUMBER OF POLICIES				
	2008-09	2009-10	2010-11	2011-12	2012-13
Claims pending at start of year (A)	14548	16915	15892	16415	12323
Claims intimated / booked (B)	626072	745520	835642	837785	866159
Total Claims (C=A+B)	640620	762435	851534	854200	878482
Claims paid (D)	605128	726109	813932	822266	846929
Claims repudiated (E)	12781	14693	17350	19133	18485
Claims written back (F)	5796	5741	3837	485	801
Claims pending at end of year (G=C-D-E-F)	16915	15892	16415	12316	12267
(Benefit Amount in ₹ Crore)					
Particulars	AMOUNT OF BENEFIT PAID				
	2008-09	2009-10	2010-11	2011-12	2012-13
Claims pending at start of year (A)	206.66	242.84	286.32	306.41	293.22
Claims intimated / booked (B)	5072.36	6298.20	8000.08	8851.53	9982.26
Total Claims (C=A+B)	5279.02	6541.04	8286.40	9157.94	10275.49
Claims paid (D)	4798.22	5958.13	7595.24	8408.74	9370.22
Claims repudiated (E)	179.59	244.77	336.24	450.90	568.42
Claims written back (F)	58.36	51.83	48.52	5.40	18.62
Claims pending at end of year (G=C-D-E-F)	242.84	286.31	306.40	292.91	318.24

TABLE 15: GROUP DEATH CLAIMS OF LIFE INSURERS

Particulars	NUMBER OF POLICIES			
	2008-09	2009-10	2010-11	2011-12
Claims pending at start of year (A)	2229	2148	1872	11601
Claims intimated / booked (B)	261909	307003	434329	390806
Total Claims (C=A+B)	264138	309151	436201	402407
Claims paid (D)	260507	305739	421930	385754
Claims repudiated (E)	1412	1520	2404	2989
Claims written back (F)	71	20	266	24
Claims pending at end of year (G=C-D-E-F)	2148	1872	11601	13640

Particulars	AMOUNT OF BENEFIT PAID (Benefit Amount in ₹ Crore)			
	2008-09	2009-10	2010-11	2011-12
Claims pending at start of year (A)	41.54	29.50	22.56	37.71
Claims intimated / booked (B)	1341.50	1649.27	2095.45	2420.73
Total Claims (C=A+B)	1383.04	1678.77	2118.01	2458.45
Claims paid (D)	1327.48	1634.37	2059.82	2381.75
Claims repudiated (E)	24.08	20.92	19.87	37.64
Claims written back (F)	2.00	0.89	0.61	0.33
Claims pending at end of year (G=C-D-E-F)	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						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	-	11	32	146	248	681	1474	1614	1669	1825	5550	7567	15469	17656	17635
31 to 90 Days	-	10	24	34	34	185	115	219	235	283	3863	9524	6717	6083	5175
91 to 180 Days	-	2	8	1	-	102	23	32	33	23	889	2964	1388	840	1376
181 Days to 1 Year	-	1	4	-	-	41	13	16	13	-	127	215	345	43	6
More than 1 Year	-	-	-	-	-	23	10	25	56	3	55	46	61	36	-
Total Claims Settled	-	24	68	181	282	1032	1635	1906	2006	2134	10484	20316	23980	24658	24192
	(Amount in ₹ crore)														
Particulars	BENEFIT AMOUNT PAID														
	AEGON RELIGARE				AVIVA				BAJAJ ALLIANZ						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	-	0.53	1.96	8.19	9.43	14.09	21.83	28.25	32.07	49.79	80.61	93.22	188.09	228.09	226.75
31 to 90 Days	-	0.20	0.76	1.38	2.38	4.43	2.5	5.76	17.22	24.95	73.84	143.85	103.56	100.90	85.28
91 to 180 Days	-	0.30	1.17	0.08	-	2.54	0.43	0.95	2.26	5.16	17.07	50.87	26.52	24.72	37.17
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	0.05
More than 1 Year	-	-	-	-	-	0.33	0.37	0.87	1.46	0.07	0.76	1.10	1.02	0.77	-
Total Claims Settled	-	1.07	4.05	9.65	11.81	22.38	25.37	36.08	53.41	79.97	174.42	294.92	326.84	355.67	349.25

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

Particulars	NUMBER OF POLICIES														
	BHARTI AXA				BIRLA SUNLIFE				CANARA HSBC OBC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	24	156	348	470	654	1736	4676	9086	9099	6320	3	10	54	96	217
31 to 90 Days	55	147	218	244	213	640	577	204	737	1457	2	19	77	121	187
91 to 180 Days	28	69	101	99	69	65	16	15	61	327	-	6	49	135	119
181 Days to 1 Year	1	9	19	7	-	10	5	1	16	38	-	1	18	6	4
More than 1 Year	-	1	-	-	-	6	1	1	12	7	-	0	3	3	1
Total Claims Settled	108	382	686	820	936	2457	5275	9307	9925	8149	5	36	201	361	528
(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID														
	BHARTI AXA				BIRLA SUNLIFE				CANARA HSBC OBC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	0.46	1.59	3.51	5.88	9.27	34.28	71.75	168.09	177.81	140.01	0.14	0.22	2.26	3.43	8.59
31 to 90 Days	1.68	3.73	4.79	7.35	5.74	22.01	29.25	17.31	41.11	67.82	0.06	0.72	2.92	6.39	7.97
91 to 180 Days	0.96	1.94	2.67	3.35	2.88	1.69	1.62	0.48	5.17	14.21	-	0.17	2.04	4.60	3.95
181 Days to 1 Year	0.02	0.31	0.55	0.18	-	0.78	0.14	0.03	1.09	1.89	-	0.05	1.74	0.24	1.25
More than 1 Year	-	0.01	-	-	-	0.34	0.01	0.05	0.49	0.28	-	0.00	0.12	0.01	0.01
Total Claims Settled	3.11	7.57	11.52	16.76	17.90	59.11	102.76	185.96	225.66	224.21	0.20	1.15	9.07	14.68	21.78

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

Particulars	NUMBER OF POLICIES														
	DLF PRAMERICA				EDELWEIS TOKIO				FUTURE GENERALI						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	-	2	16	3	5	-	-	-	1	4	2	38	73	412	837
31 to 90 Days	-	2	18	13	15	-	-	-	-	6	11	78	238	640	434
91 to 180 Days	-	0	6	32	49	-	-	-	-	0	4	54	210	197	78
181 Days to 1 Year	-	0	2	9	92	-	-	-	-	0	-	6	101	104	18
More than 1 Year	-	0	0	-	5	-	-	-	-	0	-	0	7	13	2
Total Claims Settled	-	4	42	57	166	-	-	-	1	10	17	176	629	1366	1369
(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID														
	DLF PRAMERICA				EDELWEIS TOKIO				FUTURE GENERALI						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	-	0.00	0.20	0	0.05	-	-	-	0.05	0.38	0.07	0.4721	0.83	6.3	11.33
31 to 90 Days	-	0.47	0.18	0	0.31	-	-	-	-	0.13	0.35	1.85	3.61	10.35	8.24
91 to 180 Days	-	0.00	0.10	1	1.21	-	-	-	-	0.00	0.2	1.08	3.53	9.56	2.46
181 Days to 1 Year	-	0.00	0.02	0	2.48	-	-	-	-	0.00	-	0.21	2.48	2.2	0.67
More than 1 Year	-	0.00	0.00	-	0.07	-	-	-	-	0.00	-	0	0.47	0.31	0.13
Total Claims Settled	-	0.48	0.49	1	4.12	-	-	-	0.05	0.51	0.62	3.6121	10.92	28.72	22.83

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

Particulars	NUMBER OF POLICIES														
	HDFC STANDARD				ICICI PRUDENTIAL				IDBI FEDERAL						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	1214	1977	3384	4588	5338	7274	10740	12170	11270	13736	3	59	270	423	550
31 to 90 Days	753	1062	720	345	602	1263	2231	1637	2646	362	7	28	-	-	0
91 to 180 Days	352	314	211	13	48	573	1016	765	292	253	2	17	-	-	0
181 Days to 1 Year	190	115	39	4	0	178	462	280	32	9	-	-	2	-	0
More than 1 Year	40	29	15	2	0	10	30	308	74	33	-	-	-	-	0
Total Claims Settled	2549	3497	4369	4952	5988	9298	14479	15160	14314	14393	12	104	272	423	550
(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID														
	HDFC STANDARD				ICICI PRUDENTIAL				IDBI FEDERAL						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	8.88	26.95	48.92	81.10	105.65	63.30	165.25	117.85	159.05	262.87	0.06	1.44	5.51	19.27	20.39
31 to 90 Days	14.53	20.59	20.38	14.88	34.05	22.30	28.01	31.96	42.75	13.95	0.08	0.88	-	-	0.00
91 to 180 Days	8.15	14.43	8.17	0.77	4.23	12.79	15.56	23.81	8.58	14.70	0.05	0.38	-	-	0.00
181 Days to 1 Year	5.10	3.28	1.16	0.10	0.00	3.10	8.34	19.63	0.84	0.19	-	-	0.08	-	0.00
More than 1 Year	1.17	1.33	1.95	0.12	0.00	0.20	0.87	8.43	1.63	0.79	-	-	-	-	0.00
Total Claims Settled	37.83	66.58	80.58	96.97	143.92	101.69	218.04	201.68	212.85	292.50	0.19	2.70	5.59	19.27	20.39

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

Particulars	NUMBER OF POLICIES														
	INDIAFIRST				ING LIFE				KOTAK MAHINDRA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	-	7	155	435	635	209	862	1344	1939	2241	386	1078	1357	2062	2326
31 to 90 Days	-	0	0	12	19	420	543	525	353	292	319	431	596	443	398
91 to 180 Days	-	-	-	2	0	344	234	177	203	225	247	465	443	194	95
181 Days to 1 Year	-	-	-	-	0	168	72	27	8	11	35	3	10	6	8
More than 1 Year	-	-	-	-	0	39	9	2	7	11	15	6	5	11	16
Total Claims Settled	-	7	155	449	654	1180	1720	2075	2510	2780	1002	1983	2411	2716	2843
(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID														
	INDIAFIRST				ING LIFE				KOTAK MAHINDRA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	-	0.07	2.23	6.69	13.76	2.66	10.01	16.53	24.31	25.03	5.60	32.23	23.09	37.74	45.58
31 to 90 Days	-	-	-	0.42	0.48	7.29	9.25	7.08	6.28	5.73	5.87	10.30	19.77	15.86	19.29
91 to 180 Days	-	-	-	0.03	0.00	5.64	4.07	3.66	4.15	4.61	4.08	13.25	13.08	6.56	3.95
181 Days to 1 Year	-	-	-	-	0.00	1.52	1.48	1.07	0.14	0.19	0.43	0.05	0.89	0.13	0.21
More than 1 Year	-	-	-	-	0.00	0.08	0.11	0.06	0.07	0.29	0.23	0.09	0.67	0.27	2.60
Total Claims Settled	-	0.07	2.23	7.15	14.24	17.18	24.91	28.41	34.95	35.85	16.21	55.91	57.49	60.55	71.63

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

Particulars	NUMBER OF POLICIES														
	MAX LIFE				PNB METLIFE				RELIANCE LIFE						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	332	1293	4093	5138	7119	182	393	956	729	1747	3073	6979	10326	10574	13221
31 to 90 Days	2097	1632	2585	2613	1252	132	444	446	651	204	73	681	2685	6387	4731
91 to 180 Days	793	943	235	160	109	79	220	148	325	53	30	72	229	387	540
181 Days to 1 Year	280	75	68	29	1	22	52	14	63	12	13	58	5	10	14
More than 1 Year	43	0	52	173	50	7	2	1	1	1	15	7	9	9	5
Total Claims Settled	3545	3943	7033	8113	8531	422	1111	1565	1769	2017	3204	7797	13254	17367	18511
	(Amount in ₹ crore)														
Particulars	BENEFIT AMOUNT PAID														
	MAX LIFE				PNB METLIFE				RELIANCE LIFE						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	8.48	19.19	77.09	95.65	145.20	6.50	9.66	26.08	19.96	55.74	32.24	62.68	78.9	80.18	119.40
31 to 90 Days	39.01	35.55	61.94	72.66	48.48	5.21	20.42	15.59	23.47	8.25	1.74	12.85	33.97	84.27	73.15
91 to 180 Days	14.37	20.84	6.03	8.12	9.76	3.35	8.12	12.57	11.53	3.31	0.59	2.37	6.15	15.34	14.78
181 Days to 1 Year	4.20	2.48	1.73	0.69	0.03	1.81	2.26	0.25	3.50	0.46	0.28	1.56	0.24	0.27	0.33
More than 1 Year	0.68	0.00	1.25	4.21	1.61	0.25	0.04	0.02	0.04	0.01	0.21	0.15	0.2	0.48	0.21
Total Claims Settled	66.74	78.07	148.04	181.33	205.08	17.13	40.50	54.51	58.50	67.77	35.06	79.61	119.46	180.54	207.87

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

Particulars	NUMBER OF POLICIES														
	SAHARA				SBI LIFE				STAR UNION						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	1	12	35	52	270	1765	4205	6572	10450	11217	-	1	58	131	246
31 to 90 Days	12	146	155	274	299	965	1443	1528	839	1379	-	18	122	147	231
91 to 180 Days	30	171	165	309	189	404	294	139	20	71	-	15	48	80	126
181 Days to 1 Year	88	103	79	147	45	108	45	8	10	7	-	1	6	49	51
More than 1 Year	67	29	69	32	6	20	35	2	9	2	-	0	0	4	8
Total Claims Settled	198	461	503	814	809	3262	6022	8249	11328	12676	-	35	234	411	662
	(Amount in ₹ crore)														
Particulars	BENEFIT AMOUNT PAID														
	SAHARA				SBI LIFE				STAR UNION						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	0.01	0.08	0.42	0.47	2.29	21	54.45	94.90	150.83	166.97	-	0.02	0.44	1.94	3.82
31 to 90 Days	0.19	1.31	1.31	2.48	2.71	16.04	28.51	38.80	24.94	45.25	-	0.43	1.47	2.18	4.49
91 to 180 Days	0.23	1.78	1.37	2.84	1.72	7.61	7.05	4.58	0.69	4.87	-	0.16	0.88	1.03	2.85
181 Days to 1 Year	0.73	1.23	0.78	1.57	0.42	2.03	1.41	0.27	0.21	0.36	-	0.01	0.08	0.67	1.78
More than 1 Year	0.62	0.33	0.61	0.28	0.04	0.31	1.02	0.29	0.27	0.07	-	0.00	0.00	0.20	0.81
Total Claims Settled	1.78	4.73	4.49	7.64	7.18	46.99	92.44	138.84	176.95	217.52	-	0.61	2.86	6.01	13.75

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

Particulars	NUMBER OF POLICIES														
	SHRIRAM				TATA AIA				PRIVATE TOTAL						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	70	123	195	513	648	803	1705	2639	4093	3143	23308	43368	70246	81949	90182
31 to 90 Days	138	168	365	211	316	744	935	674	116	706	11679	20234	19753	23144	18595
91 to 180 Days	76	143	240	118	80	89	92	106	63	246	4107	7130	4715	3564	4076
181 Days to 1 Year	25	18	66	75	14	4	0	7	13	30	1290	1254	1117	644	360
More than 1 Year	3	9	10	20	21	12	0	2	2	0	355	214	572	464	171
Total Claims Settled	312	461	876	937	1079	1652	2732	3428	4287	4125	40739	72200	96403	109765	113384
	(Amount in ₹ crore)														
Particulars	BENEFIT AMOUNT PAID														
	SHRIRAM				TATA AIA				PRIVATE TOTAL						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	0.78	1.32	1.86	7.92	11.23	9.78	26.09	40.49	76.07	58.58	288.94	599.04	927.48	1223.03	1492.11
31 to 90 Days	1.74	1.99	5.06	4.68	7.36	14.96	19.87	15.37	3.37	21.22	231.33	372.52	391.60	483.38	487.23
91 to 180 Days	0.90	1.85	3.51	2.41	2.16	3.48	6.04	5.06	2.36	13.63	83.69	152.31	126.32	114.98	147.62
181 Days to 1 Year	0.60	0.17	0.94	2.10	0.30	0.07	0	0.4	0.71	2.40	23.81	29.14	40.40	16.40	13.00
More than 1 Year	0.09	0.14	0.27	0.57	0.37	0.07	0	0.04	0.27	0.00	5.35	5.57	16.30	11.44	7.36
Total Claims Settled	4.12	5.47	11.63	17.67	21.42	28.36	52	61.36	82.78	95.82	633.12	1158.58	1502.10	1849.23	2147.32

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

Particulars	NUMBER OF POLICIES											
	LIC						INDUSTRY TOTAL					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13		
Within 30 Days of Intimation	338629	457655	553197	604303	620881	361937	501023	623443	686252	711063		
31 to 90 Days	111874	95463	84312	55957	60040	123553	115697	104065	79101	78635		
91 to 180 Days	69544	60148	45041	32160	31873	73651	67278	49756	35724	35949		
181 Days to 1 Year	39502	35203	26954	14417	17345	40792	36457	28071	15061	17705		
More than 1 Year	4840	5440	8025	5664	3406	5195	5654	8597	6128	3577		
Total Claims Settled	564389	653909	717529	712501	733545	605128	726109	813932	822266	846929		
(Amount in ₹ crore)												
Particulars	BENEFIT AMOUNT PAID											
	LIC						INDUSTRY TOTAL					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13		
Within 30 Days of Intimation	2499.02	3345.12	4708.08	5369.01	5634.86	2787.96	3944.16	5635.56	6592.04	7126.97		
31 to 90 Days	828.03	707.6	709.46	606.99	1102.53	1059.36	1080.12	1101.06	1090.37	1589.76		
91 to 180 Days	504.84	445.83	378.43	360.5	306.56	588.53	598.14	504.75	475.48	454.18		
181 Days to 1 Year	291.49	260.93	228.67	150.69	140.21	315.30	290.07	269.07	167.09	153.21		
More than 1 Year	41.72	40.07	68.5	72.32	38.74	47.07	45.64	84.80	83.76	46.10		
Total Claims Settled	4165.1	4799.55	6093.14	6559.51	7222.90	4798.22	5958.13	7595.24	8408.74	9370.22		

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	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	-	1	1	1	4	2654	4466	10435	6415	2322	11291	33518	88273	64281	43666
31 to 90 Days	-	-	1	-	-	67	62	46	54	55	1628	4545	7882	1540	1893
91 to 180 Days	-	-	-	-	-	30	12	10	8	7	230	633	1767	208	363
181 Days to 1 Year	-	-	-	-	-	4	7	4	1	3	109	212	75	32	0
More than 1 Year	-	-	-	-	-	4	3	7	1	2	42	80	43	6	0
Total Claims Settled	-	1	2	1	4	2759	4550	10502	6479	2389	13300	38988	98040	66067	45922
(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID														
	AEGON RELIGARE				AVIVA				BAJAJ ALLIANZ						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	-	-	0.03	0.03	0.11	5.70	11.10	25.64	19.52	16.38	37.29	51.65	132.71	138.54	165.02
31 to 90 Days	-	-	0.05	-	-	0.69	0.37	0.10	0.66	1.40	4.67	11.47	14.66	17.10	27.31
91 to 180 Days	-	-	-	-	-	0.06	0.02	0.02	0.44	0.15	1.00	2.02	2.75	2.50	4.99
181 Days to 1 Year	-	-	-	-	-	0.02	0.03	0.01	0.00	0.01	0.50	0.71	0.45	0.13	-
More than 1 Year	-	-	-	-	-	0.02	0.01	0.02	0.05	0.05	0.18	0.21	0.16	0.02	-
Total Claims Settled	-	-	-	0.03	0.11	6.49	11.53	25.79	20.67	17.99	43.64	66.05	150.73	158.29	197.32

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	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	4	9	21	17	48	492	865	1234	1038	1452	-	-	10	94	125
31 to 90 Days	1	10	26	19	22	44	34	12	27	66	-	-	3	4	15
91 to 180 Days	1	-	9	2	-	4	1	1	-	12	-	-	4	11	13
181 Days to 1 Year	-	-	3	-	-	-	-	-	-	-	-	-	1	2	1
More than 1 Year	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
Total Claims Settled	6	19	59	38	70	540	900	1247	1066	1530	-	-	18	111	154
	(Amount in ₹ crore)														
Particulars	BENEFIT AMOUNT PAID														
	BHARTI AXA				BIRLA SUNLIFE				CANARA HSBC OBC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	0.03	0.12	0.05	0.32	0.66	5.41	10.45	15.80	30.89	56.60	-	-	0.02	0.17	0.29
31 to 90 Days	-	0.41	0.18	0.92	0.86	2.29	0.61	0.07	0.76	3.94	-	-	0.14	0.12	0.35
91 to 180 Days	-	-	0.26	0.02	-	0.02	0.01	0.01	-	0.60	-	-	0.01	0.53	0.35
181 Days to 1 Year	-	-	0.02	-	-	-	-	-	-	-	-	-	-	0.15	0.01
More than 1 Year	-	-	-	-	-	-	-	-	0.01	-	-	-	-	-	-
Total Claims Settled	0.04	0.53	0.51	1.25	1.52	7.72	11.07	15.87	31.65	61.13	-	-	0.18	0.97	1.00

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

Particulars	NUMBER OF LIVES														
	DLF PRAMERICA				EDELWEIS TOKIO				FUTURE GENERALI						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	-	-	-	-	28	-	-	-	-	13	29	733	7565	48	44
31 to 90 Days	-	-	-	-	6	-	-	-	-	7	41	1028	23	44	37
91 to 180 Days	-	-	-	-	-	-	-	-	-	1	20	357	17	250	16
181 Days to 1 Year	-	-	-	-	-	-	-	-	-	-	6	82	11	346	6
More than 1 Year	-	-	-	-	-	-	-	-	-	-	-	36	2	7	4
Total Claims Settled	-	-	-	-	34	-	-	-	-	21	96	2236	7618	695	107
(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID														
	DLF PRAMERICA				EDELWEIS TOKIO				FUTURE GENERALI						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	-	-	-	-	0.03	-	-	-	-	1.98	0.04	4.88	14.45	4.76	8.46
31 to 90 Days	-	-	-	-	0.01	-	-	-	-	0.33	1.45	3.39	1.10	4.66	4.16
91 to 180 Days	-	-	-	-	-	-	-	-	-	0.10	0.33	4.08	1.06	2.68	2.29
181 Days to 1 Year	-	-	-	-	-	-	-	-	-	-	0.14	2.46	0.10	0.75	0.13
More than 1 Year	-	-	-	-	-	-	-	-	-	-	-	2.39	0.01	0.09	0.17
Total Claims Settled	-	-	-	-	0.04	-	-	-	-	2.41	1.96	17.20	16.72	12.94	15.21

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

Particulars	NUMBER OF LIVES														
	HDFC STANDARD				ICICI PRUDENTIAL				IDBI FEDERAL						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	199	286	279	930	1514	998	1693	2896	4095	3517	5	49	918	2121	778
31 to 90 Days	6	-	3	-	12	64	99	943	1131	55	-	-	-	-	0
91 to 180 Days	4	-	0	-	-	36	54	125	43	21	-	-	-	-	-
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	1526	1104	1863	3976	5279	3593	5	49	918	2121	778
(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID														
	HDFC STANDARD				ICICI PRUDENTIAL				IDBI FEDERAL						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	2.22	2.36	2.77	6.44	16.35	17.72	26.51	30.34	42.50	55.53	0.00	0.04	0.79	2.77	2.86
31 to 90 Days	0.20	-	0.02	-	4.14	2.91	3.58	11.90	16.40	5.61	-	-	-	-	0.00
91 to 180 Days	0.13	-	-	-	-	1.37	2.40	1.88	0.89	2.05	-	-	-	-	-
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	20.49	22.34	33.34	45.06	59.96	63.19	-	0.04	0.79	2.77	2.86

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

Particulars	NUMBER OF LIVES														
	INDIAFIRST				ING LIFE				KOTAK MAHINDRA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	-	-	302	3909	2396	54	130	67	218	169	324	728	2031	4295	8119
31 to 90 Days	-	-	5	33	43	30	75	70	19	76	207	265	270	365	453
91 to 180 Days	-	-	0	2	1	13	22	27	8	11	139	122	118	140	112
181 Days to 1 Year	-	-	0	0	-	-	2	1	4	1	36	8	1	4	3
More than 1 Year	-	-	0	0	-	-	1	1	1	1	23	34	6	2	3
Total Claims Settled	-	-	307	3944	2440	97	230	166	250	258	729	1157	2426	4806	8690
(Amount in ₹ crore)															
Particulars	BENEFIT AMOUNT PAID														
	INDIAFIRST				ING LIFE				KOTAK MAHINDRA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	-	-	1.67	19.12	24.14	0.86	2.00	0.87	1.85	1.13	8.54	25.05	31.87	44.49	79.03
31 to 90 Days	-	-	0.07	0.68	1.06	0.64	1.13	0.48	0.25	1.82	5.54	7.00	10.63	11.26	14.85
91 to 180 Days	-	-	0.00	0.02	0.01	0.15	0.32	0.16	0.48	0.01	3.35	2.75	2.28	3.79	2.02
181 Days to 1 Year	-	-	0.00	0.00	-	-	0.01	-	0.14	0.02	0.88	0.17	0.03	0.34	0.08
More than 1 Year	-	-	0.00	0.00	-	-	0.01	0.01	-	0.01	0.36	0.65	0.07	0.09	0.07
Total Claims Settled	-	-	1.73	19.82	25.22	1.65	3.46	1.52	2.72	2.99	18.68	35.62	44.88	59.97	96.05

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

Particulars	NUMBER OF LIVES														
	MAX LIFE				PNB METLIFE				RELIANCE LIFE						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	31	9362	41169	27085	12793	435	801	2392	1693	1809	942	1820	1102	2220	4632
31 to 90 Days	198	945	2411	404	881	91	110	40	271	288	37	36	42	12	8
91 to 180 Days	128	112	1127	123	99	42	33	111	58	18	8	9	-	1	1
181 Days to 1 Year	65	2	352	83	68	28	9	8	2	-	3	2	-	2.00	-
More than 1 Year	12	-	25	28	57	21	1	-	-	-	5	2	1	2	-
Total Claims Settled	434	10421	45084	27723	13898	617	954	2551	2024	2115	995	1869	1145	2237	4641
	(Amount in ₹ crore)														
Particulars	BENEFIT AMOUNT PAID														
	MAX LIFE				PNB METLIFE				RELIANCE LIFE						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	0.65	17.82	66.12	52.97	37.33	12.33	23.28	45.28	44.21	46.52	19.59	23.76	24.65	24.63	27.69
31 to 90 Days	2.76	1.85	5.22	4.72	5.06	3.49	1.91	0.66	8.46	9.25	0.56	1.61	1.71	0.45	0.28
91 to 180 Days	1.87	0.20	1.57	0.66	4.16	1.21	0.50	0.29	2.87	1.53	0.27	0.18	-	0.03	0.11
181 Days to 1 Year	0.81	-	0.47	0.17	0.08	0.52	0.11	0.05	0.01	-	0.16	0.01	-	0.51	-
More than 1 Year	0.07	-	0.04	0.04	0.08	0.28	0.02	-	-	-	0.03	0.01	0.01	0.01	-
Total Claims Settled	6.16	19.87	73.42	58.55	46.71	17.83	25.82	46.28	55.54	57.29	20.61	25.59	26.36	25.62	28.07

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	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	3	1	14	9.00	3	14352	24389	10928	10956	10429	2	66	1150	2443	2847
31 to 90 Days	2	5	3	-	-	1292	989	906	969	740	-	15	82	496	899
91 to 180 Days	-	1	-	-	-	402	163	86	60	14	-	1	-	0	-
181 Days to 1 Year	-	-	-	-	-	169	75	8	6	4	-	-	-	-	-
More than 1 Year	-	-	-	-	-	172	201	8	4	-	-	-	-	-	-
Total Claims Settled	5	7	17	9	3	16387	25817	11936	11995	11187	2	82	1232	2939	3746
	(Amount in ₹ crore)														
Particulars	BENEFIT AMOUNT PAID														
	SAHARA				SBI LIFE				SHRIRAM						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	0.01	-	0.05	0.06	0.01	111.62	135.74	148.65	171.48	192.02	0.08	1.56	19.79	45.67	56.47
31 to 90 Days	0.02	0.02	-	-	-	26.23	23.52	24.49	28.43	28.93	-	0.33	0.25	1.50	2.51
91 to 180 Days	-	-	-	-	-	6.31	3.72	3.53	3.23	0.93	-	-	-	-	-
181 Days to 1 Year	-	-	-	-	-	3.60	1.35	0.46	0.61	0.30	-	-	-	-	-
More than 1 Year	-	-	-	-	-	3.87	5.98	1.41	0.91	-	-	-	-	-	-
Total Claims Settled	0.03	0.03	0.05	0.06	0.01	151.63	170.32	178.54	204.66	222.18	0.08	1.89	20.03	47.17	58.98

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	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	-	5	158	346	408	296	406	895	2510	1416	32111	79328	171840	134724	98532
31 to 90 Days	-	2	19	63	183	184	269	95	548	85	3892	8489	12882	5999	5824
91 to 180 Days	-	8	16	10	101	113	122	59	105	13	1170	1650	3477	1029	803
181 Days to 1 Year	-	1	9	-	5	97	6	20	18	2	525	419	504	508	93
More than 1 Year	-	-	-	-	-	222	6	0	11	-	502	368	95	65	67
Total Claims Settled	-	16	202	419	697	912	809	1069	3192	1516	38200	90254	188798	142325	105319
	(Amount in ₹ crore)														
Particulars	BENEFIT AMOUNT PAID														
	STAR UNION				TATA AIA				PRIVATE TOTAL						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Within 30 Days of Intimation	883.20	0.04	0.60	2.44	3.02	5.48	4.94	8.91	15.38	20.51	227.59	341.29	571.04	668.22	812.12
31 to 90 Days	-	0.13	0.20	1.14	1.48	6.40	6.58	3.03	4.07	1.11	57.86	63.92	74.94	101.58	114.44
91 to 180 Days	-	0.20	0.66	0.42	1.40	4.15	2.32	0.82	1.99	0.38	20.22	18.72	15.30	20.53	21.08
181 Days to 1 Year	-	0.04	0.33	-	0.23	2.15	0.08	0.44	0.41	0.21	9.23	5.52	3.30	3.29	1.07
More than 1 Year	-	-	-	-	-	2.57	0.05	-	0.07	-	7.43	9.63	1.74	1.38	0.37
Total Claims Settled	-	0.41	1.79	3.99	6.13	20.76	13.96	13.20	21.92	22.20	322.33	439.08	666.31	794.99	949.08

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	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13		
Within 30 Days of Intimation	219726	215044	228129	234205	243913	251837	294372	399969	368929	342445		
31 to 90 Days	1769	202	2909	2617	263	5661	8691	15791	8616	6087		
91 to 180 Days	801	85	1445	6535	2	1971	1735	4922	7564	805		
181 Days to 1 Year	5	142	601	62	–	530	561	1105	570	93		
More than 1 Year	6	12	48	10	172	508	380	143	75	239		
Total Claims Settled	222307	215485	233132	243429	244350	260507	305739	421930	385754	349669		
	(Amount in ₹ crore)											
Particulars	BENEFIT AMOUNT PAID											
	LIC						INDUSTRY TOTAL					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13		
Within 30 Days of Intimation	970.13	1189.90	1364.47	1531.13	1692.01	1197.72	1531.19	1935.51	2199.35	2504.13		
31 to 90 Days	29.11	1.99	19.84	44.87	3.43	86.97	65.91	94.78	146.44	117.87		
91 to 180 Days	5.77	0.93	5.59	10.04	0.02	25.99	19.65	20.89	30.57	21.10		
181 Days to 1 Year	0.07	2.23	3.31	0.60	–	9.30	7.75	6.61	3.89	1.07		
More than 1 Year	0.07	0.23	0.30	0.12	1.91	7.50	9.86	2.04	1.50	2.28		
Total Claims Settled	1005.15	1195.28	1393.51	1586.75	1697.37	1327.48	1634.36	2059.82	2381.75	2646.45		

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

Particulars	2009	2010	2011	2012	2013
Life Fund					
Central Govt – Securities	269091.17 (7.30)	307095.57 (14.12)	353376.05 (15.07)	394780.11 (13.48)	440990.60 (13.08)
State Govt & Other Approved Securities	88755.04 (32.38)	113644.46 (28.02)	141357.66 (24.38)	177933.28 (32.18)	214456.88 (25.84)
Infrastructure Investments	66673.33 (5.39)	85674.54 (28.49)	89180.75 (4.09)	97319.92 (9.50)	118878.35 (24.17)
Approved Investments	153870.47 (30.02)	190398.99 (23.73)	215000.98 (12.92)	258324.79 (22.75)	296590.39 (17.80)
Other than Approved Investments (OTAL)	51260.39 (21.50)	34477.3 (-32.74)	42159.12 (22.28)	46262.23 (11.90)	49083.72 (6.69)
Total (Life Fund)	629650.4 (16.25)	731290.86 (16.14)	841074.55 (15.09)	974620.33 (18.26)	1119999.94 (17.28)
Pension & General Annuity Fund					
Central Govt – Securities	46918.58 (2.23)	53351.21 (13.71)	67575.74 (26.66)	73302.35 (10.73)	71189.19 (3.13)
State Govt & Other Approved Securities	18434.55 (1.55)	23591.16 (27.97)	32375.68 (37.23)	36581.92 (17.83)	51532.31 (46.18)
Approved Investments	48598.49 (78.57)	66684.57 (37.21)	89975.83 (34.92)	126782.51 (55.20)	159665.25 (36.55)
Total (Pension & General Annuity & Group Fund)	113951.62 (24.86)	143626.93 (26.04)	189927.26 (32.23)	236666.78 (32.54)	282386.76 (24.07)
ULIP Funds					
Approved Investments	151489.89 (35.71)	311668.71 (105.73)	371898.63 (19.32)	346340.05 (8.20)	325282.95 (5.66)
Other than Approved Investments (OTAL)	21272.87 (-0.82)	25871.42 (21.61)	27217.13 (5.20)	23631.74 (13.86)	17224.23 (23.54)
Total (ULIP Funds)	172762.76 (29.82)	337540.14 (95.37)	399115.76 (18.24)	369971.79 (8.63)	342507.19 (6.88)
GRAND TOTAL	916364.78 (19.63)	1212457.93 (32.31)	1430117.56 (17.95)	1581258.90 (12.47)	1744893.88 (11.44)

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	2009	2010	2011	2012	2013
Life Fund	68.71	60.79	58.81	61.64	64.19
Pension & Group Fund	12.44	11.69	13.28	14.97	16.18
ULIP Fund	18.85	27.52	27.91	23.40	19.63
TOTAL	100.00	100.00	100.00	100.00	100.00

(In per cent)

TABLE 19: EQUITY SHARE CAPITAL OF LIFE INSURERS

(As on 31st March)

Insurer	2009	2010	2011	2012	2013
Aegon Religare	300.00	570.00	950.00	1135.00	1176.00
Aviva	1491.80	1888.80	2004.90	2004.90	2004.90
Bajaj Allianz	150.71	150.71	150.71	150.71	150.71
Bharti AXA	668.43	1131.35	1525.35	1718.65	1807.20
Birla Sunlife	1879.50	1969.50	1969.50	1969.50	1969.50
Canara HSBC OBC	400.00	500.00	700.00	800.00	950.00
DLF Pramerica	137.05	221.30	293.96	305.17	320.02
Edelweiss Tokio	—	—	—	150.00	150.00
Future Generali	468.50	702.00	1052.00	1203.00	1452.00
HDFC Standard	1795.82	1968.00	1994.88	1994.88	1994.88
ICICI Prudential	1427.26	1428.14	1428.46	1428.85	1428.94
IDBI Federal	450.00	450.00	700.00	800.00	800.00
IndiaFirst	—	200.00	325.00	475.00	475.00
ING Life	1019.15	1019.15	1464.88	1464.88	1464.88
Kotak Mahindra	510.29	510.29	510.29	510.29	510.29
Max Life	1782.43	1838.82	1841.00	1944.69	1944.69
PNB Metlife	1580.00	1774.79	1969.57	1969.57	2012.88
Reliance	1162.33	1164.65	1165.84	1196.32	1196.32
Sahara	232.00	232.00	232.00	232.00	232.00
SBI Life	1000.00	1000.00	1000.00	1000.00	1000.00
Shriram	125.00	125.00	175.00	175.00	175.00
Star Union Dai-ichi	150.00	250.00	250.00	250.00	250.00
TATA AIA	1519.50	1920.50	1953.50	1953.50	1953.50
Private Total	18249.77	21015.00	23656.85	24831.92	25418.72
LIC	5.00	5.00	5.00	100.00	100.00
Industry Total	18254.77	21020.00	23661.85	24931.92	25518.72

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

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

INSURERS	June 2008	September 2008	December 2008	March 2009	June 2009	September 2009	December 2009	March 2010	June 2010	September 2010
Private Insurers										
Aegon Religare	–	2.65	1.94	1.93	2.14	1.93	2.07	2.66	3.55	4.18
Aviva	2.67	5.45	3.78	5.91	3.61	5.23	5.59	5.12	4.26	3.44
Bajaj Allianz	2.16	1.99	2.58	2.62	2.35	2.53	2.59	2.68	2.86	2.99
Bharti AXA	2.50	2.42	2.54	2.07	2.16	2.58	1.86	1.68	3.78	4.39
Birla Sun	2.00	2.10	2.58	2.44	1.94	1.96	1.75	2.11	2.23	2.24
Canara HSBC	5.48	4.44	7.37	5.74	4.45	3.26	3.89	2.58	3.38	2.62
DLF Pramerica	–	1.77	1.56	1.71	1.53	1.59	1.74	1.67	1.92	1.88
Edelweiss Tokio	–	–	–	–	–	–	–	–	–	–
Future Generali	2.47	2.62	2.47	3.17	1.99	2.25	2.32	2.34	1.80	2.76
HDFC Standard	2.85	3.09	3.18	2.58	2.32	2.14	1.95	1.80	2.02	1.92
ICICI Prudential	2.04	1.99	2.77	2.31	2.54	2.57	2.89	2.90	3.09	3.05
IDBI Federal	3.13	2.63	2.10	6.11	5.67	5.33	4.91	4.05	3.64	3.04
IndiaFirst	–	–	–	–	–	–	7.77	5.27	5.01	7.43
ING Life	1.74	1.66	2.18	2.26	2.96	2.32	1.82	1.79	3.11	3.37
Max Life	2.66	2.02	3.58	3.04	2.43	2.22	1.90	3.22	3.04	2.82
PNB Metlife	2.06	1.73	2.55	2.27	1.76	1.82	1.65	1.65	1.69	1.67
Kotak Mahindra	1.85	2.31	2.61	2.69	3.02	3.07	3.05	2.79	2.75	2.69
Reliance	2.57	2.83	3.96	2.50	2.25	2.22	1.91	1.86	1.58	1.55
Sahara	4.23	4.21	4.04	3.60	4.04	4.33	4.51	4.50	4.70	4.87
SBI Life	1.99	2.71	2.91	2.92	2.73	2.64	2.52	2.17	2.25	2.22
Shriram	2.74	2.98	3.25	3.05	2.91	2.63	2.61	2.69	2.38	2.52
Star Union Dai-ichi	–	–	–	2.53	7.89	7.66	7.77	7.46	7.36	7.47
TATA AIA	2.93	2.64	3.23	2.51	1.91	2.05	1.80	2.11	1.97	1.79
Public Insurer										
LIC	2.02	1.79	2.27	1.54	1.74	1.72	1.66	1.54	1.62	1.66

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

Source : Actuarial Report and Abstract as on 31.03.2013 & 31.03.2012 and respective quarterly Solvency Statements.

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

INSURERS	December 2010	March 2011	June 2011	September 2011	December 2011	March 2012	June 2012	September 2012	December 2012	March 2013
Private Insurers										
Aegon Religare	2.74	3.22	2.97	3.22	2.17	2.62	1.97	1.87	1.62	1.91
Aviva	4.13	5.40	5.15	4.71	4.41	5.15	4.62	4.14	3.56	4.23
Bajaj Allianz	3.37	3.66	4.04	4.51	5.03	5.15	5.58	5.85	6.33	6.34
Bharti AXA	2.91	2.14	2.27	2.81	2.51	2.34	2.01	2.19	2.05	1.82
Birla Sun	2.50	2.89	3.20	3.43	3.46	2.99	3.20	3.31	3.44	2.67
Canara HSBC	4.00	3.07	2.26	4.05	3.85	2.60	4.53	3.94	3.76	3.84
DLF Pramerica	1.63	2.53	2.01	2.08	2.34	2.31	2.38	2.72	2.99	2.67
Edelweiss Tokio	—	—	2.26	2.26	2.50	2.41	2.41	2.15	2.14	1.96
Future Generali	2.19	2.21	1.73	2.35	2.18	3.86	3.13	2.82	2.82	4.17
HDFC Standard	1.80	1.72	1.85	1.83	1.80	1.88	1.99	2.27	2.19	2.17
ICICI Prudential	3.24	3.27	3.76	3.90	3.75	3.71	3.85	3.82	3.90	3.96
IDBI Federal	2.45	6.60	8.32	7.77	7.34	6.61	6.24	5.80	5.40	4.90
IndiaFirst	6.90	6.36	6.34	8.86	8.58	7.71	8.06	6.88	6.02	4.20
ING Life	3.26	3.00	2.71	2.48	2.25	2.16	2.07	1.90	1.91	1.80
Max Life	3.06	3.65	4.08	4.56	5.39	5.34	5.61	5.54	5.51	5.21
PNB MetLife	1.63	1.69	1.73	1.76	1.78	1.65	1.72	1.72	1.89	2.07
Kotak Mahindra	2.61	2.67	2.85	3.04	3.04	3.06	2.97	2.90	2.94	2.93
Reliance	1.59	1.66	2.14	2.38	3.74	3.53	3.76	4.06	4.36	4.29
Sahara	5.06	4.82	5.07	5.08	5.16	5.28	5.78	5.76	6.16	5.78
SBI Life	2.16	2.04	2.20	2.14	2.13	5.34	2.15	2.17	2.14	2.15
Shriram	3.63	3.96	4.09	4.30	4.70	4.99	5.08	5.00	5.33	5.59
Star Union Dai-ichi	7.07	6.70	6.02	6.45	5.53	5.67	5.28	4.54	4.08	3.46
TATAAIA	1.87	2.16	2.28	2.37	2.52	2.84	3.06	3.19	3.36	3.41
Public Insurer										
LIC	1.58	1.54	1.57	1.59	1.56	1.54	1.60	1.60	1.58	1.54

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

Source : Actuarial Report and Abstract as on 31.03.2013 & 31.03.2012 and respective quarterly Solvency Statements.

TABLE 21: LIFE INSURERS: POLICYHOLDERS ACCOUNT

(₹ Lakh)

Particulars	AEGON RELIGARE					AVIVA				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net										
(a) Premium	3121	16565	38861	45732	43050	199287	237801	234517	241587	214067
(b) Reinsurance ceded	(13)	(86)	(363)	(1001)	(1374)	(1580)	(1651)	(1839)	(2618)	(4280)
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–
Income from Investments										
(a) Interest, Dividends & Rent – Gross	15	136	615	1595	2736	15240	18282	24740	29580	35905
(b) Profit on sale/redemption of investments	13	864	1394	2298	4846	2242	10085	27862	24404	35863
(c) (Loss on sale/redemption of investments)	(39)	(191)	(774)	(3615)	(3495)	(3249)	(5027)	(4922)	(17041)	(24908)
(d) Transfer/Gain on revaluation/change in fair value	35	490	1181	(1288)	1701	(53158)	114670	(1748)	(57500)	8344
(e) Amortization of Premium/Discount on Investments	4	39	116	564	859	–	456	(658)	202	–
(f) Appropriation/Expropriation Adjustment Account	–	29	69	(98)	–	–	–	–	–	–
Unrealised Gains/Loss	–	–	–	–	–	–	–	–	–	–
Other Income	–	–	2974	7070	2492	51984	36002	20129	24749	34181
Transfer from Shareholders' Account	–	–	–	–	–	–	–	–	–	–
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–
TOTAL (A)	3135	17846	44073	51257	50815	210766	410618	298080	243363	299171
Commission	219	1236	2191	2479	1626	15196	15829	10104	9358	10530
Operating Expenses related to Insurance Business	16213	27825	40631	34219	24512	77390	71019	56873	59451	51379
Provision for doubtful debts	–	–	12	51	444	–	–	–	21	42
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	(–)	–	–	–	–	–
Provision for Tax	60	–	–	–	–	588	–	–	–	–
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–	–	–
TOTAL (B)	16492	29118	42834	36749	26582	93174	86848	66977	68831	61951
Benefits Paid (Net)	15	50	199	1612	7173	20116	63094	118976	145980	199308
Interim Bonuses Paid	–	–	–	–	–	52	62	74	44	94
Change in valuation of liability in respect of life policies										
(a) Gross	2096	12633	31468	26703	29444	91519	258208	89610	12445	28180
(b) Amount ceded in Reinsurance	(41)	(289)	(779)	948	(1430)	(391)	(397)	(86)	(4596)	(17056)
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–	–	–
(d) Transfer to Linked Fund (Fund Reserve)	–	–	–	–	–	–	–	–	–	–
TOTAL (C)	2071	12394	30888	29263	35187	111296	320967	208574	153874	210526
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	(15427)	(23666)	(29649)	(14755)	(10954)	6296	2803	22528	20659	26694
Prior Period Items										
Balance at the beginning of the year	–	–	–	–	–	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	–
Surplus available for appropriations	(15427)	(23666)	(29649)	(14755)	(10954)	6296	2803	22528	20659	26694
APPROPRIATIONS										
Transfer to Shareholders' Account	–	–	–	–	–	–	51	20495	26849	31053
Fund for future appropriations	–	–	–	–	–	53	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Shareholders	5	121	194	181	(78)	6243	2752	2033	(6190)	(4359)
Balance transferred to Balance Sheet	(15432)	(23787)	(29843)	(14936)	(10876)	–	–	–	–	–
TOTAL (D)	(15427)	(23666)	(29649)	(14755)	(10954)	6296	2803	22528	20659	26694

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	BAJAJ ALLIANZ					BHARTI AXA				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net										
(a) Premium	1062452	1141971	960995	748380	689270	36041	66973	79202	77416	74452
(b) Reinsurance ceded	(2345)	(2835)	(3477)	(5018)	(5764)	(93)	(229)	(463)	(571)	(765)
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–
Income from Investments	41288	64538	93783	110657.1	135321.35	252	789	2182	3969	5436
(a) Interest, Dividends & Rent – Gross	45921	334710	349772	164481.2	394144.93	55	6546	11204	7097	11730
(b) Profit on sale/redemption of investments	(217401)	(49701)	(38265)	(69796)	(137179)	(304)	(639)	(2999)	(11912)	(8001)
(c) (Loss on sale/redemption of investments)	(191895)	643474	(14053)	(209288)	(89710)	(2941)	12648	(49)	(4592)	7874
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	–	–	–	–	–	–	–
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	–	236	165	(401)	–
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–	–	–	–
Unrealised Gains/Loss	–	–	–	–	–	–	–	–	–	–
Other Income	11910	2816	869	879	1698	547	244	1388	528	(41)
Transfer from Shareholders' Account	16391	6945	3167	285	235	1215	695	6661	14746	14017
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–
TOTAL (A)	766322	2141918	1352790	740581	988016	34771	87263	97292	86280	104702
Commission	105155	96257	61647	38827	28042	3873	6326	3943	2800	3550
Operating Expenses related to Insurance Business	187579	177163	160658	140628	160030	56587	66071	60151	45085	42868
Provision for doubtful debts	–	–	–	–	–	–	–	–	97	48
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–	–	–	–	–
Provision for Tax	1577	6531	19239	18562	16928	306	–	–	–	–
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–	–	–
TOTAL (B)	294311	279951	241544	198017	205000	60766	72397	64094	47981	46466
Benefits Paid (Net)	75651	263020	498467	549460	930377	262	893	4394	11781	32252
Interim Bonuses Paid	5	104	196	125	317	–	–	–	–	–
Change in valuation of liability in respect of life policies	–	–	–	–	–	–	–	–	–	–
(a) Gross	73692	122952	81533	180920	311466	15385	61979	57268	31847	25310
(b) Amount ceded in Reinsurance	–	–	–	–	–	(126)	(277)	(121)	(62)	(447)
(c) Amount accepted in Reinsurance	311113	1434932	446956	(288471)	(545391)	–	–	–	–	–
(d) Transfer to Linked Fund(Fund Reserve)	460461	1821007	1027151	442034	696769	15520	62595	61541	43566	57115
TOTAL (C)	11550	40961	84095	100530	86247	(41515)	(47729)	(28343)	(5268)	1121
SURPLUS/(DEFICIT) (D) = (A)–(B)–(C)	–	–	–	–	–	–	–	–	–	–
Prior Period Items	–	–	–	–	–	–	–	–	–	–
Balance at the beginning of the year	9494	10720	10237	11837	14428	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	11004	11056	8974	8480	–	–	–	–	–
Surplus available for appropriations	21044	62685	105388	121341	109154	(41515)	(47729)	(28343)	(5268)	1121
APPROPRIATIONS	–	–	–	–	–	–	–	–	–	–
Transfer to Shareholders' Account	415	52448	93551	106913	91748	(41515)	(47729)	(28343)	(5268)	1121
Fund for future appropriations	9908	–	–	–	–	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	10720	10237	11837	14428	17406	–	–	–	–	–
Balance being funds for future appropriations-Shareholders	–	–	–	–	–	–	–	–	–	–
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–	–	–
TOTAL (D)	21044	62684	105388	121341	109154	(41515)	(47729)	(28343)	(5268)	1121

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	BIRLA SUNLIFE					CANARA HSBC				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Premiums earned – net	457180	550566	567707	588536	521630	29641	84245	153186	186108
(a) Premium	(5517)	(8029)	(8250)	(13759)	(16455)	(27)	(254)	(621)	(1024)	(1306)
(b) Reinsurance ceded	–	–	–	–	–	–	–	–	–	–
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–
Income from Investments	38845	52157	77156	95676	109407	197	1873	5205	11664	21732
(a) Interest, Dividends & Rent – Gross	32790	241291	159965	58220	111149	144	4207	10907	9277	13605
(b) Profit on sale/redemption of investments	(111613)	(34109)	(38949)	(134586)	(47243)	(129)	(258)	(2633)	(15683)	(12529)
(c) (Loss on sale/redemption of investments)	(27083)	141402	(47785)	(34858)	33853	(742)	16645	(2608)	(10582)	23779
(d) Transfer/Gain on revaluation/change in fair value	(6)	(426)	(1194)	(780)	(161)	–	230	268	(498)	–
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	–	–	–	–	–
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–	–	–	–
Unrealised Gains/Loss	1709	1435	2368	2981	3666	–	–	–	–	–
Other Income	76399	47975	6198	32873	19946	21086	26114	19760	10287	5290
Transfer from Shareholders' Account	–	–	–	–	–	–	–	–	–	–
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–
TOTAL (A)	462705	992261	717217	594305	735791	50170	132800	183465	189549	241785
Commission	48179	51620	38058	32540	30048	10565	20337	15180	8306	5502
Operating Expenses related to Insurance Business	124876	132675	120348	121512	115970	14893	19235	26045	23950	25053
Provision for doubtful debts	–	–	–	–	–	–	–	–	–	–
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–
Bad debts written off	615	–	(59)	–	–	141	–	–	–	–
Provision for Tax	–	–	–	–	–	–	–	–	–	–
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–	–	–
TOTAL (B)	173670	184295	158347	154052	146018	25599	39571	41225	32256	30555
Benefits Paid (Net)	64644	113878	193437	270462	365864	64	433	609	2444	10692
Interim Bonuses Paid	–	–	–	–	–	–	–	–	–	–
Change in valuation of liability in respect of life policies	–	–	–	–	–	–	–	–	–	–
(a) Gross	212457	683250	316927	45339	71509	24507	92818	141690	154822	195373
(b) Amount ceded in Reinsurance	(1235)	(7599)	(321)	(8237)	(11694)	–	(23)	(59)	(85)	(103)
(c) Amount accepted in Reinsurance	–	–	64	–	–	–	–	–	–	–
(d) Transfer to Linked Fund (Fund Reserve)	–	–	–	–	–	–	–	–	–	–
TOTAL (C)	275865	789529	510108	375285	545744	24571	93229	142240	157181	205963
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	13169	18438	48762	64968	44028	–	–	–	113	5267
Prior Period Items	–	–	–	–	–	–	–	–	–	–
Balance at the beginning of the year	–	–	–	–	–	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	–
Surplus available for appropriations	13169	18438	48762	64968	44028	–	–	–	113	5267
APPROPRIATIONS	–	–	–	–	–	–	–	–	–	–
Transfer to Shareholders' Account	2862	1491	32907	71077	62660	–	–	–	113	5267
Fund for future appropriations	–	–	–	–	–	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	10308	16947	15855	(6109)	(18632)	–	–	–	–	–
Balance being funds for future appropriations-Shareholders	–	–	–	–	–	–	–	–	–	–
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–	–	–
TOTAL (D)	13169	18438	48762	64968	44028	–	–	–	113	5267

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	DLF PRAMERICA				EDELWEISS TOKIO			FUTURE GENERALI				
	2008-09	2009-10	2010-11	2011-12	2012-13	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Premiums earned – net	337	3844	9504	16701	23679	1088	5483	15260	54151	72616	77958
(a) Premium	(-)	(4)	(30)	(76)	(184)	(16)	(236)	(463)	(667)	(1013)	(1411)	(1949)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	4	44	176	462	986	6	138	120	1325	3214	6931	10065
(a) Interest, Dividends & Rent – Gross	1	43	156	163	950	18	90	53	1100	4160	2566	5108
(b) Profit on sale/redemption of investments	(2)	(19)	(31)	(221)	(321)	(4)	(18)	(52)	(131)	(543)	(4297)	(6697)
(c) (Loss on sale/redemption of investments)	3	186	105	(548)	407	5	5	80	2890	(1858)	(3135)	6173
(d) Transfer/Gain on revaluation/change in fair value	-	9	(-)	(23)	1	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	14	(3)	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	4015	9794	11450	13649	14193	5710.75	10800.06	26341	36837	32778	13981	8626
Transfer from Shareholders' Account	-	-	-	1	8	-	1	11	207	146	323	1085
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	4356	13896	21345	30113	39720	6608	16263	41351	95712	109499	92916	90240
Commission	8	429	972	1809	3052	159	747	2204	11044	9578	8749	5876
Operating Expenses related to Insurance Business	4055	10571	14788	20622	25338	6072	12251	27186	46047	41108	35557	25062
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	34	-	-	-	-	-	-	132	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	4097	11000	15761	22432	28390	6231	12997	29522	57091	50686	44305	30938
Benefits Paid (Net)	-	(25)	93	386	1009	1	117	220	1398	4005	5939	17669
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	259	2921	5491	7258	10265	1579	6471	11867	37223	54968	42804	41826
(a) Gross	-	-	-	-	-	(1003)	(3323)	(258)	-	(159)	(133)	(193)
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund (Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	259	2896	5584	7644	11274	577	3266	11829	38621	58813	48610	59302
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	-	-	-	37	55	-	-	-	-	-	-	-
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	-	-	-	-	-	-
Surplus available for appropriations	-	-	-	37	55	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	37	55	-	-	-	-	-	-	-
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)	-	-	-	37	55	-	-	-	-	-	-	-

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	HDFC STANDARD				ICICI PRUDENTIAL					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net										
(a) Premium	556469	700510	900417	1020240	1132268	1535622	1652875	1788063	1402158	1353824
(b) Reinsurance ceded	(4632)	(4947)	(4946)	(5253)	(6405)	(3803)	(5292)	(6365)	(9370)	(12100)
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–
Income from Investments										
(a) Interest, Dividends & Rent – Gross	44518	62142.2	92041	126053	177871	114414	136165	190214	223640	279923
(b) Profit on sale/redemption of investments	20341	94552	187150	123510	159533	157903	393183	1338224	362236	353029
(c) (Loss on sale/redemption of investments)	(54725)	(16419)	(13780)	(53432)	(65476)	(329367)	(63470)	(695719)	(188191)	(166463)
(d) Transfer/Gain on revaluation/change in fair value	(182065)	428328	(57712)	(172876)	(19803)	–	–	–	(450606)	119800
(e) Amortization of Premium/Discount on Investments	(383)	(458)	905	1934	2119	–	–	–	38983	31754
(f) Appropriation/Expropriation Adjustment Account	–	4136.49	(3021)	(1115)	–	160	(2702)	(1648)	–	–
Unrealised Gains/Loss	–	–	–	–	–	(557821)	1294821	(207918)	(243)	–
Other Income	3555	3028	1730	1075	2566	381	735	1028	1391	2407
Transfer from Shareholders' Account	61490	35594	20057	2591	190	94857	52550	13590	34980	54125
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–
TOTAL (A)	444568	1306468	1122841	1042726	1382862	1012345	3456864	2419469	1414978	2016299
Commission	42489	52549	47681	57764	63940	69999	60297	56068	60547	76542
Operating Expenses related to Insurance Business	176007	150904	149521	126988	134377	274059	256915	218739	200347	203863
Provision for doubtful debts	–	–	–	–	–	–	–	–	–	536
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	5162	–	–	–	–	–
Provision for Tax	663	–	–	–	–	2114	(305)	9219	1095	167
Provisions (other than taxation)	–	–	–	–	–	–	–	–	4356	2385
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–	–	–
TOTAL (B)	219159	203454	197202	184752	203478	346172	316907	284026	265787	283492
Benefits Paid (Net)	68127	133789	283091	295317	425199	220656	720999	1059117	845438	1328045
Interim Bonuses Paid	–	37	51	914	1873	5	5	56	298	487
Change in valuation of liability in respect of life policies										
(a) Gross	134542	952640	639045	532539	781492	424219	2291183	1015510	190145	273560
(b) Amount ceded in Reinsurance	6028	(2546)	(3246)	(8087)	(93390)	–	–	–	(19887)	(14253)
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–	–	–
(d) Transfer to Linked Fund(Fund Reserve)	–	–	–	–	–	–	–	–	–	–
TOTAL (C)	208745	1083920	918942	820682	1115174	644880	3012187	2074682	1015995	1587839
SURPLUS/(DEFICIT) (D) = (A)–(B)–(C)	16664	19094	6698	37292	64211	21293	129770	60760	133196	144968
Prior Period Items	–	–	–	–	–	–	–	–	–	–
Balance at the beginning of the year	–	–	–	–	–	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	–
Surplus available for appropriations	16664	19094	6698	37292	64211	75078	201503	184002	230417	220889
APPROPRIATIONS	–	–	–	–	–	–	–	–	–	–
Transfer to Shareholders' Account	7950	4729	4463	25053	39376	3344	78282	86782	154495	170064
Fund for future appropriations	–	–	14903	7974	(3036)	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	2850	5329	4271	(6661)	21858	17948	51508	(26021)	(21299)	(25096)
Balance being funds for future appropriations-Shareholders	5864	9036	(16939)	10926	6013	53785	71733	123242	97220	75922
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–	–	–
TOTAL (D)	16664	19094	6698	37292	64211	75078	201503	184002	230417	220889

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	IDBI FEDERAL			INDIAFIRST				
	2008-09	2009-10	2010-11	2011-12	2012-13	2010-11	2011-12	2012-13
Premiums earned – net								
(a) Premium	31897	57112	81100	73670	80468	79843	129793	169008
(b) Reinsurance ceded	(43)	(210)	(452)	(554)	(669)	(62)	(355)	(683)
(c) Reinsurance accepted	–	–	–	–	–	–	–	–
Income from Investments								
(a) Interest, Dividends & Rent – Gross	703	2995	5977	10061	13845	1065	4665	12664
(b) Profit on sale/redemption of investments	862	6256	6483	5246	12736	1593	1083	5281
(c) (Loss on sale/redemption of investments)	(2392)	(1140)	(1641)	(11844)	(8319)	(99)	(983)	(2212)
(d) Transfer/Gain on revaluation/change in fair value	89	3011	(1876)	(2288)	(237)	1141	(4000)	6394
(e) Amortization of Premium/Discount on Investments	7	59	303	910	1479	349	1537	2204
(f) Appropriation/Expropriation Adjustment Account	–	127	99	(226)	–	–	–	–
Unrealised Gains/Loss	–	–	–	–	–	–	–	–
Other Income	–	–	13	2	3	72	(75)	58
Transfer from Shareholders' Account	–	–	13511	12242	9668	8923	13043	9056
Unit Linked Recoveries	11611	12299	–	–	–	–	–	–
TOTAL (A)	42733	80508	103517	87219	108975	92825	144708	201770
Commission	1545	4419	6663	6392	8809	2692	2737	3055
Operating Expenses related to Insurance Business	11915	14850	20997	18850	19311	13090	18956	21082
Provision for doubtful debts	–	–	–	–	–	–	–	–
Adjustment related to previous year	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–	–	–
Provision for Tax	69	–	–	–	–	–	–	–
Provisions (other than taxation)	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–
TOTAL (B)	13529	19269	27660	25243	28120	15782	21693	24137
Benefits Paid (Net)	76	351	765	8487	29677	388	2631	5867
Interim Bonuses Paid	–	–	–	–	–	–	–	–
Change in valuation of liability in respect of life policies								
(a) Gross	29245	61166	75506	50819	43205	76131	115926	168720
(b) Amount ceded in Reinsurance	(117)	(278)	(413)	(192)	(187)	–	–	–
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–
(d) Transfer to Linked Fund (Fund Reserve)	–	–	–	–	–	–	–	–
TOTAL (C)	29204	61239	75858	59113	72695	76520	118557	174587
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	–	–	–	2863	8161	522	4458	3046
Prior Period Items								
Balance at the beginning of the year	–	–	–	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–
Surplus available for appropriations	–	–	–	2863	8161	522	4458	3046
APPROPRIATIONS								
Transfer to Shareholders' Account	–	–	–	2863	8161	522	2602	1751
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	–	–	–	–	–	–	1857	1295
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–
TOTAL (D)	–	–	–	2863	8161	522	4458	3046

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	ING LIFE				LIC					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net										
(a) Premium	144228	164265	170895	167998.36	174236.21	15728804	18607731	20347340	20288928	20880358
(b) Reinsurance ceded	(758)	(409)	(366)	(695)	(564)	(10091)	(9492)	(11936)	(8513)	(21386)
(c) Reinsurance accepted	–	–	–	–	–	(57)	352	401	(125)	–
Income from Investments										
(a) Interest, Dividends & Rent – Gross	10244	15559	22618	28137	35455	5658279	6719788	7766669	9026687	10388210
(b) Profit on sale/redemption of investments	6432	39112	22252	19338	35967	508993	1017242	1842358	1660633	2357655
(c) (Loss on sale/redemption of investments)	(34378)	(6751)	(7157)	(14468)	(21330)	(190329)	(192374)	(234862)	(145849)	(263258)
(d) Transfer/Gain on revaluation/change in fair value	(13933)	54139	199	(25493)	134	(1699371)	3694853	209195	(2108443)	(737319)
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	–	–	–	–	–
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–	–	–	–
Unrealised Gains/Loss										
Other Income	2249	1499	179	(189)	502	31838	34053	8098	18220	29929
Transfer from Shareholders' Account	20840	14630	11496	11166	7787	–	–	–	–	–
Unit Linked Recoveries										
TOTAL (A)	134926	282045	220116	185795	232188	20028065	29872155	29927263	28731538	32634188
Commission	11038	12076	13058	13246	11759	1003324	1211031	1330868	1403563	1476798
Operating Expenses related to Insurance Business	46392	46727	49441	48148	47669	906429	1224582	1698028	1491440	1670766
Provision for doubtful debts	–	–	–	–	–	27311	(104530)	(44141)	22720	92257
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	334848	362529	397318	442478	637299
Provision for Tax	223	–	–	–	–	93177	50455	35345	–	–
Provisions (other than taxation)	–	–	–	–	–	–	–	–	39198	–4126
(a) For diminution in the value of investments (Net)	–	–	–	–	–	1909	12256	(6868)	53940	77350
(b) Others	–	–	–	–	–	–	–	–	–	–
TOTAL (B)	57652	58803	62499	61394	59428	2366998	2756324	3410550	3453339	3950344
Benefits Paid (Net)	13371	24544	58627	75888	119340	5247814	7913066	11124119	11747214	13488128
Interim Bonuses Paid	7	7	11	27	28	77223	100354	110533	126162	140836
Change in valuation of liability in respect of life policies										
(a) Gross	65026	196597	96866	44791	46798	1077117	11722395	14595689	16078400	18327498
(b) Amount ceded in Reinsurance	(89)	104	21	(70)	(10)	–	–	–	–	–
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–	–	–
(d) Transfer to Linked Fund(Fund Reserve)	–	–	–	–	–	1472001	7276923	572611	(2801699)	(3416257)
TOTAL (C)	78314	221251	155525	120637	166156	17568156	27012738	26402951	25150077	28540205
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	(1041)	1991	2092	3764	6603	92912	103092	113762	128123	143638
Prior Period Items										
Balance at the beginning of the year	2049	661	2653	1990	685	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	–
Surplus available for appropriations	1008	2653	4744	5754	7288	92912	103092	113762	128123	143638
APPROPRIATIONS										
Transfer to Shareholders' Account	347	–	2395	4462	6488	92912	103092	113762	128123	143638
Fund for future appropriations	–	–	–	–	–	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	(1388)	1991	(303)	(698)	115	–	–	–	–	–
Balance being funds for future appropriations-Shareholders	2049	661	2653	1990	685	–	–	–	–	–
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–	–	–
TOTAL (D)	1008	2653	4744	5754	7288	92912	103092	113762	128123	143638

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	KOTAK MAHINDRA				MAX LIFE					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net										
(a) Premium	234319	286805	297551	293743	293743	385726	486054	581263	639053	663870
(b) Reinsurance ceded	(3545)	(1820)	(3455)	(4451)	(4451)	(3823)	(5968)	(7642)	(6969)	(6840)
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–
Income from Investments	17108	26006	36933	46964	46964	21178	32384	45051	62230	84910
(a) Interest, Dividends & Rent – Gross	13704	35815	48481	35051	35051	12000	72233	71058	44525	74978
(b) Profit on sale/redemption of investments	(57479)	(8651)	(17295)	(41140)	(41140)	(41177)	(9806)	(13582)	(37985)	(48948)
(c) (Loss on sale/redemption of investments)	(7855)	52223	(2752)	(15215)	(15215)	(14411)	102913	(3685)	(36948)	12776
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	–	–	577	1241	(195)	101	6222
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	–	–	434	(1586)	–
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–	–	–	–
Unrealised Gains/Loss	286	290	415	169	169	95	46	243	181	123
Other Income	3013	1770	882	–	–	37158	5862	1183	939	1017
Transfer from Shareholders' Account	–	–	–	–	–	–	–	–	–	–
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–
TOTAL (A)	199551	392437	360761	315121	315121	397324	684959	674128	663540	788106
Commission	22543	16792	13017	11212	11212	39158	42121	53990	59457	61403
Operating Expenses related to Insurance Business	60767	57384	58006	55460	55460	160896	150439	144044	124005	122384
Provision for doubtful debts	–	–	–	–	–	132	22	315	194	277
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	6	20	8	–	94
Provision for Tax	268	–	–	–	–	794	–	–	–	–
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	5	(717)	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–	–	–
TOTAL (B)	83583	73458	71022	66672	66672	200986	192602	198356	183657	184659
Benefits Paid (Net)	24304	49668	103615	143494	143494	22082	58917	123679	172400	255161
Interim Bonuses Paid	–	–	–	25	25	–	–	–	–	–
Change in valuation of liability in respect of life policies	–	–	–	–	–	–	–	–	–	–
(a) Gross	17497	21659	23347	28380	28380	176276	419620	310190	239716	278517
(b) Amount ceded in Reinsurance	–	–	–	–	–	(480)	(1050)	10	(655)	1127
(c) Amount accepted in Reinsurance	66594	230754	154108	64590	64590	–	–	–	–	–
(d) Transfer to Linked Fund(Fund Reserve)	108395	302082	281070	236490	236490	197878	477487	433879	411461	534804
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	7572	16896	8669	11959	11959	(1539)	14869	41892	68422	68643
Prior Period Items										
Balance at the beginning of the year	370	380	528	422	422	4335	1695	6229	15136	42441
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	–
Surplus available for appropriations	7942	17276	9197	12381	12381	2796	16564	48122	83558	111084
APPROPRIATIONS										
Transfer to Shareholders' Account	2021	7085	8951	17101	17101	1101	10335	32986	41117	43212
Fund for future appropriations	–	–	–	–	–	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	5541	9663	(176)	(5958)	(5958)	1695	6229	15136	42441	67872
Balance being funds for future appropriations-Shareholders	–	–	–	–	–	–	–	–	–	–
Balance transferred to Balance Sheet	380	528	422	1238	1238	–	–	–	–	–
TOTAL (D)	7942	17276	9197	12381	12381	2796	16564	48122	83558	111084

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	PNB METLIFE					RELIANCE				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net										
(a) Premium	199664	253601	250817	267750	242952	493254	660490	657115	549762	404539
(b) Reinsurance ceded	(1837)	(2980)	(3993)	(5217)	(5448)	(1720)	(1656)	(2329)	(2737)	(3007)
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–
Income from Investments										
(a) Interest, Dividends & Rent – Gross	7547	11934	19858	28747	40669.46	12204	24497	40119	43578	51473
(b) Profit on sale/redemption of investments	–	9763	19144	40015	67278.64	6418	67713	94777	201056	90746
(c) (Loss on sale/redemption of investments)	-4107	(3305)	(12413)	(31323)	(46104)	(79813)	(18375)	(29397)	(138386)	(28661)
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	-53742.07	16242	(40188)	270262	40737	(178209)	22942
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	4035	1316	4506	17863	19629
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	–	–	–	–	–
Unrealised Gains/Loss	-39367	114181	32634	–	–	–	–	–	–	–
Other Income	191	622	234	368	1179	240	864	5205	10257	26344
Transfer from Shareholders' Account	–	–	–	–	–	110618	30534	16581	2961	27648
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–
TOTAL (A)	162092	387121	306280	246597	316769	505047	1E+06	827313	506145	611653
Commission	34956	29251	8732	11844	12199	59691	62785	51480	39803	32616
Operating Expenses related to Insurance Business	63290	68199	56360	55417	57045	192297	163673	156270	128125	127506
Provision for doubtful debts	–	–	–	–	–	–	–	–	–	–
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–	–	–	–	–
Provision for Tax	356	–	–	–	–	791	–	–	–	–
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–	–	–
TOTAL (B)	98602	97450	65093	67261	69244	252778	226459	207750	167928	160122
Benefits Paid (Net)	7669	18573	47792	80864	139669	15553	69342	201159	275597	578329
Interim Bonuses Paid	2	6	8.95	23	40	5	5	9	45	48
Change in valuation of liability in respect of life policies										
(a) Gross	110326	297274	193886	93222	102110	235123	731162	408773	24731	(171275)
(b) Amount ceded in Reinsurance	(663)	(568)	(1326)	(158)	(500)	–	–	–	–	–
(c) Amount accepted in Reinsurance	–	–	–	–	–	–	–	–	–	–
(d) Transfer to Linked Fund(Fund Reserve)	–	–	–	–	–	–	–	–	–	–
TOTAL (C)	117334	315284	240361	173951	241319	250681	800509	609942	300372	407103
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	(53844)	(25613)	827	5385	6206	1587	8677	9621	37845	44428
Prior Period Items										
Balance at the beginning of the year	(80318)	(136394)	(166383)	(165375)	(157333)	–	1587	10264	19481	21926
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	–
Surplus available for appropriations	(134162)	(162007)	(165556)	(159990)	(151127)	1587	10264	19886	57325	66353
APPROPRIATIONS										
Transfer to Shareholders' Account	65	74	111.92	192	275	–	–	405	35400	54689
Fund for future appropriations	–	–	–	–	–	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	2167	4301	(293)	(2849)	(2057)	1587	8677	9216	2445	(10262)
Balance being funds for future appropriations-Shareholders	–	–	–	–	–	–	1587	10264	19481	21926
Balance transferred to Balance Sheet	(136394)	(166383)	(165375)	(157333)	(149345)	–	–	–	–	–
TOTAL (D)	(134162)	(162007)	(165556)	(159990)	(151127)	1587	10264	19886	57325	66353

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	SAHARA				SB LIFE					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net										
(a) Premium	20647	25059	24341	22595	20538	721210	1010403	1291164	1313374	1045003
(b) Reinsurance ceded	(7)	(7)	(9)	(12)	(14)	(971)	(2355)	(3612)	(5290)	(6792)
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–
Income from Investments	1263	1791	2761	3681	4419	52745	77248	132845	212145	264845
(a) Interest, Dividends & Rent – Gross	379	680	827	861	2523	36747	254992	244623	129737	235806
(b) Profit on sale/redemption of investments	–	–	–	(149)	(1035)	(196338)	(42428)	(63953)	(143851)	(122926)
(c) (Loss on sale/redemption of investments)	(5678)	14331	325	–	–	(62619)	302655	(13026)	(136966)	59869
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	–	–	–	–	–	–	–
(e) Amortization of Premium/Discount on Investments	–	2	(2)	–	–	–	4288	(1536)	(2753)	–
(f) Appropriation/Expropriation Adjustment Account	(–)	–	–	(5612)	(946)	–	–	–	–	–
Unrealised Gains/Loss	27	34	74	294	184	403	635	2706	969	2419
Other Income	1670	–	–	–	678	15820	–	3542	14199	26375
Transfer from Shareholders' Account	–	–	–	–	–	–	–	–	–	–
Unit Linked Recoveries	–	–	–	–	–	–	–	–	–	–
TOTAL (A)	18301	41890	28316	21658	26348	566996	1605438	1592753	1381564	1504401
Commission	2415	2368	2208	2220	1880	46788	66617	67105	51836	51141
Operating Expenses related to Insurance Business	3973	3700	3298	3907	4026	62050	75298	88299	102393	115105
Provision for doubtful debts	–	–	–	–	–	(1184)	(21)	–	–	110
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–	–	–	–	–
Provision for Tax	13	172	302	317	436	374	1022	4	14	7
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	140	–	–	95	114	6634	(13679)	–	(478)	1433
(b) Others	–	–	–	–	–	–	–	–	–	–
TOTAL (B)	6542	6241	5808	6540	6456	114663	129237	157857	158608	173761
Benefits Paid (Net)	618	1483	4777	9017	19027	39675	85138	292577	472611	779101
Interim Bonuses Paid	–	–	–	–	–	–	–	12	28	69
Change in valuation of liability in respect of life policies	–	–	–	–	–	–	–	–	–	–
(a) Gross	4303	6421	4883	6500	9218	402380	1371721	1108539	692734	479119
(b) Amount ceded in Reinsurance	(2)	(3)	–	–	–	(566)	(90)	(1344)	(961)	(800)
(c) Amount accepted in Reinsurance	6821	26978	11026	(2288)	(11015)	–	–	–	–	–
(d) Transfer to Linked Fund(Fund Reserve)	11740	34879	20687	13230	17230	441488	1456775	1399783	1164412	1257489
TOTAL (C)	19	770	1821	1889	2663	10845	19426	35112	58545	73151
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	–	–	–	–	–	–	–	–	–	–
Prior Period Items	–	–	–	–	–	–	–	–	–	–
Balance at the beginning of the year	–	–	–	–	–	77	812	2462	4022	2873
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	–
Surplus available for appropriations	19	770	1821	1889	2663	10923	20237	37574	62566	76024
APPROPRIATIONS	–	–	–	–	–	–	–	–	–	–
Transfer to Shareholders' Account	–	–	1347	1757	1952	10111	17775	33552	59694	73840
Fund for future appropriations	–	–	–	–	–	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	19	770	475	132	711	812	2462	4022	2873	2184
Balance being funds for future appropriations-Shareholders	–	–	–	–	–	–	–	–	–	–
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–	–	–
TOTAL (D)	19	770	1821	1889	2663	10923	20237	37574	62566	76024

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	SHRIRAM				STAR UNION DAHACHI					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net										
(a) Premium	43617	61127	82152	64416	61807	5019	53037	93331	127195	106880
(b) Reinsurance ceded	(49)	(67)	(47)	(105)	(327)	–	(28)	(75)	(142)	(230)
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–
Income from Investments										
(a) Interest, Dividends & Rent – Gross	2175	3276	5877	7471	8995	1	721	3197	8123	15197
(b) Profit on sale/redemption of investments	–	4344	4766	2645	22754	1	1056	2692	4413	6461
(c) (Loss on sale/redemption of investments)	(674)	(975)	(14)	(2958)	(10552)	–	(183)	(1554)	(4367)	(3108)
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	–	–	–	–	–	–	–
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	–	–	–	–	–
(f) Appropriation/Expropriation Adjustment Account	–	–	(6)	–	–	–	87	98	–	–
Unrealised Gains/Loss	(11623)	24269	4046	(10999)	(6522)	31	1476	2409	(5530)	8043
Other Income	29	80	85	270	318	–	–	455	314	440
Transfer from Shareholders' Account	516	3324	474	498	970	–	–	–	–	6816
Unit Linked Recoveries	(1193)	(1566)	(666)	(791)	(736)	–	–	–	–	–
TOTAL (A)	32798	93812	96669	60447	76708	5052	56166	100553	130006	140499
Commission	5599	6649	4146	4960	4765	676	3928	4019	5137	5834
Operating Expenses related to Insurance Business	6782	12399	13116	13052	16488	2436	6635	10541	15407	17099
Provision for doubtful debts	–	–	–	–	–	–	–	–	–	–
Adjustment related to previous year	–	–	–	–	–	–	–	–	–	–
Bad debts written off	–	–	–	–	–	–	–	–	–	–
Provision for Tax	62	–	144	920	1461	2	–	–	–	–
Provisions (other than taxation)	–	–	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	–	–	–	–	–
(b) Others	–	–	–	–	–	–	–	–	–	–
TOTAL (B)	12442	19048	17406	18931	22714	3113	10563	14559	20544	22933
Benefits Paid (Net)	1430	6595	23529	42577	60989	–	132	709	1626	18182
Interim Bonuses Paid	3	3	8	14	46	–	–	–	–	–
Change in valuation of liability in respect of life policies										
(a) Gross	1421	4181	8788	7782	(14274)	3911	48905	21333	45142	46000
(b) Amount ceded in Reinsurance	–	–	–	–	–	–	(28)	(281)	(361)	(442)
(c) Amount accepted in Reinsurance	17269	63852	46199	(13539)	–	–	45026	68895	69703	50792
(d) Transfer to Linked Fund (Fund Reserve)	20123	74631	78525	36835	46762	3911	49009	90655	116110	114532
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	233	132	738	4681	7232	(1972)	(3405)	(4661)	(6647)	3034
Prior Period Items										
Balance at the beginning of the year	23	192	181	–	11	–	–	–	–	–
Transfer from Linked Fund (Lapsed Policies)	–	–	–	–	–	–	–	–	–	–
Surplus available for appropriations	256	324	919	4681	7243	(1972)	(3405)	(4661)	(6647)	3034
APPROPRIATIONS										
Transfer to Shareholders' Account	65	143	919	4670	7180	(1972)	(3405)	(4391)	(4037)	3034
Fund for future appropriations	–	–	–	–	–	–	–	–	–	–
(Reserve for lapsed unit linked policies unlikely to be revived)	–	–	–	–	–	–	–	–	–	–
Balance being funds for future appropriations-Policyholders	192	181	–	11	63	–	–	–	–	–
Balance being funds for future appropriations-Shareholders	–	–	–	–	–	–	–	(270)	–	–
Balance transferred to Balance Sheet	–	–	–	–	–	(1972)	(3405)	(4661)	(6647)	3034
TOTAL (D)	256	324	919	4681	7243	(1972)	(3405)	(4661)	(6647)	3034

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	TATA AIA				ALL COMPANIES					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net	274750	349378	398522	363030	276043	22178547	26544725	29160499	28707211	28720249
(a) Premium	–	–	(1235)	(1206)	(1439)	(42610)	(50208)	(62580)	(76363)	(103596)
(b) Reinsurance ceded	(1294)	(1222)	–	–	–	(57)	352	401	(125)	–
(c) Reinsurance accepted	–	–	–	–	–	–	–	–	–	–
Income from Investments	21263	29607	42473	56062	69319	6059594	7283288	8614767	10148785	11822542
(a) Interest, Dividends & Rent – Gross	6459	20203	41990	27338	49665	851457	2619346	4491836	2926211	4122675
(b) Profit on sale/redemption of investments	(28193)	(12567)	(8946)	(24514)	(30552)	(1351762)	(466521)	(1189526)	(1096595)	(1086314)
(c) (Loss on sale/redemption of investments)	(72256)	173968	25987	(55996)	49398	(2373988)	6029502	131719	(3562566)	(478270)
(d) Transfer/Gain on revaluation/change in fair value	–	–	–	–	–	4233	1771	4789	61117	64106
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	–	–	–	–	–
(f) Appropriation/Expropriation Adjustment Account	–	–	–	–	–	160	6897	(5723)	(6741)	–
Unrealised Gains/Loss	2728	3196	(342)	(3566)	3405	(608780)	1434747	(168828)	(22141)	576
Other Income	62420	44339	1752	725	230	56198	48431	24967	34392	76477
Transfer from Shareholders' Account	–	–	–	–	–	617443	370356	195107	216695	258461
Unit Linked Recoveries	–	–	–	–	–	(1193)	(1566)	(666)	(791)	(736)
TOTAL (A)	265866	606901	500200	361874	416069	25389242	43821032	41196764	37329089	43396169
Commission	23978	28085	24628	14128	10354	1549598	1803559	1828029	1849874	1921810
Operating Expenses related to Insurance Business	107119	102631	93877	76019	59157	2583190	2890628	3294230	2965610	3156170
Provision for doubtful debts	214	641	279	383	315	27657	(103867)	(43535)	22918	94028
Adjustment related to previous year	–	–	–	–	–	(1184)	(21)	–	–	–
Bad debts written off	–	–	–	–	1	6	20	12	1109	268
Provision for Tax	484	–	–	–	–	344515	369950	428613	471465	670222
Provisions (other than taxation)	–	–	–	–	–	93177	50455	35345	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	319	6779	(14396)	–	38815	(2133)
(b) Others	–	–	–	–	–	1909	12256	(6868)	53940	77350
TOTAL (B)	131795	131357	118784	90530	70145	4605647	5008584	5535826	5403732	5917716
Benefits Paid (Net)	14683	32458	70920	100518	197452	5837029	9556491	14215045	15261746	19186841
Interim Bonuses Paid	–	–	–	–	–	77350	100589	110958	127705	144080
Change in valuation of liability in respect of life policies	–	–	–	–	–	12869974	19434755	19424423	18733553	21255628
(a) Gross	62805	64403	66982	79011	111636	1907	(13185)	(8244)	(43652)	(142510)
(b) Amount ceded in Reinsurance	(151)	(141)	(140)	(113)	(162)	–	–	64	–	–
(c) Amount accepted in Reinsurance	56695	377556	238657	67856	10291	1930493	9456020	1538451	(2836128)	(3731477)
(d) Transfer to Linked Fund(Fund Reserve)	134031	474276	376419	247271	319218	20716753	38534671	35280696	31243225	36712562
TOTAL (C)	40	1268	4996	24073	26706	66842	277777	380242	682131	765891
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	–	–	–	–	–	–	–	–	–	–
Prior Period Items	–	–	–	–	–	–	–	–	–	–
Balance at the beginning of the year	281	3867	3994	2719	(3089)	(10185)	(48615)	(10587)	(15268)	2189
Transfer from Linked Fund (Lapsed Policies)	321	5135	8990	26791	23617	281	14870	15050	11692	5391
Surplus available for appropriations	–	–	–	–	–	56939	244032	384705	678555	773471
APPROPRIATIONS	–	–	–	–	–	–	–	–	–	–
Transfer to Shareholders' Account	3780	3403	4989	23045	28486	81539	227754	404881	696219	792245
Fund for future appropriations	–	–	–	–	–	12759	5331	15425	8011	(2981)
(Reserve for lapsed unit linked policies unlikely to be revived)	–	1731	4001	3746	(4869)	58254	126607	40247	16481	35962
Balance being funds for future appropriations-Policyholders	–	–	–	–	–	55834	73982	136158	120559	99890
Balance being funds for future appropriations-Shareholders	(3459)	–	–	–	–	(151447)	(189641)	(212006)	(162715)	(151644)
Balance transferred to Balance Sheet	–	–	–	–	–	–	–	–	–	–
TOTAL (D)	321	5135	8990	26791	23617	56939	244032	384705	678555	773471

Note: Figure in bracket represents negative value

TABLE 22: LIFE INSURERS: SHAREHOLDERS ACCOUNT

(₹ Lakh)

Particulars	AEGON RELIGARE					AVIVA				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	-	-	-	-	-	53	51	20495	26849	31053
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	446	382	609	689	648	2895	2059	3159	5721	6598
(b) Profit on sale/redemption of investments	119	53	99	189	103	75	312	161	319	693
(c) (Loss on sale/redemption of investments)	(6)	(2)	(1)	(1)	(2)	(21)	-	(16)	(20)	(1)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	144	81	461	535	300	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	702	515	1168	1412	1049	3002	2422	23799	32869	38343
Expenses other than those directly related to the insurance business	274	133	567	46	252	523	892	794	763	962
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	2492	51984	36002	20129	24749	34181
TOTAL (B)	274	133	3541	7115	2744	52507	36893	20924	25512	35143
Profit/(Loss) before tax	428	382	(2373)	(5704)	(1696)	(49505)	(34472)	2875	7357	3200
Provision for Taxation	20	-	-	-	-	-	-	-	-	-
Profit/(Loss) after tax	408	382	(2373)	(5704)	(1696)	(49505)	(34472)	2875	7357	3200
Prior Period Items	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS										
(a) Balance at the beginning of the year	(2787)	(2379)	(1997)	(4369)	(10073)	(66749)	(116255)	(150726)	(147851)	(140494)
(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)	(11768)	(116255)	(150726)	(147851)	(140494)	(137294)

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	BAJAJ ALLIANZ					BHARTI AXA				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	415	52448	93551	106913	91748	(41515)	(47729)	(28343)	(5268)	1121
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	8463	9834	17591	27323	41347	1033	621	951	1136	1093
(b) Profit on sale/redemption of investments	800	1063	961	2014	2505	91	187	177	259	294
(c) (Loss on sale/redemption of investments)	(195)	(54)	(314)	(256)	(702)	(26)	(48)	(22)	(31)	(21)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	11	175	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	9483	63291	111789	136004	135074	(40417)	(46969)	(27237)	(3904)	2488
Expenses other than those directly related to the insurance business	159	647	455	761	482	114	152	141	335	399
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	16391	6945	3167	285	235	1215	695	6661	14746	14017
TOTAL (B)	16550	7592	3623	1046	717	1329	847	6801	15080	14417
Profit/(Loss) before tax	(7067)	55699	108166	134958	134357	(41746)	(47817)	(34039)	(18984)	(11929)
Provision for Taxation	1	1471	2463	3838	5793	-	-	-	-	-
Profit/(Loss) after tax	(7068)	54229	105704	131120	128564	(41746)	(47817)	(34039)	(18984)	(11929)
Prior Period Items	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS										
(a) Balance at the beginning of the year	(48990)	(56058)	(1830)	103874	234994	(32244)	(73990)	(121807)	(155846)	(174830)
(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	(56058)	(1830)	103874	234994	363558	(73990)	(121807)	(155846)	(174830)	(186759)

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	BIRLA SUNLIFE					CANARA HSBC				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	2862	1491	32907	71077	62660	-	-	-	113	5267
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	3018	3039	3663	7857	11318	2186	1124	893	1194	2178
(b) Profit on sale/redemption of investments	243	177	334	247	394	224	530	158	190	320
(c) (Loss on sale/redemption of investments)	(1)	-	(3)	(3)	(92)	(40)	(35)	(73)	(83)	-68
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	(64)	(20)	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	164	(203)	(156)	(64)	(20)	-	-	-	-	-
Other Income	-	-	-	-	-	-	2	1	24	36
TOTAL (A)	6286	4504	36745	79113	74259	2370	1621	979	1439	7732
Expenses other than those directly related to the insurance business	100	80	48	167	163	1483	122	356	58	93
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	76399	47975	6198	32873	19946	21171	26114	19760	10287	5290
TOTAL (B)	76499	48055	6246	33040	20109	22654	26236	20117	10346	5382
Profit/(Loss) before tax	(70214)	(43550)	30500	46073	54150	(20199)	(24616)	(19138)	(8907)	2350
Provision for Taxation	-	-	-	-	-	8	-	-	-	-
Profit/(Loss) after tax	(70214)	(43550)	30500	46073	54150	(20207)	(24616)	(19138)	(8907)	2350
Prior Period Items	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS										
(a) Balance at the beginning of the year	(89987)	(159201)	(202750)	(172251)	(137623)	(2880)	(23087)	(47703)	(66841)	(75748)
(b) Interim dividends paid during the year	-	-	-	9848	19695	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	11817	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	1598	5203	-	-	-	-	-
(e) Transfer to reserves/other accounts	-	-	-	-	4061	-	-	-	-	-
Profit carried to the Balance Sheet	(159201)	(202750)	(172251)	(137623)	(124249)	(23087)	(47703)	(66841)	(75748)	(73399)

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	DLF PRAMERICA					EDELWEISS TOKIO		FUTURE GENERALI				
	2008-09	2009-10	2010-11	2011-12	2012-13	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Amounts transferred from the Policyholders Account (Technical Account)	-	-	-	-	-	-	-	-	-	-	-
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	508	615	697	878	1083	3456	3365	1107	765	744	928	1712
(b) Profit on sale/redemption of investments	344	91	79	88	156	1570	2090	343	544	200	278	277
(c) (Loss on sale/redemption of investments)	(5)	-	-	(2)	(26)	(801)	(1297)	(169)	(18)	(29)	(67)	(128)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	(17)	(70)	(51)	81	11	-	-	-	-	-	-	-
Other Income	1	-	-	-	-	1	203	-	-	-	2	-
TOTAL (A)	831	636	725	1044	1224	4226	4361	1281	1291	915	1141	1861
Expenses other than those directly related to the insurance business	1262	171	231	220	271	322	33	534	139	150	124.91	69
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	4015	9794	11450	13649	14193	5711	10800	26341	36837	32778	13981	8626
TOTAL (B)	5277	9965	11681	13869	14464	6033	10833	26875	36976	32928	14106	8694
Profit/(Loss) before tax	(4446)	(9329)	(10956)	(12825)	(13239)	(1807)	(6472)	(25594)	(35685)	(32012)	(12965)	(6833)
Provision for Taxation	-	-	-	-	-	-	-	-	2	-	-	-
Profit/(Loss) after tax	(4446)	(9329)	(10956)	(12825)	(13239)	(1807)	(6472)	(25594)	(35686)	(32012)	(12965)	(6833)
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS												
(a) Balance at the beginning of the year	-	(4446)	(13775)	(24731)	(37556)	(1116)	(2923)	(3362)	(28955)	(64642)	(96654)	(109620)
(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	(4446)	(13775)	(24731)	(37556)	(50795)	(2923)	(9395)	(28955)	(64642)	(96654)	(109620)	(116453)

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	HDFC STANDARD					ICICI PRUDENTIAL				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	7950	4729	4463	25053	39376	3344	25712	73192	119515	115939
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	3024	2891	3999	3964	4850	2569	2233	9288	16282	30040
(b) Profit on sale/redemption of investments	139	492	1835	699	2297	1209	940	1353	5580	10612
(c) (Loss on sale/redemption of investments)	(359)	(5)	(17)	(2)	(-)	(251)	(49)	(54)	(4265)	(1626)
(d) Transfer/gain on revaluation/Change in Fair value	519	-	-	-	(32)	-	-	-	4375	2533
(e) Amortization of Premium/Discount on Investments	(30)	(26)	(30)	(2)	(32)	-	-	-	-	-
Other Income	3	35	-	-	-	-	-	-	56	48
TOTAL (A)	11246	8116	10250	29712	46491	6872	28836	83778	141544	157546
Expenses other than those directly related to the insurance business	53	40	94	19	730	85	783	528	172	585
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	61490	35594	20057	2591	190	94857	-	-	-	-
TOTAL (B)	61543	35634	20151	2611	919	94942	783	528	172	585
Profit/(Loss) before tax	(50296)	(27518)	(9900)	27102	45572	(88070)	28053	83250	141372	156961
Provision for Taxation	-	-	-	-	424	10100	2256	2488	2955	7367
Profit/(Loss) after tax	(50296)	(27518)	(9900)	27102	45148	(77970)	25797	80762	138417	149594
Prior Period Items	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS										
(a) Balance at the beginning of the year	(68835)	(119131)	(146650)	(156550)	(129448)	(299676)	(377646)	(351849)	(271087)	(194670)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	31428	34293
(c) Proposed final dividend	-	-	-	-	-	-	-	-	10009	14140
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	6722	7966
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	13842	14959
Profit carried to the Balance Sheet	(119131)	(146650)	(156550)	(129448)	(84300)	(377646)	(351849)	(271087)	(194670)	(116435)

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	IDBI FEDERAL					INDIAFIRST				
	2008-09	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	
Amounts transferred from the Policyholders Account (Technical Account)					8161			2602	1751	
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	1147	1810	1184	1704	1767	511	1095	1324	1931	
(b) Profit on sale/redemption of investments	118	310	188	157	177	241	669	351	394	
(c) (Loss on sale/redemption of investments)	(416)	(159)	(121)	(607)	(54)	-	(114)	(258)	(94)	
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	
(e) Amortization of Premium/Discount on Investments	14	(3)	215	1270	711	(50)	890	1856	1311	
Other Income	-	-	4	23	5	-	-	-	-	
TOTAL (A)	863	1958	1470	5410	10766	703	2540	5874	5293	
Expenses other than those directly related to the insurance business	275	154	137	153	172	2	92	89	196	
Bad debts written off	-	-	-	-	-	-	-	-	-	
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	
(c) Others	1	1	-	1	1	-	-	-	-	
Contribution to Policyholders Account	11611	12299	13511	12242	9668	5095	8923	13043	9056	
TOTAL (B)	11886	12453	13649	12396	9842	5096	9015	13132	9252	
Profit/(Loss) before tax	(11023)	(10495)	(12178)	(6986)	924	(4479)	(6475)	(7258)	(3956)	
Provision for Taxation	-	-	-	-	924	-	-	(7258)	(3956)	
Profit/(Loss) after tax	(11023)	(10495)	(12178)	(6986)	-	(4479)	(6475)	(7258)	(3956)	
Prior Period Items	-	-	-	-	-	-	-	-	-	
APPROPRIATIONS										
(a) Balance at the beginning of the year	(2553)	(13576)	(24071)	(36249)	(43235)	(725)	(5204)	(11679)	(18937)	
(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	(13576)	(24071)	(36249)	(43235)	(42311)	(5204)	(11679)	(18937)	(22895)	

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	ING LIFE					KOTAK MAHINDRA				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	347	-	2741	4839	6846	2021	7085	8951	17101	18250
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	1245	984	1427	2551	2682	2096	1761	2186	3230	5195
(b) Profit on sale/redemption of investments	182	177	655	859	808	1176	282	76	38	191
(c) (Loss on sale/redemption of investments)	(36)	-	-	(-)	-	(642)	-	(1)	(4)	(195)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	14	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	1739	1161	4823	8248	10350	4651	9127	11212	20366	23441
Expenses other than those directly related to the insurance business	339	202	333	197	255	204	435	83	41	72
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	20840	14630	11496	11166	7787	3013	1770	882	-	4122
TOTAL (B)	21180	14832	11829	11363	8042	3217	2205	965	41	4195
Profit/(Loss) before tax	(19441)	(13671)	(7006)	(3115)	2307	1434	6922	10247	20325	19247
Provision for Taxation	9	5	2	-	-	-	-	-	-	273
Profit/(Loss) after tax	(19450)	(13676)	(7008)	(3115)	2307	1434	6922	10247	20325	18974
Prior Period Items	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS										
(a) Balance at the beginning of the year	(71765)	(91215)	(104892)	(111899)	(115014)	(33868)	(32434)	(25512)	(15264)	5061
(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	(91215)	(104892)	(111899)	(115014)	(112707)	(32434)	(25512)	(15264)	5061	24034

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	LIC					MAX LIFE				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	92912	103092	113762	128123	143638	1101	10335	32986	41117	30226
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	2816	2923	3323	3220	3309	2624	3241	7453	12865	19236
(b) Profit on sale/redemption of investments	-	65	69	-	-	654	710	752	1506	1845
(c) (Loss on sale/redemption of investments)	(9)	(9)	(16)	(9)	(35)	(550)	(99)	(2)	(24)	(99)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	655	129	354	657	951
Other Income	-	-	40	-	2080	3	3	1	1442	4
TOTAL (A)	95719	106071	117178	131334	148993	4487	14319	41543	57562	52164
Expenses other than those directly related to the insurance business	(16)	-	(2)	-	-	6208	10781	20954	10640	4502
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	422	(474)	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	242	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	-	-	-	-	37158	5862	1183	939	123
TOTAL (B)	(16)	-	(2)	-	-	43788	16411	22137	11578	4625
Profit/(Loss) before tax	95735	106072	117180	131334	148992	(39302)	(2091)	19406	45983	47539
Provision for Taxation	-	-	-	-	5233	-	-	-	-	5194
Profit/(Loss) after tax	95735	106072	117180	131334	143759	(39302)	(2091)	19406	45983	42345
Prior Period Items	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS										
(a) Balance at the beginning of the year	-	-	-	-	-	(60974)	(100275)	(102367)	(82961)	(36978)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	9918
(c) Proposed final dividend	92912	103092	113762	128123	143638	-	-	-	-	15946
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	4319
(e) Transfer to reserves/other accounts	2823	2979	3419	3211	121	-	-	-	-	2117
Profit carried to the Balance Sheet	-	-	-	-	-	(100275)	(102367)	(82961)	(36978)	(26933)

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	PNB METLIFE					RELIANCE				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	65	74	112	192	275	-	-	405	35400	54689
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	2247	1967	2205	2888	4487	1852	1993	2658	3289	7494
(b) Profit on sale/redemption of investments	-	465	244	294	403	184	922	729	2582	3361
(c) (Loss) on sale/redemption of investments	(860)	-	(9)	(33)	(20)	(635)	(476)	(241)	(137)	(48)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	752	136	234	306	3855
Other Income	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	1452	2506	2552	3341	5143	2153	2574	3786	41440	69352
Expenses other than those directly related to the insurance business	-	-	24	24	112	26	419	134	1222	3662
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	197	-	-	-	-	-
Contribution to Policyholders Account	-	-	-	-	-	110618	30534	16581	2961	27648
TOTAL (B)	-	-	24	24	309	110644	30953	16715	4183	31310
Profit/(Loss) before tax	1452	2506	2528	3317	4834	(108491)	(28379)	(12929)	37257	38042
Provision for Taxation	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) after tax	1452	2506	2528	3317	4834	(108491)	(28379)	(12929)	37257	38042
Prior Period Items	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS										
(a) Balance at the beginning of the year	(14420)	(12968)	(10462)	(7934)	(4617)	(130517)	(239008)	(267387)	(280316)	(248620)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	4785	4785
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	776	813
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(12968)	(10462)	(7934)	(4617)	217	(239008)	(267387)	(280316)	(248620)	(216177)

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	SAHARA					SBI LIFE				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	-	-	1347	1757	1952	10111	17775	33552	59694	73840
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	1231	1432	1696	1800	2029	6787	6065	5469	8912	13677
(b) Profit on sale/redemption of investments	280	1106	87	160	201	1284	2697	1683	833	1761
(c) (Loss on sale/redemption of investments)	(33)	(6)	(3)	(105)	(257)	(1987)	(3548)	(251)	(145)	(386)
(d) Transfer/gain on revaluation/Change in Fair value	-	1379	(74)	(170)	209	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-
Other Income	2	4	5	3	15	-	-	408	649	655
TOTAL (A)	1480	3915	3058	3444	4149	16195	22989	40860	69942	89547
Expenses other than those directly related to the insurance business	41	35	75	90	215	49	39	302	233	745
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	1583	-	-	-	-	2990	(4799)	(29)	(72)	210
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	1670	-	-	208	678	15820	-	3542	14199	26375
TOTAL (B)	3295	35	75	298	893	18859	(4761)	3815	14360	27330
Profit/(Loss) before tax	(1815)	3880	2983	3146	3256	(2664)	27749	37045	55582	62217
Provision for Taxation	-	259	188	198	185	33	103	411	-	-
Profit/(Loss) after tax	(1815)	3621	2795	2948	3071	(2631)	27646	36634	55582	62217
Prior Period Items	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS										
(a) Balance at the beginning of the year	(1058)	(2874)	747	3542	6490	473	(2158)	25487	62122	111893
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	5000
(c) Proposed final dividend	-	-	-	-	-	-	-	-	5000	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	811	811
(e) Transfer to reserves/other accounts	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(2873)	747	3542	6490	9562	(2158)	25487	62122	111893	168299

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	SHRIRAM					STAR UNION DAI-ICHI				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	65	143	919	4670	7180	(1972)	(3405)	(4391)	(4037)	3034
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	1130	1078	1019	1357	1798	304	2000	2603	2464	1979
(b) Profit on sale/redemption of investments	595	198	112	362	715	22	697	377	202	322
(c) (Loss) on sale/redemption of investments	-	-	(91)	(5)	(42)	(14)	(125)	(72)	(116)	(60)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	(70)	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	33	(70)	-	-	-	-	-
Other Income	119	133	273	5	9	-	-	54	13	11
TOTAL (A)	1909	1551	2233	6421	9591	(1660)	(833)	(1429)	(1475)	5286
Expenses other than those directly related to the insurance business	25	34	27	78	118	198	1173	1365	1062	176
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	349	-	-	2	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	516	3324	474	498	970	-	-	-	-	6816
TOTAL (B)	890	3358	502	577	1088	198	1173	1365	1062	6993
Profit/(Loss) before tax	1019	(1806)	1731	5844	8503	(1858)	(2006)	(2794)	(2537)	(1707)
Provision for Taxation	208	-	-	226	310	-	-	-	(2560)	(1860)
Profit/(Loss) after tax	811	(1806)	1731	5618	8193	(1858)	134	35	(2560)	(1860)
Prior Period Items	-	-	-	-	-	-	(2140)	(2829)	23	153
APPROPRIATIONS										
(a) Balance at the beginning of the year	1726	2536	730	2461	8079	(107)	(1965)	(4106)	(6935)	(12374)
(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	2536	730	2461	8079	16272	(1965)	(4106)	(6935)	(9495)	(14234)

Note: Figure in bracket represents negative value

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

(₹ Lakh)

Particulars	TATA AIA					TOTAL				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	3780	3403	4989	23045	28486	81539	175204	391637	661616	725492
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	2325	1163	2422	4162	5298	51052	50490	76334	119193	175114
(b) Profit on sale/redemption of investments	89	15	4	16		8169	12275	11002	18791	29919
(c) (Loss) on sale/redemption of investments	(44)	–	(25)	(6)	(20)	(6297)	(4634)	(1473)	(6983)	(5274)
(d) Transfer/gain on revaluation/Change in Fair value	–	–	–	–	–	519	1379	(74)	(170)	209
(e) Amortization of Premium/Discount on Investments	–	–	–	–	–	1683	(5)	1915	9047	9550
Other Income	–	–	–	–	–	128	177	787	2229	3254
TOTAL (A)	6150	4581	7391	27217	33763	136793	234886	480129	803723	938265
Expenses other than those directly related to the insurance business	254	243	460	460	379	12192	16677	27349	17276	14643
Bad debts written off	–	–	–	–	–	–	–	–	–	–
Provisions (Other than taxation)	–	–	–	–	–	–	–	–	–	–
(a) For diminution in the value of investments (Net)	–	–	–	–	–	5345	(5273)	(29)	(70)	210
(b) Provision for doubtful debts	–	–	–	–	–	–	242	–	–	–
(c) Others	–	–	–	–	–	1	1	–	1	198
Contribution to Policyholders Account	62420	44339	1752	725	230	617443	317806	181517	181922	203442
TOTAL (B)	62674	44582	2212	1186	609	634981	329537	208837	199130	218494
Profit/(Loss) before tax	(56524)	(40001)	5179	26031	33154	(498188)	(94562)	271291	604593	719771
Provision for Taxation	–	–	–	–	–	10380	4096	5552	7217	24779
Profit/(Loss) after tax	(56524)	(40001)	5179	26031	33154	(488301)	(98882)	265704	597354	694839
Prior Period Items	–	–	–	–	–	–	134	35	23	153
APPROPRIATIONS										
(a) Balance at the beginning of the year	(64461)	(120985)	(160986)	(155807)	(129776)	(992036)	(1576796)	(1781750)	(1634341)	(1256020)
(b) Interim dividends paid during the year	–	–	–	–	–	–	–	–	41275	68906
(c) Proposed final dividend	–	–	–	–	–	92912	103092	113762	147917	190327
(d) Dividend distribution tax	–	–	–	–	–	–	–	–	9907	19113
(e) Transfer to reserves/other accounts	–	–	–	–	–	2823	2979	3419	17053	21259
Profit carried to the Balance Sheet	(120985)	(160986)	(155807)	(129776)	(96621)	(1576071)	(1781750)	(1633226)	(1253139)	(860786)

Note: Figure in bracket represents negative value

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

Particulars	AEGON RELIGARE					AVIVA				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
SOURCES OF FUNDS										
SHAREHOLDERS' FUNDS:										
Share Capital	30000	57000	95000	113500	117600	149180	188880	200490	200490	200490
Advance Against Share Capital	-	-	-	-	2400	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-
Reserves And Surplus	-	-	-	-	-	-	-	-	-	-
Credit/(Debit) Fair Value Change Account	-	1	-	-	-	-	-	-	-	-
Sub-Total	30000	57001	95000	113500	120000	149180	188880	200490	200490	200490
Borrowings	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:										
Credit/(Debit) Fair Value Change Account	1653	13076	40918	-	-	-	-	-	-	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	402	1323	4168	8244	16000	6937	9752	23248	78445	156254
Insurance Reserves	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	-	-	-	-	335028	590024	666052	618705	552020
Sub-Total	2055	14399	45086	71494	95136	341965	599776	689301	697150	708274
Deferred Tax Liability	5	126	322	1745	6040	11080	13832	15865	9674	5316
Funds For Future Appropriations	32060	71526	140408	186740	221176	502225	802488	905655	907314	914079
TOTAL										
APPLICATION OF FUNDS										
Investments	5315	10357	18931	15917	6404	35162	40674	58556	76155	80192
Shareholders'	450	1364	4235	8542	16316	15450	9121	24967	77919	151560
Policyholders'	1658	13202	41240	64996	85176	336925	603856	681917	628348	557248
Assets Held To Cover Linked Liabilities	-	-	-	-	-	-	-	-	-	-
Loans	5768	4521	2160	866	1048	5277	4822	3506	2408	2645
Fixed Assets	-	-	-	-	-	-	-	-	-	-
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS										
Cash And Bank Balances	959	2526	4848	3743	4956	2553	16621	5024	4173	7833
Advances And Other Assets	3401	4871	7715	8824	8338	12248	11441	15375	15024	16231
Sub-Total (A)	4361	7397	12563	12567	13294	14801	28061	20399	19197	24064
B. CURRENT LIABILITIES										
Provisions	2541	6172	11917	9989	7519	20517	32710	29835	35411	37222
	762	359	235	231	186	1128	2062	1704	1796	1701
Sub-Total (B)	3303	6531	12152	10220	7706	21645	34772	31540	37207	38923
NET CURRENT ASSETS (C) = (A - B)	1058	866	411	2347	5589	-6844	-6711	-11141	-18010	-14859
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)										
Debit Balance In Profit & Loss Account (Shareholders' Account)	2379	1997	4369	10073	11768	116255	150726	147851	140494	137294
Debit Balance In Policyholders' A/C	15432	39220	69063	83999	94875	-	-	-	-	-
TOTAL	32060	71526	140408	186740	221176	502225	802488	905655	907314	914079

Note: Figure in bracket represents negative value

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

Particulars	BIRLA SUNLIFE					CANARA HSBC				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
	(₹ Lakh)									
SOURCES OF FUNDS										
SHAREHOLDERS' FUNDS:										
Share Capital	187950	196950	196950	196950	196950	40000	50000	70000	80000	95000
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	12000	48000	48000	48000	52061	12500	12500	12500	12500	12500
Reserves And Surplus	2	3	-	-	-	12500	12500	12500	12500	10
Credit/(Debit) Fair Value Change Account	199952	244953	244950	244950	249012	52500	62500	82500	92500	107510
Sub-Total										
Borrowings	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:										
Credit/(Debit) Fair Value Change Account	1	7	1	(16)	(37)	-	-	(24)	1	1
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	39994	78608	106086	143188	203004	3119	9659	26286	58996	102540
Insurance Reserves	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	819694	1456730	1745922	1813642	1933707	21388	107644	232648	354674	506402
Sub-Total	859688	1535344	1852008	1956814	2136674	24507	117303	258910	413672	608942
Deferred Tax Liability	12896	29842	45697	39589	20957	-	-	-	-	-
Funds For Future Appropriations	1072536	1810140	2142656	2241354	2406642	77007	179803	341410	506172	716452
TOTAL										
APPLICATION OF FUNDS										
Investments	46701	50440	69727	101533	137069	27737	14502	13523	20668	43362
Shareholders'	50442	105817	160335	195831	222147	3277	9534	27782	53577	91990
Policyholders'	819694	1456730	1745922	1813642	1933707	21388	107644	232648	354674	506402
Assets Held To Cover Linked Liabilities	2235	2655	2631	2502	2807	-	-	-	-	-
Loans	8443	6982	3998	3959	3424	5254	5843	2994	2105	1373
Fixed Assets	-	-	-	-	-	-	-	-	-	-
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS										
Cash And Bank Balances	51897	56980	58852	64047	54424	2306	4954	8576	7862	12537
Advances And Other Assets	10443	12154	13717	23805	30685	2800	3878	7834	11152	18320
Sub-Total (A)	62340	69133	72570	87852	85110	5106	8832	16410	19015	30857
B. CURRENT LIABILITIES										
Provisions	73996	81135	80083	95618	85741	8723	14138	18598	19585	30884
	2524	3231	4695	5970	16128	120	117	191	30	46
Sub-Total (B)	76519	84367	84778	101588	101869	8843	14255	18789	19616	30929
NET CURRENT ASSETS (C) = (A - B)	(14179)	(15233)	(12208)	(13736)	(16760)	(3737)	(5423)	(2379)	(601)	(72)
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)										
Debit Balance In Profit & Loss Account (Shareholders' Account)	159201	202750	172251	137623	124249	-	47703	66841	75748	73399
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-
TOTAL	1072536	1810140	2142656	2241354	2406642	77007	179803	341410	506172	716452

Note: Figure in bracket represents negative value

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

Particulars	DLF PRAMERICA					EDELWEISS TOKIO		FUTURE GENERALI					
	2009	2010	2011	2012	2013	2012	2013	2009	2010	2011	2012	2013	
	(₹ Lakh)												
SOURCES OF FUNDS													
SHAREHOLDERS' FUNDS:													
Share Capital	13705	22130	29396	30517	32002	15000	15000	46850	70200	105200	120300	145200	
Advance Against Share Capital	-	-	-	-	-	-	-	3404	6258	5000	12410	-	
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-	
Employees Stock Option Outstanding	-	-	8126	18652	32586	40000	40000	-	-	-	-	-	
Reserves And Surplus	5	-	1	-	-	6	(21)	3	(6)	(52)	(47)	(23)	
Credit/(Debit) Fair Value Change Account	13710	22131	37522	49170	64589	55005	54978	50257	76452	110148	132663	145177	
Sub-Total													
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	
POLICYHOLDERS' FUNDS:													
Credit/(Debit) Fair Value Change Account	-	-	-	-	-	-	-	1	-	-	-	-	
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	
Policy Liabilities	4	99	584	2108	6340	340	2287	3217	18884	39017	61304	94260	
Insurance Reserves	255	3081	8087	13821	19854	235	1341	8471	27838	55349	84312	91520	
Provision For Linked Liabilities	259	3180	8671	15929	26194	575	3627	11690	46721	94366	145617	185780	
Sub-Total													
Deferred Tax Liability	-	-	-	37	92	1	97	-	2190	9354	774	2244	
Funds For Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	13969	25311	46193	65136	90874	55581	58703	61947	125363	213868	279054	333201	
APPLICATION OF FUNDS													
Investments	7824	8354	13737	13585	13371	48390	39572	15279	10202	11104	20063	28313	
Shareholders' Policyholders'	16	165	491	1949	7733	835	2687	3079	19019	38047	59403	86943	
Assets Held To Cover Linked Liabilities	255	3081	8087	13821	19854	235	1438	8471	30028	64610	85087	93764	
Loans	-	-	-	-	-	-	-	-	-	-	-	16	
Fixed Assets	1406	604	374	190	520	1821	1752	7914	753	393	438	398	
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	
A. CURRENT ASSETS													
Cash And Bank Balances	464	743	1051	1717	1725	414	1255	2224	5254	3769	5359	5058	
Advances And Other Assets	790	1741	2645	3900	5548	2230	6213	4088	6437	8919	10441	12629	
Sub-Total (A)	1254	2485	3696	5617	7273	2644	7469	6312	11691	12688	15800	17687	
B. CURRENT LIABILITIES													
Provisions	1156	3034	4746	7328	8302	804	2818	7885	10694	9217	11016	10113	
	76	118	177	254	371	461	792	178	278	412	340	260	
Sub-Total (B)	1232	3152	4922	7582	8672	1266	3610	8063	10972	9629	11357	10373	
NET CURRENT ASSETS (C) = (A - B)	22	(668)	(1226)	(1965)	(1400)	1379	3859	(1751)	719	3060	4444	7313	
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)													
Debit Balance In Profit & Loss Account (Shareholders' Account)	4446	13775	24731	37556	50795	2923	9395	28955	64642	96654	109620	116453	
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	13969	25311	46193	65136	90874	55581	58703	61947	125363	213868	279054	333201	

Note: Figure in bracket represents negative value

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

Particulars	HDFC STANDARD					ICICI PRUDENTIAL				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
	(₹ Lakh)									
SOURCES OF FUNDS										
SHAREHOLDERS' FUNDS:										
Share Capital	179582	196800	199488	199488	199488	142726	142814	142846	142885	142894
Advance Against Share Capital	-	-	-	-	-	23	11	5	-	-
Share Application Money Pending Allotment	-	-	-	-	-	85	9	-	-	-
Employees Stock Option Outstanding	5529	5529	22068	22014	21970	335292	335884	336069	350237	365252
Reserves And Surplus	(776)	1844	(4)	(522)	(1033)	(15)	(96)	656	2076	4776
Credit/(Debit) Fair Value Change Account	184335	204173	221552	220980	220425	478111	478622	479577	495198	512922
Sub-Total	-	-	-	-	-	-	-	-	-	-
Borrowings										
POLICYHOLDERS' FUNDS:										
Credit/(Debit) Fair Value Change Account	(2969)	2051	(154)	(3408)	(7895)	2132	24934	23154	22031	24780
Revaluation Reserve-Investment Property	-	-	-	-	-	3163	6689	6689	7045	7045
Policy Liabilities	290924	376669	512333	738651	997736	299871	368933	588755	833800	1102760
Insurance Reserves	687829	1552178	2052313	2360980	2833309	-	5037610	5823298	5748511	5738859
Provision For Linked Liabilities	975785	1930898	2564492	3096223	3823149	3110655	5428166	6441896	6611387	6873444
Sub-Total	11184	25548	44723	46035	64857	71733	123242	97220	75922	50825
Deferred Tax Liability	1171303	2160620	2830767	3363238	4108431	3660499	6030029	7018693	7182507	7437191
Funds For Future Appropriations	-	-	-	-	-	-	-	-	-	-
TOTAL	1171303	2160620	2830767	3363238	4108431	3660499	6030029	7018693	7182507	7437191
APPLICATION OF FUNDS										
Investments	42916	63048	69997	58942	83385	66201	128503	197047	347701	491996
Shareholders' Policyholders'	301527	434154	533498	799026	1072733	341641	445657	721719	911076	1128699
Assets Held To Cover Linked Liabilities	687829	1552178	2052313	2360980	2833309	2861395	5146926	5882653	5781737	5752083
Loans	302	404	3312	3176	7853	1960	1160	869	957	875
Fixed Assets	14513	11438	23957	27955	30772	33121	26340	19826	18023	17224
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	31808	29552	17844	10534	782
A. CURRENT ASSETS										
Cash And Bank Balances	41087	30302	38373	54756	98547	35588	30540	33032	28406	32476
Advances And Other Assets	54287	49178	67703	74336	72673	36155	29660	33473	66241	98302
Sub-Total (A)	95374	79479	106076	129092	171220	71743	60200	66505	94647	130778
B. CURRENT LIABILITIES										
Provisions	88202	124854	130376	150027	172246	113037	157170	158967	163879	184148
	2088	1876	1501	1368	2895	11979	2988	491	12960	17532
Sub-Total (B)	90290	126732	131877	151394	175142	125017	160158	159458	176839	201679
NET CURRENT ASSETS (C) = (A - B)	5083	(47251)	(25801)	(22302)	(3921)	(53274)	(99358)	(92953)	(82192)	(70902)
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)										
Debit Balance In Profit & Loss Account (Shareholders' Account)	119131	146650	156550	129448	84300	377646	351849	271087	194670	116435
Debit Balance In Policyholders' A/C	-	-	16939	6013	-	-	-	-	-	-
TOTAL	1171303	2160620	2830767	3363238	4108431	3660499	6030029	7018693	7182507	7437191

Note: Figure in bracket represents negative value

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

Particulars	IDBI FEDERAL				INDIAFIRST				
	2009	2010	2011	2012	2013	2010	2011	2012	2013
SOURCES OF FUNDS									
SHAREHOLDERS' FUNDS:									
Share Capital	44891	44924	69935	79946	79956	20000	32500	47500	47500
Advance Against Share Capital	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-
Reserves And Surplus	(28)	7	(135)	2	10	13000	13000	13000	13000
Credit/(Debit) Fair Value Change Account	44863	44930	69799	79948	79966	33044	45506	60518	60482
Sub-Total									
Borrowings	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:									
Credit/(Debit) Fair Value Change Account	-	1	(389)	(37)	(16)	-	-	2	2
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-
Policy Liabilities	2526	9778	26263	50544	91752	125	3549	59754	165258
Insurance Reserves	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	27766	81402	140009	166354	168165	17347	90054	149784	213099
Sub-Total	30292	91181	165883	216862	259900	17472	93603	209541	378359
Deferred Tax Liability	-	-	-	-	-	-	524	2381	3676
Funds For Future Appropriations	-	-	-	-	-	2	139633	272439	442517
TOTAL	75155	136111	235683	296810	339866	50518	139633	272439	442517
APPLICATION OF FUNDS									
Investments	29120	19492	32187	30268	22376	32866	30860	42775	40076
Shareholders' Policyholders'	2516	9381	25037	49609	97101	125	4644	22677	128653
Assets Held To Cover Linked Liabilities	27766	81402	140009	166354	168165	17349	90577	152194	217233
Loans	-	-	-	-	-	-	-	68	240
Fixed Assets	1897	1721	1703	1728	1370	2908	3313	2488	1983
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS									
Cash And Bank Balances	6180	10853	7810	7953	9993	1533	23134	40775	40194
Advances And Other Assets	5311	8451	11570	11426	16373	666	3871	3242	6823
Sub-Total (A)	11492	19304	19380	19380	26366	2199	27005	44017	47017
B. CURRENT LIABILITIES									
Provisions	11043	19123	18709	13586	17471	10104	28436	10629	15560
	170	136	174	179	352	29	10	89	22
Sub-Total (B)	11212	19259	18882	13765	17823	10133	28446	10717	15582
NET CURRENT ASSETS (C) = (A - B)	280	45	498	5614	8543	(7934)	(1440)	33299	31435
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)									
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	-	-	-	-	-	-	-	-
Debit Balance In Policyholders' A/C	13576	24071	36249	43235	42311	5204	11679	18937	22895
TOTAL	75155	136111	235683	296810	339866	50518	139633	272439	442517

Note: Figure in bracket represents negative value

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

Particulars	ING LIFE					KOTAK MAHINDRA				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
	(₹ Lakh)									
SOURCES OF FUNDS										
SHAREHOLDERS' FUNDS:										
Share Capital	101915	101915	146488	146488	146488	51029	51029	51029	51029	51029
Advance Against Share Capital	6459	18235	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	5204	5204	5204	10264	29238
Reserves And Surplus	6	64	191	54	126	-	-	-	-	-
Credit/(Debit) Fair Value Change Account	108380	120214	146679	146542	146614	56233	56233	56233	61293	80267
Sub-Total	1	-	-	-	-	-	-	-	-	-
Borrowings	(447)	79	16	(515)	(948)	-	498	613	4	-
POLICYHOLDERS' FUNDS:										
Credit/(Debit) Fair Value Change Account	-	-	-	-	-	-	-	-	-	-
Revaluation Reserve-Investment Property	91368	129994	184365	262418	365335	70708	92368	115715	144095	197906
Policy Liabilities	169728	327772	370302	337201	281071	380	528	422	1238	2564
Insurance Reserves	260650	457845	554682	599103	645458	292228	524026	678262	740180	797118
Provision For Linked Liabilities	661	2653	1990	685	442	363316	617420	795012	885517	997588
Sub-Total	369692	580712	703351	746330	792514	10862	20569	20383	15882	10148
Deferred Tax Liability	-	-	-	-	-	430411	694222	871628	962691	1088003
Funds For Future Appropriations	-	-	-	-	-	-	-	-	-	-
TOTAL	369692	580712	703351	746330	792514	430411	694222	871628	962691	1088003
APPLICATION OF FUNDS										
Investments	23386	18359	41169	38051	30344	28231	24918	32226	43039	62970
Shareholders' Policyholders'	83721	131922	178843	251610	349868	62777	101474	128367	173286	226122
Assets Held To Cover Linked Liabilities	169014	327729	369776	336450	279929	303080	544585	698635	756062	807265
Loans	464	823	1341	2027	2984	583	522	577	637	587
Fixed Assets	2634	1732	964	952	850	5690	5599	4385	3657	3167
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS										
Cash And Bank Balances	11760	9868	9465	8869	12875	12827	8695	10473	14263	16342
Advances And Other Assets	18905	13463	18928	20260	44238	9392	10628	9923	13933	19493
Sub-Total (A)	30665	23330	28393	29129	57113	22219	19757	20396	28196	35835
B. CURRENT LIABILITIES										
Provisions	31303	27978	28921	26705	40870	23204	26432	26318	40111	46996
	106	96	114	198	411	1398	1714	1906	2074	947
Sub-Total (B)	31409	28074	29035	26903	41281	24603	28416	28224	42184	47943
NET CURRENT ASSETS (C) = (A - B)	(744)	(4744)	(641)	2226	15832	(2383)	(8388)	(7826)	(13989)	(12109)
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)										
Debit Balance In Profit & Loss Account (Shareholders' Account)	91215	104892	111899	115014	112707	-	25512	15264	-	-
Debit Balance In Policyholders' A/C	-	-	-	-	-	32434	-	-	-	-
TOTAL	369692	580712	703351	746330	792514	430411	694222	871628	962691	1088003

Note: Figure in bracket represents negative value

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

Particulars	LIC					MAX LIFE				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
SOURCES OF FUNDS										
SHAREHOLDERS' FUNDS:										
Share Capital	500	500	500	10000	10000	178243	183882	184100	194469	194469
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	799	7900	7995	7581	20344
Employees Stock Option Outstanding	33108	36087	39506	42723	40757	78	404	544	195	272
Reserves And Surplus	-	-	368	334	790	179121	205599	206157	220472	215085
Credit/(Debit) Fair Value Change Account	33608	36587	40374	53057	51547	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:										
Credit/(Debit) Fair Value Change Account	2776896	11386815	12447396	8930729	8328932	-	7	21	144	(1643)
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	72217682	83940026	98535715	114616429	132943927	195050	259314	340353	482274	703015
Insurance Reserves	364292	366457	605030	628804	616325	303488	657794	886956	986566	1045469
Provision For Linked Liabilities	8728878	16003617	16580852	13780692	10365280	498539	917115	1227330	1468984	1746841
Sub-Total	84087748	111696915	128168993	137956654	152254465	-	-	-	-	-
Deferred Tax Liability	5931	8116	3491	1952	1107	1695	6229	15136	42441	67872
Funds For Future Appropriations	84127287	111741618	128212858	138011662	152307118	679354	1128944	1448623	1731897	2029799
TOTAL										
APPLICATION OF FUNDS										
Investments	31950	35376	38257	33005	45659	-	-	-	-	-
Shareholders'	63896170	83304127	97016710	107018081	118777524	52291	83013	131989	218821	271105
Policyholders'	9041029	17032518	17998971	15295922	12177068	200183	270750	364698	516118	729214
Assets Held To Cover Linked Liabilities	7947712	8299709	8388265	8666418	9099141	303488	657794	886956	986566	1045469
Loans	297980	312299	283941	286391	297217	483	861	1162	1587	2961
Fixed Assets	-	-	-	-	-	32487	27448	14020	11994	12569
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS										
Cash And Bank Balances	1729264	1415893	2327286	4603316	8639075	2165	18404	19249	26040	36205
Advances And Other Assets	3142203	3531917	3807208	5324360	5722936	44500	44536	48405	57171	76180
Sub-Total (A)	4871467	4947809	6134493	9927675	14362011	46665	62940	67654	83210	112385
B. CURRENT LIABILITIES										
Provisions	371805	592822	39711	1593401	813557	56502	83780	108350	129811	150115
	1587217	1597398	1608067	1622429	1637944	270	28	26	599	20723
Sub-Total (B)	1959022	2190220	1647778	3215830	2451501	56772	83809	108376	130410	170838
NET CURRENT ASSETS (C) = (A - B)	2912445	2757590	4486715	6711846	11910510	(10107)	(20869)	(40722)	(47199)	(58453)
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)										
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	-	-	-	-	254	7580	7559	7033	-
Debit Balance In Policyholders' A/C	-	-	-	-	-	100275	102367	82961	36978	26933
TOTAL	84127287	11741618	128212858	138011662	152307118	679354	1128944	1448623	1731897	2029799

Note: Figure in bracket represents negative value

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

Particulars	PNB METLIFE					RELIANCE				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
SOURCES OF FUNDS										
SHAREHOLDERS' FUNDS:										
Share Capital	158000	177479	196957	196957	201288	116233	116464	116584	119632	119632
Advance Against Share Capital	15342	18487	2351	—	—	—	—	—	—	—
Share Application Money Pending Allotment	—	—	—	—	217	—	—	—	—	—
Employees Stock Option Outstanding	—	—	—	—	—	—	—	—	—	—
Reserves And Surplus	14	2	1	1	—	158101	180970	192850	219803	219803
Credit/(Debit) Fair Value Change Account	173356	195968	199308	196958	201505	(729)	207	180	(227)	(113)
Sub-Total	3947	3278	1609	799	132	273605	297641	309615	339208	339322
Borrowings	—	—	—	—	—	—	—	—	—	—
POLICYHOLDERS' FUNDS:										
Credit/(Debit) Fair Value Change Account	—	—	—	—	—	(942)	677	648	(973)	(720)
Revaluation Reserve-Investment Property	—	—	—	—	—	—	—	—	—	—
Policy Liabilities	54541	75008	109859	187426	273788	32472	48758	93096	177572	308385
Insurance Reserves	208889	481961	636574	646710	648928	555238	1270115	1634550	1574804	1272717
Provision For Linked Liabilities	267377	560247	748042	834137	922716	586769	1319550	1728294	1751403	1580382
Sub-Total	3773	8074	7781	7646	14794	1587	10264	19481	21926	11664
Deferred Tax Liability	444506	764288	955131	1039540	1139146	861962	1627456	2057389	2112537	1931367
Funds For Future Appropriations	—	—	—	—	—	—	—	—	—	—
TOTAL										
APPLICATION OF FUNDS										
Investments	25762	27434	28821	37737	49050	39470	36931	37775	99756	227425
Shareholders'	56586	82387	117633	200028	287183	34266	52645	99112	185125	312773
Policyholders'	210583	485242	638692	647157	656303	555238	1276505	1648640	1591779	1278739
Assets Held To Cover Linked Liabilities	414	977	1123	1273	1356	2991	3018	3080	3170	3347
Loans	11464	10645	7372	3826	1847	4415	1397	813	696	965
Fixed Assets	—	—	—	—	—	—	—	—	—	—
Incidental Expenses Pending Capitalisation	—	—	—	—	—	—	—	—	—	—
Deferred Tax Asset	11495	9336	9248	27044	20084	41025	49878	27220	19955	25127
A. CURRENT ASSETS	13714	12745	12746	15499	21800	14293	13452	20566	29455	38165
Cash And Bank Balances	25209	22080	21993	42544	41884	55318	63330	47786	49410	63292
Advances And Other Assets	33070	39311	31975	52724	44858	68634	73514	60132	60402	165676
Sub-Total (A)	1804	2011	1838	2251	2963	111	243	—	5617	5675
B. CURRENT LIABILITIES										
Provisions	34874	41322	33812	54976	47821	68745	73757	60132	66019	171351
Sub-Total (B)	(9665)	(19242)	(11819)	(12432)	(5937)	(13427)	(10427)	(12346)	(16609)	(108059)
NET CURRENT ASSETS (C) = (A - B)										
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	—	—	—	—	—	—	—	—	—	—
Debit Balance In Profit & Loss Account (Shareholders' Account)	12968	10462	7934	4617	—	239008	267387	280316	248620	216177
Debit Balance In Policyholders' A/C	136394	166383	165375	157333	149345	—	—	—	—	—
TOTAL	444506	764288	955131	1039540	1139146	861962	1627456	2057389	2112537	1931367

Note: Figure in bracket represents negative value

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

Particulars	SAHARA					SBI LIFE				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
SOURCES OF FUNDS										
SHAREHOLDERS' FUNDS:										
Share Capital	23200	23200	23200	23200	23200	100000	100000	100000	100000	100000
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	3920	6869	9940	-	25487	62122	111893	168299
Employees Stock Option Outstanding	354	1102	-	-	-	-	1036	848	3672	2706
Reserves And Surplus	-	-	-	-	-	-	-	-	-	-
Credit/(Debit) Fair Value Change Account	-	-	-	-	-	100000	126523	162970	215565	271005
Sub-Total	23554	24302	27120	30069	33140	100000	126523	162970	215565	271005
Borrowings	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:										
Credit/(Debit) Fair Value Change Account	-	95	31	-	1	160	12197	5264	1111	8290
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	10143	16561	21444	27944	37162	624216	966862	1331439	1828155	2297814
Insurance Reserves	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	20487	47462	58491	56203	45189	677284	1706268	2448886	2643943	2652602
Sub-Total	30630	64118	79966	84148	82351	1301659	2685327	3785589	4473208	4958706
Deferred Tax Liability	48	821	1293	1424	2135	-	2462	4022	2873	2184
Funds For Future Appropriations	-	-	-	-	-	-	-	-	-	-
TOTAL	54232	89241	108379	115640	117626	1402472	2814312	3952581	4691646	5231895
APPLICATION OF FUNDS										
Investments	17967	22355	22791	24089	26837	93537	72830	96508	136081	181159
Shareholders' Policyholders'	10208	16809	23756	30271	39232	682835	1088751	1466870	1694866	2168786
Assets Held To Cover Linked Liabilities	20487	47465	58491	56203	45189	678096	1708731	2452908	2646815	2654786
Loans	2	10	23	41	61	-	-	-	-	17
Fixed Assets	815	673	530	525	456	6998	23270	28316	26522	27537
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS										
Cash And Bank Balances	1565	2248	2783	6138	4905	12806	32189	26566	230340	215319
Advances And Other Assets	2112	2456	3405	3511	5354	27728	32197	53254	89416	126951
Sub-Total (A)	3676	4704	6188	9649	10259	40534	64387	79821	319756	342269
B. CURRENT LIABILITIES										
Provisions	1741	2735	3334	5054	4213	100712	143039	170652	125364	135411
	56	40	67	84	195	975	617	1189	7030	7247
Sub-Total (B)	1797	2775	3401	5138	4408	101687	143657	171841	132394	142658
NET CURRENT ASSETS (C) = (A - B)	1879	1929	2788	4511	5851	(61153)	(79270)	(92020)	187362	199611
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)										
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	-	-	-	-	-	-	-	-	-
Debit Balance In Policyholders' A/C	2874	-	-	-	-	2158	-	-	-	-
TOTAL	54232	89241	108379	115640	117626	1402472	2814312	3952581	4691646	5231895

Note: Figure in bracket represents negative value

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

Particulars	SHRIRAM					STAR UNION DAI-ICHI				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
SOURCES OF FUNDS										
SHAREHOLDERS' FUNDS:										
Share Capital	12500	12500	17500	17500	17500	15000	25000	25000	25000	25000
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	2536	730	2461	8079	16272	-	17000	17000	17000	17000
Reserves And Surplus	1	50	5	-	27	17	48	(7)	(89)	(73)
Credit/(Debit) Fair Value Change Account	15037	13280	19965	25579	33798	15017	42048	41993	41912	41927
Sub-Total										
Borrowings	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:										
Credit/(Debit) Fair Value Change Account	-	-	-	-	-	-	-	-	23	(132)
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	4420	8601	17389	25585	39497	462	4318	25400	70167	115725
Insurance Reserves	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	54560	118412	164611	151072	122980	3449	48474	117369	187072	237864
Sub-Total	58980	127012	182000	176657	162477	3911	52792	142769	257262	353457
Deferred Tax Liability	192	181	-	11	63	-	-	-	-	-
Funds For Future Appropriations	74208	140474	201965	202247	196339	18928	94841	184762	299173	395385
TOTAL										
APPLICATION OF FUNDS										
Investments	15410	15412	17345	18833	24462	-	35369	34394	25848	22156
Shareholders'	4182	8334	17523	23884	40512	11	3605	22913	65216	108197
Policyholders'	54560	118412	164611	151072	122980	3449	48474	117370	187073	237865
Assets Held To Cover Linked Liabilities	-	12	22	30	44	-	-	-	2	93
Loans	589	1959	1934	2163	2179	2155	2062	1767	2750	2964
Fixed Assets	-	-	-	-	-	-	-	-	-	-
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS										
Cash And Bank Balances	6408	5102	8406	14495	15805	4348	11649	13224	13976	10906
Advances And Other Assets	1651	2173	2160	5739	7472	630	3418	5543	9867	17328
Sub-Total (A)	8059	7275	10565	20234	23277	4978	15067	18768	23843	28233
B. CURRENT LIABILITIES										
Provisions	8503	10797	9783	13541	16347	6107	13660	17642	17896	18312
	89	133	253	429	768	24	182	12	38	47
Sub-Total (B)	8593	10929	10035	13970	17115	6131	13842	17654	17933	18359
NET CURRENT ASSETS (C) = (A - B)	(533)	(3654)	530	6264	6161	(1153)	1225	1114	5910	9875
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)										
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	-	-	-	-	-	4106	6935	9495	14234
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	270	2880	-
TOTAL	74208	140474	201965	202247	196339	18928	94841	184762	299173	395385

Note: Figure in bracket represents negative value

TABLE 23: LIFE INSURERS: BALANCE SHEET (Concl'd.)
(As on 31st March)

Particulars	TATA AIA					TOTAL				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
SOURCES OF FUNDS										
SHAREHOLDERS' FUNDS:										
Share Capital	151950	192050	195350	195350	195350	1825369	2101923	2366119	2493138	2551829
Advance Against Share Capital	-	-	-	-	-	15342	18487	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	19886	24503	7356	12410	2400
Employees Stock Option Outstanding	-	-	-	-	-	884	7908	7995	7581	-
Reserves And Surplus	-	-	-	-	-	679577	818302	1004143	1298848	1548036
Credit/(Debit) Fair Value Change Account	-	-	3	(33)	76	(1591)	3759	2798	5443	7179
Sub-Total	151950	192050	195353	195317	195426	2539466	2974883	3388412	3817420	4109444
Borrowings	-	-	-	-	-	3948	3278	1609	799	132
POLICYHOLDERS' FUNDS:										
Credit/(Debit) Fair Value Change Account	(2043)	4476	6010	4760	7503	2774512	11445200	12523892	8954392	8358374
Revaluation Reserve-Investment Property	-	-	-	-	-	3163	6689	6689	7045	7045
Policy Liabilities	209042	273246	340059	418985	530494	74339003	86986116	102836340	120853958	141649404
Insurance Reserves	246132	615554	853441	931444	960187	364672	366985	605452	630042	618889
Provision For Linked Liabilities	453131	893276	1199509	1355189	1498185	17392713	33595999	38666368	36569131	33192940
Sub-Total	453131	893276	1199509	1355189	1498185	94878010	132404265	158364690	167014567	183826651
Deferred Tax Liability	13628	15359	19360	23105	18237	196318	308257	-	318295	304592
Funds For Future Appropriations	618708	1100685	1414223	1573612	1711848	97613794	135687405	158364765	171151082	188240820
TOTAL										
APPLICATION OF FUNDS										
Investments	23910	39835	44833	57815	71632	727211	954251	1291451	1886583	2479755
Shareholders'	221325	286568	361962	460076	570479	66204758	86732230	101754780	113394799	127514361
Policyholders'	245819	619149	859016	930871	955691	17776656	34799690	40256381	38168296	35060227
Assets Held To Cover Linked Liabilities	2897	4534	6251	9051	13253	7960813	8315986	8410128	8692646	9138050
Loans	15579	10828	5115	2739	7352	485259	483834	428790	427892	445723
Fixed Assets	-	-	-	-	-	-	-	-	-	-
Incidental Expenses Pending Capitalisation	-	-	-	-	-	31808	29552	17844	10534	782
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS										
Cash And Bank Balances	19550	13569	13974	14096	18319	2034927	1763961	2699947	5244077	9359133
Advances And Other Assets	20563	20569	25487	31489	36060	3452740	3856425	4228997	5895473	6512239
Sub-Total (A)	40114	34138	39461	45585	54379	5487667	5620836	6928645	11139551	15871372
B. CURRENT LIABILITIES										
Provisions	50971	54604	57586	61938	57204	1174427	1649027	1152769	2767028	2218604
	949	748	636	363	356	1616639	1621394	1634991	1679104	1737793
Sub-Total (B)	51920	55352	58222	62300	57560	2791066	3270421	2787760	4446132	39566397
NET CURRENT ASSETS (C) = (A - B)	(11807)	(21214)	(18761)	(16716)	(3181)	2696601	2349965	4140885	6693419	11914974
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)										
Debit Balance In Profit & Loss Account (Shareholders' Account)	120985	160986	155807	129776	96621	1537093	1808714	1805225	1619657	1442727
Debit Balance In Policyholders' A/C	-	-	-	-	-	193342	205602	251648	250225	244220
TOTAL	618708	1100685	1414223	1573612	1711848	97613794	135687405	158364690	171151082	188240820

Note: Figure in bracket represents negative value

**TABLE 24: LIFE INSURANCE CORPORATION OF INDIA : POLICYHOLDERS ACCOUNT
CAPITAL REDEMPTION AND ANNUITY CERTAIN BUSINESS (NON-PARTICIPATING)**

(₹ Lakh)

	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	921	778	781	737	606
Profit/ Loss on sale/redemption of Investments	(26.64)	(26.64)	(26.64)	(26.67)	39.21
Change in Policy Liabilities	(1291)	(1283.18)	(1325.46)	(1614.56)	1806.90
Others					
Interest on premium			5	5	5
Interest, Dividend & Rent –(Gross)	1076	1283	1416	1541	1581
TOTAL (A)	680	751	850	641	4037
Claims Incurred (Net)	700	762	717	513	3913
Commission	19	14	13	12	9
Operating Expenses related to Insurance Business	91	59	60	48	84
Others	16				
Provision for Bad & Doubtful Debts		–	6	3	(30)
Provision for Taxation			17	18	20
Provision for diminution in investment				9	
TOTAL (B)	826	835	812	603	3996
Operating Profit/(Loss) C= (A – B)	(146)	(84)	38	38	42
APPROPRIATIONS					
Transfer to Shareholders' Account					
Transfer to Catastrophe Reserve					
Transfer to Other Reserves					
TOTAL (C)	(146)	(84)	38	38	42

Note: Figures in brackets indicate negative value.

**TABLE 25: LIFE INSURANCE CORPORATION OF INDIA : SHAREHOLDERS ACCOUNT
CAPITAL REDEMPTION AND ANNUITY CERTAIN BUSINESS (NON-PARTICIPATING)**

(₹ Lakh)

Particulars	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)					
(a) Fire Insurance					
(b) Marine Insurance					
(c) Miscellaneous Insurance	(146)	(84)	38	38	42
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross					
(b) Profit on sale of investments					
Less: Loss on sale of investments					
TOTAL (A)	(146)	(84)	38	38	42
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	(146)	(84)	38	38	42
Provision for Taxation					
Profit after Tax	(146)	(84)	38	38	42
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	(146)	(84)	38	38	42

Note: Figures in brackets indicate the negative values.

**TABLE 26: LIFE INSURANCE CORPORATION OF INDIA : BALANCE SHEET
CAPITAL REDEMPTION AND ANNUITY CERTAIN BUSINESS (NON-PARTICIPATING)
(AS ON 31st MARCH)**

(₹ Lakh)

Particulars	2008-09	2009-10	2010-11	2011-12	2012-13
SOURCES OF FUNDS					
Share Capital					
Policy Liabilities	16048	17247	18573	20187	18380
Reserves and Surplus	36	36	36	36	36
Fair value change account	7	28	21	1	
Borrowings					
TOTAL	16090	17311	18629	20224	18416
APPLICATION OF FUNDS					
Investments	17140	16964	18125	20007	18258
Loans					
Fixed Assets					
Current Assets:					
Cash and Bank Balances	398	209	186	52	90
Advances and Other Assets	169	591	572	549	531
Total Current Assets (A)	567	800	758	601	621
Current Liabilities	1616	453	199	312	383
Provisions			55	73	80
Total Current Liabilities (B)	1616	453	254	385	463
Net Current Assets (C) = (A – B)	(1049)	346	504	216	158
Miscellaneous Expenditure (to the extent not written off)					
Debit balance in Profit and Loss A/c					
TOTAL	16090	17311	18629	20224	18416

Note: Figures in brackets indicate the negative value

**TABLE 27: INDIVIDUAL BUSINESS (WITHIN INDIA) – DETAILS OF FORFEITURE/
LAPSED POLICIES IN RESPECT OF NON-LINKED BUSINESS***

Insurers	Number of policies in '000					Sum Assured (₹ Crore)					Lapse Ratio (Based on number of policies) (In per cent)				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Aegon Religare	0.74	2.45	3.52	7.88	33.08	95.93	432.40	671.16	297.39	2934.11	23.00	24.00	8.66	17.38
AVIVA Life	32.47	37.36	33.28	57.11	63.02	165.63	377.58	1290.80	3142.86	5969.41	59.00	24.00	30.99	27.77	21.66
Bajaj Allianz	96.14	160.62	156.33	454.58	459.24	1723.27	10852.05	4944.94	11943.75	9940.77	14.00	17.00	10.68	21.40	18.66
Bharti AXA	11.24	17.20	26.81	51.04	78.01	596.11	1043.32	939.37	2208.42	2054.52	46.00	38.00	18.92	36.13	42.65
Birla Sun Life	45.04	323.43	666.16	461.37	528.40	808.06	1577.90	2647.13	7205.80	12344.33	9.00	39.00	71.62	51.01	61.26
Canara HSBC	0.003	0.00	0.22	5.44	9.07	0.44	0.00	58.99	241.15	300.24	4.00	0.00	2.68	23.91	21.49
DLF Pramerica	0.01	0.81	2.16	14.24	35.22	0.47	55.14	137.90	353.13	807.47	2.00	80.00	19.40	30.64	33.64
Edelweiss Tokio	-	-	NA	0.26	5.58	-	-	NA	10.30	319.58	-	-	NA	0.00	39.85
Future Generali	5.28	44.39	68.33	176.72	105.11	215.55	1678.78	1594.34	8578.75	0.43	18.00	37.00	24.65	48.91	29.62
HDFC Standard	76.07	114.09	80.54	73.80	109.52	1524.00	2716.23	2777.51	3217.56	5624.63	6.00	8.00	5.00	4.16	5.64
ICICI Prudential	776.76	968.89	547.89	525.42	511.29	25269.40	32353.92	16581.87	10109.19	9538.24	53.00	81.00	46.45	41.89	34.08
IDBI Federal	0.003	0.05	4.70	16.14	35.76	0.44	20.94	196.81	919.25	790.47	0.00	0.00	5.58	10.73	15.90
IndiaFirst	-	-	0.00	0.18	3.53	-	-	0.00	19.71	193.15	-	-	0.00	4.37	14.23
ING Vysya	60.53	89.11	76.73	108.86	110.83	997.51	4706.44	1195.07	2002.84	2508.68	16.00	19.00	13.94	12.27	13.36
Kotak Mahindra	30.86	22.91	25.63	52.94	63.68	1179.97	4812.82	1614.21	3629.14	4652.44	19.00	14.00	11.64	15.97	14.63
Max Life	197.77	286.84	209.28	240.09	236.22	5914.84	11369.81	7677.97	7365.45	7956.93	19.00	23.00	13.35	12.64	10.88
Met Life	26.56	44.99	79.12	88.35	61.98	738.50	6689.13	15825.79	2787.82	0.25	18.00	25.00	30.71	29.76	16.96
Reliance	90.91	80.96	202.12	793.65	588.82	678.68	1531.28	2362.68	8200.19	9614.35	40.00	31.00	15.72	38.49	25.76
Sahara	19.39	22.49	20.66	24.03	36.06	257.11	340.19	296.17	350.54	493.52	22.00	21.00	15.49	13.84	16.92
SBI Life	47.89	46.49	54.37	109.02	202.30	1355.59	5903.89	2035.08	3991.71	0.79	9.00	7.00	6.63	9.35	12.30
Shriram	16.11	16.04	8.68	10.34	57.40	365.76	593.49	154.20	205.47	1605.38	41.00	41.00	15.46	8.61	27.67
Star Union Dai-ichi	0.00	0.28	4.42	14.51	35.04	0.44	6.88	70.29	220.17	530.88	1.00	4.00	17.93	23.36	29.02
TATAAIA	198.54	329.19	297.01	253.48	161.43	4728.56	12971.58	5363.50	6400.60	3880.55	26.00	42.00	33.41	28.29	18.73
LIC	7372.61	9744.37	11483.44	12512.52	14819.45	52926.09	114767.41	89860.47	109789.55	13.44	4.00	4.41	4.87	4.99	5.58

* Includes Non-Linked Health Business, if any. NA : Not Applicable.

A policy is treated as lapsed if the premium is not paid within the grace period (generally ranging from 15 to 30 days)

Lapse Ratio during the year = Lapses (including forfeitures) during the year/Arithmetic Mean of the business inforce at the beginning and at the end of the year

Source of Data: Actuarial Report and Abstract for various years.

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

Insurer	2009-2010					2010-11					2011-12					2012-13				
	13*	25*	37*	49*	61*	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	70.00	63.00	58.00	53.00	43.00
Aegon Religare	54.00	NA	NA	NA	NA	62.00	42.00	NA	NA	NA	57.00	54.00	30.00	NA	NA	49.00	47.00	42.00	22.00	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	59.00	41.00	31.00	18.00	NA
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	48.89	43.44	13.95	7.47	4.02
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	45.00	42.00	50.00	36.00	32.00
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	49.00	49.00	52.00	42.00	40.00
Canara HSBC	88.50	NA	NA	NA	NA	85.00	91.00	NA	NA	NA	79.60	88.90	64.70	NA	NA	65.00	84.00	72.00	83.00	NA
DLF Pramerica	39.00	NA	NA	NA	NA	48.35	31.85	NA	NA	NA	48.94	40.96	33.16	NA	NA	43.64	41.34	26.75	NA	NA
Edelweiss Tokio	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.00	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	39.82	36.70	23.35	14.17	6.81
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	69.00	67.00	48.00	34.00	23.00
ICICI 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	67.00	63.00	28.00	14.00	10.00
IDBI Fortis	66.74	NA	NA	NA	NA	71.65	88.57	NA	NA	NA	66.38	85.91	83.55	NA	NA	70.00	61.00	43.00	20.00	NA
IndiaFirst	NA	NA	NA	NA	NA	71.49	NA	NA	NA	NA	72.43	71.56	NA	NA	NA	64.00	61.00	47.00	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	56.00	50.00	38.00	30.00	24.00
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	64.00	61.00	38.00	28.00	33.00
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	70.00	57.00	42.00	27.00	26.00
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	71.22	66.33	63.81	62.48	61.36
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	61.52	53.16	21.03	17.87	21.09
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	57.00	50.00	34.00	28.00	24.00
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	67.34	60.36	36.18	18.40	17.02
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	30.00	27.00	9.00	5.00	4.00
Star Union Diachi	NA	NA	NA	NA	NA	65.00	36.00	NA	NA	NA	65.00	56.00	49.00	NA	NA	45.00	46.00	35.00	33.00	NA
Tata AIG	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	49.00	39.00	24.00	21.00	18.00

* 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	2009	2010	2011	2012	2013
Aegon Religare	2309	7617	10861	7313	4488
Aviva	30838	32728	23219	19126	17470
Bajaj Allianz	204941	167741	189667	173146	148000
Bharti AXA	28932	33011	15512	14842	13269
Birla Sunlife	164363	168124	144573	131297	106823
Canara HSBC	–	–	–	–	–
DLF Pramerica	113	2115	5199	7122	5487
Edelweiss Tokio	–	–	–	825	3401
Future Generali	24437	42613	52666	41281	27437
HDFC Standard	207741	199522	142238	106244	77503
ICICI Prudential	276929	211169	176076	138883	147547
IDBI Federal	6509	7737	7882	7400	8531
IndiaFirst	–	–	296	1658	2959
INGVysya	76058	53273	34957	29396	28528
Kotak Mahindra	42083	35897	38269	31297	33740
Max Life	78287	64645	40065	35368	35384
MetLife	60727	63300	28840	29418	24114
Reliance	149613	195565	189433	150590	124038
Sahara	13515	13856	14180	14578	11016
SBI Life	43534	23753	33353	86989	94138
Shriram Life	19759	21554	10139	6380	5351
Star Union Dai-ichi	–	69	128	550	1189
TATA AIA	107670	151557	87223	46948	29361
Private Average	1538358	1495846	1244776	1080651	949774
LIC	1344856	1402807	1337064	1278234	1172983
Industry Average	2883214	2898653	2581840	2358885	2122757

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

Insurer	2009	2010	2011	2012	2013
Aegon Religare	7	10	4	6	8
Aviva	17	15	11	11	10
Bajaj Allianz	682	864	289	246	210
Bharti AXA	12	13	13	7	3
Birla Sunlife	317	380	164	90	57
Canara HSBC	3	5	7	7	5
DLF Pramerica	2	11	7	10	13
Edelweiss Tokio	–	–	–	–	1
Future Generali	4	9	12	8	6
HDFC Standard	371	374	8	8	9
ICICI Prudential	47	22	15	14	11
IDBI Federal	41	8	6	3	3
IndiaFirst	–	2	6	9	9
INGVysya	53	58	1027	9	8
Kotak Mahindra	100	95	25	24	23
Max Life	84	81	55	23	20
MetLife	37	29	12	10	11
Reliance	126	225	67	45	14
Sahara	5	9	8	8	7
SBI Life	94	127	100	73	83
Shriram Life	4	9	7	9	7
Star Union Dai-ichi	2	2	9	9	9
TATA AIA	83	72	18	13	5
Private Average	2091	2420	1870	642	532
LIC	415	510	295	240	207
Industry Average	2506	2930	2165	882	739

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				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Aegon Religare	6.49	4	4	4	3	223	359	973	1125	548
Aviva	7	3	3	3	3	1211	1667	3870	7067	5870
Bajaj Allianz	6	5	4	3	3	1824	1286	1247	1717	1042
Bharti AXA	6	3	4	4	3	2535	1371	560	74	475
Birla Sunlife	9	4	3	3	3	585	2471	1465	2597	2484
Canara HSBC	-	-	-	-	-	23819	24964	18549	10233	12224
DLF Pramerica	6	7	5	5	4	26	675	630	1839	4277
Edelweiss Tokio	-	-	-	12	8	-	-	-	-	94
Future Generali	7	4	2	2	1	-	27040	17432	6203	4591
HDFC Standard	4	3	3	3	4	428	704	1751	47211	56628
ICICI Prudential	4	3	3	2	2	7723	7413	13195	16328	28843
IDBI Federal	10	4	4	3	3	2061	2226	7951	10292	26506
IndiaFirst	-	-	4	5	7	-	70756	27792	14468	11297
INGVysya	4	3	4	6	5	804	1178	116	84	5498
Kotak Mahindra	4	4	3	3	2	1523	686	970	2221	2467
Max Life	13	7	7	6	6	6518	4060	5031	7460	12393
MetLife	3	2	3	3	3	4740	4213	2800	9489	12740
Reliance	4	5	4	4	3	7448	5840	6412	6072	6608
Sahara	8	6	5	5	5	235	518	325	121	130
SBI Life	11	13	8	6	6	5659	4405	3118	3820	4610
Shriram Life	4	4	3	5	5	2314	2642	1506	4286	10030
Star Union Dai-ichi	-	-	3	12	5	13245	54096	17719	16333	16477
TATAAIA	7	4	3	2	3	1166	1155	1945	2823	1981
Private Average	6	4	4	3	3	1857	2289	1976	2533	5064
LIC	28	28	26	27	29	2190	1606	1708	2194	2569
Industry Average	16	15	15	16	18	1908	2172	1933	2474	4376

.- indicates no business procured during the financial year

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

(In ₹ Lakh)

Insurer	INDIVIDUAL AGENT				CORPORATE AGENT					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Aegon Religare	0.66	1.10	1.02	1.05	0.80	37.65	116.00	552.51	504.77	137.17
Aviva	0.95	0.96	1.05	1.13	1.03	310.89	469.00	1295.60	2260.40	1917.17
Bajaj Allianz	1.13	1.16	0.80	0.66	0.72	196.24	110.39	124.02	198.33	127.48
Bharti AXA	0.72	0.77	0.70	0.81	0.67	445.46	384.20	228.31	26.08	79.83
Birla Sunlife	1.17	0.84	0.71	0.58	0.56	285.36	180.23	143.56	251.58	378.64
Canara HSBC	-	-	-	-	-	19759.10	15399.50	11631.39	6695.57	5918.85
DLF Pramerica	1.94	1.73	1.23	0.90	0.97	1.66	101.68	109.12	202.45	349.93
Edelweiss Tokio	-	-	-	1.70	1.21	-	-	-	-	20.73
Future Generali	0.85	0.61	0.40	0.30	0.22	0.00000	3094.71	1557.25	736.50	518.70
HDFC Standard	0.67	0.62	0.64	0.48	0.60	196.79	389.06	1166.84	25717.58	27956.30
ICICI Prudential	1.00	0.98	1.07	0.84	0.86	3509.27	4821.60	12953.60	8884.11	13286.54
IDBI Federal	1.70	1.31	1.32	0.82	0.81	1114.00	1149.23	4283.57	4597.35	7579.84
IndiaFirst	-	-	3.69	2.26	0.85	-	20159.00	12703.38	4833.48	2994.16
INGVysya	0.73	0.56	0.91	1.30	1.43	214.56	383.04	34.13	37.90	2105.68
Kotak Mahindra	1.23	1.24	1.06	0.76	0.55	349.95	407.71	603.76	1638.20	1686.16
Max Life	1.99	1.56	1.79	1.62	1.68	905.88	550.11	1195.16	2348.71	4600.00
MetLife	0.81	0.57	0.82	1.25	0.81	1868.75	1630.28	1037.59	3866.76	4249.07
Reliance	0.74	0.91	0.81	0.53	0.45	706.10	446.56	447.69	540.85	879.08
Sahara	0.99	0.75	0.64	0.49	0.48	17.40	58.42	26.16	7.05	8.10
SBI Life	3.93	3.65	3.55	2.08	1.63	2024.16	1792.47	1861.58	1769.24	1598.01
Shriram Life	1.10	1.10	1.49	1.76	1.58	448.32	532.92	335.25	879.28	1546.73
Star Union Dai-ichi	-	-	0.37	1.73	0.66	4584.65	24520.00	10723.71	7944.56	6097.72
TATAAIA	0.89	0.66	0.67	0.70	0.58	288.29	232.57	342.55	602.02	420.18
Private Average	1.10	1.01	0.99	0.81	0.79	443.79	492.56	594.82	816.29	1699.61
LIC	3.10	3.59	3.75	3.14	3.28	232.84	235.62	313.42	444.90	619.65
Industry Average	2.03	2.21	2.34	2.03	2.15	411.21	448.84	550.36	751.08	1401.81

'- ' 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					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Aegon Religare	10217	26564	26311	29138	24712	16894	32276	56801	44861	25030
Aviva	13578	30143	37138	37827	38893	25666	28134	33475	31987	32661
Bajaj Allianz	19089	23176	20535	21557	24959	10757	8584	9949	11548	12230
Bharti AXA	12151	22939	17136	20247	21632	17574	28014	40758	35057	16820
Birla Sunlife	13625	19748	20986	17443	19820	48821	7295	9799	9686	15246
Canara HSBC	-	-	-	-	-	82954	61687	62707	65432	48421
DLF Pramerica	34213	24749	25029	19379	24744	6374	15069	17311	11006	8181
Edelweiss Tokio	-	-	-	13688	15526	-	-	-	-	22057
Future Generali	12822	16189	20026	16971	19922	-	11445	8934	11873	11298
HDFC Standard	18190	18924	23819	17411	14604	46025	55255	66657	54473	49369
ICICI Prudential	22855	30768	37525	36621	44435	45439	65046	98174	54411	46066
IDBI Federal	17658	32199	30459	26732	24517	54045	51620	53875	44671	28596
IndiaFirst	-	-	82490	41601	12078	-	28491	45709	33407	26503
INGVysya	16643	18256	21547	22970	30578	26693	32512	29321	44952	38297
Kotak Mahindra	27961	32471	32337	29562	29355	22970	59391	62258	73762	68351
Max Life	15417	21183	24089	26226	27426	13897	13550	23754	31484	37119
MetLife	25490	26275	30379	39833	30232	39425	38697	37052	40751	33352
Reliance	17112	18931	21077	14692	15420	9481	7647	6982	8907	13304
Sahara	11840	12779	13417	10094	9522	7414	11277	8041	5819	6209
SBI Life	35976	29013	46088	32699	28678	35770	40695	59699	46315	34661
Shriram Life	26528	29913	52354	32043	30269	19376	20172	22261	20513	15421
Star Union Dai-ichi	-	-	13022	14911	13544	34614	45327	60522	48642	37008
TATA AIA	12608	16783	21669	28344	20222	24722	20128	17608	21329	21208
Private Average	18977	23027	27002	23912	24457	23900	21523	30109	32222	33562
LIC	11227	12940	14159	11698	11143	10634	14676	18350	20280	24123
Industry Average	12731	14497	15792	12966	12257	21549	20662	28468	30363	32034

'- ' indicates 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						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Andhra Pradesh	3	3	6	6	4	9	8	5	3	3	97	97	91	86
Arunachal Pradesh	-	-	-	-	-	1	1	1	-	-	1	1	1	1	1
Assam	1	1	1	1	1	9	8	6	6	6	27	27	26	26	26
Bihar	-	-	1	1	1	6	6	3	3	4	55	55	55	53	53
Chattisgarh	1	1	2	2	2	2	2	2	2	2	17	17	16	17	16
Goa	-	1	2	1	1	1	1	1	1	1	3	2	2	2	2
Gujarat	4	6	9	9	7	17	13	8	8	7	66	62	56	55	54
Haryana	3	4	4	4	3	11	9	9	8	7	25	25	23	23	19
Himachal Pradesh	-	-	1	1	1	2	1	-	-	-	12	12	12	14	13
Jammu & Kashmir	-	-	1	1	1	1	1	1	1	1	18	18	18	16	17
Jharkhand	2	2	2	2	1	4	4	4	3	3	40	41	40	38	37
Karnataka	5	5	9	9	6	6	8	7	7	7	65	64	63	55	49
Kerala	3	4	7	7	4	17	12	8	7	7	98	93	76	76	74
Madhya Pradesh	3	3	6	6	6	10	8	6	6	6	66	66	64	60	55
Maharashtra	9	9	20	19	15	26	20	17	17	17	108	105	103	96	89
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
Meghalaya	-	-	-	-	-	1	1	1	1	1	3	3	3	3	3
Mizoram	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	1	1	3	3	3	9	8	6	6	6	56	56	53	47	47
Punjab	5	5	8	7	5	12	11	9	9	9	53	53	50	43	36
Rajasthan	2	3	6	6	6	9	9	6	7	6	59	59	58	55	50
Sikkim	-	-	1	1	1	1	1	-	-	-	3	3	3	3	3
Tamil Nadu	4	5	10	10	8	13	10	6	6	6	62	61	60	63	63
Tripura	-	-	-	-	-	1	1	1	1	1	2	2	2	2	2
Uttar Pradesh	5	5	13	12	7	18	13	10	10	10	115	115	107	104	98
Uttarakhand	1	1	1	1	1	4	2	1	1	1	17	17	17	17	16
West Bengal	3	3	7	7	6	21	17	14	13	12	65	66	64	65	66
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	1	3	1	1	1	1	1	3	3	3	4	5
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	3	4	8	8	6	8	9	9	8	8	21	21	20	17	17
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	1	1	-	-	-	6	6	5	1	1
Company Total	58	66	128	125	93	224	186	142	135	132	1164	1151	1092	1044	992

* Offices opened after seeking approval of the Authority.

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

Note: 1) 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	Bharti AXA				Birla Sunlife				Canara HSBC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Andhra Pradesh	14	14	14	9	9	49	48	43	55	55	1	2	2	2
Arunachal Pradesh	-	-	-	-	-	1	1	1	1	1	-	-	-	-	-
Assam	2	2	2	2	2	18	18	17	18	18	1	1	1	1	1
Bihar	2	2	2	2	2	27	27	31	35	35	1	1	1	1	1
Chattisgarh	2	2	2	2	2	8	8	8	11	11	-	-	-	-	-
Goa	1	1	1	1	1	5	4	3	3	3	-	-	-	-	-
Gujarat	19	19	15	10	10	41	38	36	41	39	1	1	1	1	1
Haryana	8	8	8	6	6	22	21	20	21	21	4	4	4	4	4
Himachal Pradesh	2	2	1	1	1	5	5	5	5	5	-	-	-	-	-
Jammu & Kashmir	1	1	1	1	1	3	3	3	3	3	-	-	-	-	-
Jharkhand	6	6	5	4	4	15	14	15	18	18	-	-	-	-	-
Karnataka	16	16	14	7	7	39	37	32	38	38	4	4	4	4	4
Kerala	14	14	11	9	8	43	44	42	43	32	2	2	2	2	2
Madhya Pradesh	5	5	5	5	5	20	19	21	29	27	1	1	1	1	1
Maharashtra	25	27	23	18	18	79	77	80	89	67	3	3	3	3	3
Manipur	-	-	-	-	-	1	1	1	1	1	-	-	-	-	-
Meghalaya	1	1	-	-	-	3	3	3	3	3	-	-	-	-	-
Mizoram	-	-	-	-	-	1	1	1	1	1	-	-	-	-	-
Nagaland	-	-	-	-	-	2	2	2	2	2	-	-	-	-	-
Orissa	5	5	5	4	4	20	20	19	24	24	1	1	1	1	1
Punjab	11	11	9	6	6	52	53	53	55	32	3	3	3	3	3
Rajasthan	9	9	9	4	4	29	27	27	29	28	1	1	1	1	1
Sikkim	1	1	1	-	-	1	1	1	1	1	-	-	-	-	-
Tamil Nadu	18	19	16	9	9	44	42	36	47	45	3	3	3	3	3
Tripura	-	-	-	-	-	1	1	1	1	1	-	-	-	-	-
Uttar Pradesh	16	16	16	13	13	57	61	60	73	66	4	4	4	4	4
Uttarakhand	3	3	3	3	3	4	4	4	5	5	-	-	-	-	-
West Bengal	12	12	10	7	7	49	52	36	42	42	1	1	1	1	1
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	1	1	1	1	1	1	1	1	1	1	-	-	-	-	-
Dadra & Nagar Haveli	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-
Delhi	5	5	6	4	4	19	18	14	15	14	1	1	1	1	2
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	1	1	1	-	-	-	-	1	1	1	-	-	-	-	-
Company Total	200	203	181	128	127	660	652	617	711	640	32	33	33	32	32

* Offices opened after seeking approval of the Authority.

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

Note: 1) 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	DLF Pramerica				Edelweiss Tokio			Future Generali				HDFC Standard					
	2008-09	2009-10	2010-11	2011-12	2012-13	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Andhra Pradesh	-	-	-	1	2	-	13	5	50	44	40	37	57	50	44	40
Arunachal Pradesh	-	-	-	1	-	-	-	-	-	-	-	1	-	-	1	1	1
Assam	-	-	-	1	-	-	1	1	1	1	1	9	9	8	9	9	9
Bihar	-	-	-	1	1	1	17	13	4	4	7	7	4	4	4	7	7
Chattisgarh	-	-	-	-	-	-	1	1	1	1	8	8	8	8	8	8	8
Goa	-	-	-	-	1	1	1	1	1	1	2	2	2	1	1	2	2
Gujarat	3	4	4	4	6	5	7	4	34	28	28	27	39	34	28	28	27
Haryana	7	8	8	8	3	5	11	4	15	14	13	13	16	15	14	13	13
Himachal Pradesh	-	-	1	1	-	1	2	1	1	1	5	4	7	7	6	5	4
Jammu & Kashmir	-	-	-	1	-	1	1	1	3	2	2	2	3	2	2	2	2
Jharkhand	-	-	-	-	2	2	11	3	5	5	6	6	5	5	5	6	6
Karnataka	-	-	1	1	2	5	5	2	42	34	34	32	42	41	34	34	32
Kerala	-	-	-	1	1	6	8	4	63	56	56	56	63	62	56	56	56
Madhya Pradesh	-	-	-	2	-	4	8	4	35	28	28	28	35	34	28	28	28
Maharashtra	-	-	1	4	14	17	19	14	68	56	49	45	79	68	56	49	45
Manipur	-	-	-	-	-	-	-	-	-	-	1	1	-	-	1	1	1
Meghalaya	-	-	-	-	-	-	-	-	1	2	2	2	1	1	2	2	2
Mizoram	-	-	-	-	-	-	-	-	-	-	1	1	-	-	1	1	1
Nagaland	-	-	-	-	-	-	-	-	-	-	1	1	-	-	1	1	1
Orissa	-	-	-	1	1	2	6	2	12	13	11	11	12	14	13	11	11
Punjab	7	17	16	15	3	5	7	3	32	26	25	19	32	26	25	20	19
Rajasthan	-	-	1	5	-	6	6	5	30	26	25	19	30	28	25	20	19
Sikkim	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1
Tamil Nadu	-	-	-	1	-	6	9	5	50	38	38	36	50	50	38	38	36
Tripura	-	-	-	-	-	-	-	-	2	2	1	1	2	2	1	1	1
Uttar Pradesh	1	3	3	5	7	10	37	21	52	43	43	37	52	50	43	43	37
Uttarakhand	-	-	-	1	-	1	3	3	8	7	7	5	8	7	7	7	5
West Bengal	-	-	1	1	1	5	8	4	29	25	24	24	29	28	25	24	24
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	1	1	1	1	1	-	1	1	1	1	2	2	1	1	1	2	2
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	3	3	3	2	3	2	2	1	21	16	15	12	21	20	16	15	12
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1
Company Total	15	32	41	40	56	31	185	99	609	498	481	450	609	568	498	481	450

* Offices opened after seeking approval of the Authority.

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

Note: 1) 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	ICICI Prudential				IDBI Federal				IndiaFirst					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
	Andhra Pradesh	426	408	253	149	49	3	5	5	5	5	-	1	3
Arunachal Pradesh	-	-	-	-	1	-	-	-	-	-	-	-	-	-
Assam	13	13	12	11	11	1	1	1	1	1	-	-	-	1
Bihar	24	24	24	21	20	1	2	2	2	2	-	-	-	1
Chattisgarh	8	8	7	9	8	-	1	1	1	1	-	-	-	1
Goa	3	3	3	2	2	1	1	2	2	2	-	-	-	1
Gujarat	235	204	154	80	42	3	3	4	4	4	-	-	1	3
Haryana	42	36	34	31	19	1	1	2	2	2	-	-	-	1
Himachal Pradesh	6	6	6	11	9	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	15	15	15	11	6	-	-	-	-	-	-	-	-	-
Jharkhand	19	18	15	16	14	1	1	2	2	2	-	-	-	1
Karnataka	68	61	46	32	25	2	2	3	3	3	-	1	1	2
Kerala	202	192	106	79	36	3	3	5	5	5	-	1	1	2
Madhya Pradesh	34	31	28	27	27	1	1	1	2	2	-	1	1	3
Maharashtra	162	136	108	87	55	7	7	10	10	10	2	4	3	4
Manipur	-	-	-	1	1	-	-	-	-	-	-	-	-	-
Meghalaya	3	3	3	2	1	-	-	-	-	-	-	-	-	-
Mizoram	1	1	1	1	1	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	1	-	-	-	-	-	-	-	-	-
Orissa	25	25	23	22	20	-	-	-	1	1	-	-	-	1
Punjab	175	159	110	75	32	1	1	2	2	2	-	-	-	1
Rajasthan	239	231	157	83	26	2	2	3	3	3	-	1	1	2
Sikkim	1	1	1	1	1	-	-	-	-	-	-	-	-	-
Tamil Nadu	104	90	71	56	40	2	2	3	3	3	-	1	1	2
Tripura	1	1	1	1	1	-	-	-	-	-	-	-	-	-
Uttar Pradesh	130	123	110	84	49	3	3	6	6	6	-	1	1	3
Uttarakhand	11	10	8	9	6	1	1	1	1	1	-	-	-	1
West Bengal	105	88	74	63	37	1	2	4	4	4	-	1	1	1
Andaman & Nicobar Is.	1	1	1	1	1	-	-	-	-	-	-	-	-	-
Chandigarh	3	2	2	2	1	1	1	1	1	1	-	-	-	1
Dadra & Nagar Haveli	-	-	-	1	1	-	-	-	-	-	-	-	-	-
Daman & Diu	1	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	44	30	28	20	13	1	1	2	2	2	-	1	1	1
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	1	1	1	1	1	-	-	-	-	-	-	-	-	-
Company Total	2102	1921	1402	990	557	33	37	60	62	62	2	13	15	36

* Offices opened after seeking approval of the Authority.

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

Note: 1) 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	ING Life				Kotak Mahindra				Max Life						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Andhra Pradesh	44	44	44	43	39	8	10	10	10	10	35	33	30	28
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	1	1	1	1	1	3	3	3	3	3	4	4	3	3	2
Bihar	2	2	1	-	-	1	1	1	1	1	5	5	4	4	3
Chattisgarh	1	1	1	1	1	1	2	2	2	3	5	5	4	4	4
Goa	1	1	1	1	1	1	1	1	1	1	4	4	4	4	4
Gujarat	12	12	12	7	6	38	37	37	37	31	70	70	64	62	29
Haryana	9	9	8	8	6	19	16	16	16	15	86	87	55	56	20
Himachal Pradesh	1	1	1	1	1	-	-	-	-	-	6	6	6	6	5
Jammu & Kashmir	2	2	2	2	2	1	1	1	1	1	3	4	4	3	2
Jharkhand	-	-	-	-	-	3	3	3	3	3	6	6	4	4	4
Karnataka	29	29	28	28	28	10	10	10	10	10	23	23	19	14	10
Kerala	30	25	21	16	15	11	11	11	11	11	25	25	24	21	11
Madhya Pradesh	10	10	10	6	6	7	7	7	7	6	17	17	14	13	8
Maharashtra	16	16	16	13	13	31	32	32	34	33	108	108	89	77	38
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	7	5	5	5	5	1	1	1	1	1	10	10	9	9	8
Punjab	15	15	15	11	9	13	14	14	14	13	122	122	35	35	27
Rajasthan	14	14	15	13	13	7	8	8	8	8	23	23	20	17	14
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	47	44	42	36	36	10	12	11	11	11	36	36	29	27	17
Tripura	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1
Uttar Pradesh	15	15	15	15	15	12	16	16	16	18	61	61	42	39	26
Uttarakhand	1	1	1	1	2	2	2	2	2	2	5	5	5	6	6
West Bengal	2	2	2	2	2	6	6	6	6	7	18	19	14	12	10
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	1	1	1	1	1	-	-	-	-	1	2	2	1	1	1
Dadra & Nagar Haveli	-	-	-	-	-	1	1	1	1	1	1	1	1	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	3	3	3	3	3	11	11	9	9	8	27	26	21	16	16
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Company Total	265	254	247	216	207	198	215	203	205	200	705	705	504	464	288

* Offices opened after seeking approval of the Authority.

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

Note: 1) 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	PNB Metlife				Reliance				Sahara						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Andhra Pradesh	11	21	21	16	13	132	133	133	133	133	2	2	8	8
Arunachal Pradesh	-	-	1	1	-	2	2	2	2	2	-	-	-	-	-
Assam	1	3	4	4	3	32	33	33	33	33	1	1	4	4	4
Bihar	1	4	6	6	4	38	43	44	43	43	6	6	19	19	20
Chattisgarh	3	3	3	3	3	7	7	12	11	12	1	1	1	1	1
Goa	1	2	2	1	1	2	2	3	4	5	-	-	-	-	-
Gujarat	23	22	17	15	14	86	87	85	83	83	2	2	8	8	8
Haryana	7	14	10	9	6	22	27	39	40	39	1	1	7	7	7
Himachal Pradesh	-	-	5	4	1	10	10	18	18	18	-	-	-	-	-
Jammu & Kashmir	2	7	8	9	9	-	14	14	14	14	-	-	-	-	-
Jharkhand	3	5	5	4	3	21	22	20	20	20	5	5	6	8	7
Karnataka	15	17	15	13	9	77	77	78	78	78	1	1	4	5	3
Kerala	28	28	24	21	20	59	63	62	63	62	-	-	-	-	-
Madhya Pradesh	4	5	9	8	5	62	64	59	60	59	3	3	5	5	6
Maharashtra	24	26	22	17	16	113	121	121	113	112	1	1	2	2	3
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	3	3	3	3	3	-	-	-	-	-
Mizoram	-	-	-	-	-	1	1	1	1	1	-	-	-	-	-
Nagaland	-	-	-	-	-	1	1	1	1	1	-	-	-	-	-
Orissa	3	8	7	7	5	29	34	36	34	35	1	1	3	5	5
Punjab	17	22	23	17	10	65	72	51	49	49	1	1	1	1	1
Rajasthan	5	8	8	5	4	52	61	60	58	58	5	5	14	15	15
Sikkim	-	-	-	-	-	1	2	2	2	2	-	-	-	-	-
Tamil Nadu	9	16	27	20	16	100	104	105	104	102	1	1	1	1	1
Tripura	-	1	1	-	-	3	3	3	3	3	-	-	-	-	-
Uttar Pradesh	13	18	24	21	14	132	147	140	138	136	14	14	40	42	39
Uttarakhand	1	3	3	3	1	14	17	22	21	23	-	-	1	1	2
West Bengal	10	14	18	14	12	61	75	76	75	75	2	2	9	9	8
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	1	1	1	1	1	-	-	-	-	-	1	1	1	1	1
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	8	7	6	6	6	20	24	25	24	24	1	1	1	1	1
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	1	1	-	-	-	-	3	-	-	-	-	-
Company Total	190	255	270	226	177	1145	1247	1248	1230	1230	49	49	135	143	142

* Offices opened after seeking approval of the Authority.

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

Note: 1) 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	SBI Life				Shriram				Star Union Dai-ichi						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Andhra Pradesh	48	48	58	66	69	77	77	77	83	83	-	1	1	1
Arunachal Pradesh	1	1	1	3	3	-	-	-	-	-	-	-	-	-	-
Assam	12	13	15	16	19	-	-	-	-	-	-	-	1	3	3
Bihar	19	20	25	28	29	-	-	-	2	2	-	-	2	5	5
Chattisgarh	11	11	12	18	18	2	2	2	2	2	-	-	-	-	1
Goa	4	4	6	6	6	-	-	-	-	-	-	-	-	-	1
Gujarat	26	26	32	37	37	1	6	6	8	5	-	-	1	1	3
Haryana	17	17	24	25	25	2	5	4	5	3	-	-	-	-	1
Himachal Pradesh	5	5	10	13	13	-	-	-	1	1	-	-	-	-	-
Jammu & Kashmir	3	3	3	5	5	-	-	-	-	-	-	-	-	-	-
Jharkhand	11	11	16	18	18	-	3	3	5	5	-	-	1	1	4
Karnataka	24	24	38	39	43	2	2	2	3	3	-	1	1	1	1
Kerala	32	33	39	46	58	4	5	5	11	11	-	-	1	1	1
Madhya Pradesh	31	31	34	37	40	5	6	6	9	9	-	-	1	1	3
Maharashtra	45	45	58	69	76	3	7	7	7	6	1	2	4	5	13
Manipur	-	-	1	1	1	-	-	-	-	-	-	-	-	-	-
Meghalaya	1	1	1	3	3	-	-	-	-	-	-	-	-	1	1
Mizoram	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-
Nagaland	1	1	1	3	3	-	-	-	-	-	-	-	-	-	-
Orissa	21	21	26	28	29	-	-	-	3	3	-	-	1	1	1
Punjab	17	17	24	26	31	4	4	4	4	4	-	1	1	1	2
Rajasthan	21	21	27	28	28	2	2	2	7	7	-	-	1	1	3
Sikkim	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	50	52	56	62	62	2	29	29	36	35	1	1	1	1	3
Tripura	-	-	1	2	3	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	38	38	53	60	60	6	6	6	10	6	-	-	2	3	5
Uttarakhand	6	6	9	10	10	2	2	2	2	2	-	-	-	-	-
West Bengal	31	31	42	43	47	1	1	1	1	1	-	-	1	1	1
Andaman & Nicobar Is.	-	-	1	1	1	-	-	-	-	-	-	-	-	-	-
Chandigarh	3	3	3	4	4	2	2	2	1	1	-	-	1	1	1
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	8	8	10	14	14	3	3	4	6	4	-	1	1	1	1
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	1	1	1	1	1	-	-	-	2	2	-	-	-	-	-
Company Total	489	494	629	714	758	98	162	162	208	195	2	7	22	30	58

* Offices opened after seeking approval of the Authority.

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

Note: 1) 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				Unclassified				Total							
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013					
	Aegon Religare	17	19	32	32	29	34	38	66	65	51	7	9	30	28	13	58	66	128	125
Aviva	34	34	28	27	27	68	62	45	44	44	122	90	69	64	61	224	186	142	135	132
Bajaj Allianz	66	65	64	57	67	164	164	149	135	146	934	922	879	852	779	1164	1151	1092	1044	992
Bharti AXA	32	33	26	21	21	66	66	60	52	59	102	104	95	55	47	200	203	181	128	127
Birla Sunlife	73	71	54	66	66	100	100	89	101	107	487	481	474	544	467	660	652	617	711	640
Canara HSBC	9	10	10	10	10	17	17	17	17	18	6	6	6	5	4	32	33	33	32	32
DLF Pramerica	3	3	6	6	7	4	9	11	11	26	8	20	24	23	23	15	32	41	40	56
Edelweiss Tokio	-	-	-	9	12	-	-	-	12	25	-	-	-	10	11	-	-	-	31	48
Future Generali	14	12	12	12	9	49	48	49	50	45	30	30	124	122	45	93	90	185	184	99
HDFC Standard	84	81	59	52	48	114	104	83	83	88	411	383	356	346	314	609	568	498	481	450
ICICI Prudential	142	104	79	65	53	200	151	114	91	87	1760	1666	1209	834	417	2102	1921	1402	990	557
IDBI Federal	9	10	12	12	12	17	20	30	32	38	7	7	18	18	12	33	37	60	62	62
IndiaFirst		2	8	7	7			5	8	22	-	-	-	-	7		2	13	15	36
ING Life	23	23	22	21	20	61	58	57	53	58	181	173	168	142	129	265	254	247	216	207
Kotak Mahindra	39	41	38	39	39	67	70	64	65	69	92	104	101	101	92	198	215	203	205	200
Max Life	106	102	72	49	48	139	137	99	83	91	460	466	333	332	149	705	705	504	464	288
PNB Metlife	41	40	30	27	24	66	73	61	60	63	83	142	179	139	90	190	255	270	226	177
Reliance	88	90	90	83	92	118	119	120	117	145	939	1038	1038	1030	993	1145	1247	1248	1230	1230
Sahara	6	6	6	6	7	27	27	35	36	40	16	16	94	101	95	49	49	135	143	142
SBI Life	48	48	34	65	38	116	119	124	129	145	325	327	471	520	575	489	494	629	714	758
Shriram	11	25	25	29	26	24	49	49	61	60	63	88	88	118	109	98	162	162	208	195
Star Union Dai-ichi	2	6	7	7	8	143	123	14	17	36	-	-	1	6	14	2	7	22	30	58
Tata AIA	80	72	55	39	33	143	123	87	71	56	231	244	221	188	91	454	439	363	298	180
Private total	927	897	769	741	703	1594	1555	1428	1393	1519	6264	6316	5977	5578	4537	8785	8768	8175	7712	6759
LIC	338	347	363	365	368	529	550	560	563	614	2163	2353	2448	2527	2544	3030	3250	3371	3455	3526
Industry total	1265	1244	1132	1106	1071	2123	2105	1988	1956	2133	8427	8669	8426	8105	7081	11815	12018	11546	11167	10285

* Offices opened after seeking approval of the Authority.

Does not include one office located outside India.

Does not include two offices which are located outside India.

Note : **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.

Unclassified: Rest of the places.

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	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Andhra Pradesh	151	373	558	499	319	2450	2600	1101	827	832	20891	15083	15934	13213
Arunachal Pradesh	-	-	-	-	-	110	180	154	122	56	8	95	135	194	163
Assam	51	125	64	43	49	960	1455	1256	864	600	8948	8247	9421	6393	5425
Bihar	-	2	33	29	12	1386	1825	1365	1018	742	16910	15817	17963	19382	16834
Chattisgarh	30	90	178	144	109	374	311	313	295	156	3042	3251	3917	2973	2836
Goa	-	87	112	69	37	105	151	156	164	82	174	74	91	298	275
Gujarat	194	623	866	663	417	1597	1581	1191	819	714	8314	7604	8436	8515	7576
Haryana	97	402	515	276	112	1510	1496	1250	1063	1110	2196	2069	2377	2582	2348
Himachal Pradesh	7	12	73	65	66	159	200	239	191	171	1889	1956	2114	1781	1667
Jammu & Kashmir	-	-	52	56	39	138	148	85	96	104	2460	2283	2598	2176	1951
Jharkhand	30	205	286	176	99	425	608	358	321	319	8172	7488	8484	8335	7299
Karnataka	145	556	693	425	277	1204	1161	855	1020	1149	9116	7279	7642	5723	4302
Kerala	165	393	633	478	245	1299	1464	813	363	266	9994	8440	9043	5610	5088
Madhya Pradesh	132	449	576	299	201	2167	1965	1377	917	655	12365	8210	9104	12167	6324
Maharashtra	232	742	1195	926	590	2732	2881	1915	1611	1933	12366	10467	11944	7545	12177
Manipur	-	1	4	1	1	15	19	19	19	19	60	131	145	96	108
Meghalaya	-	6	7	2	1	9	82	62	55	44	185	278	345	180	122
Mizoram	-	-	-	-	-	14	30	28	26	26	27	101	220	212	224
Nagaland	-	23	119	31	18	2	16	16	20	24	6	103	123	21	14
Orissa	124	277	298	233	189	2340	2912	2366	1943	818	15711	12367	15456	16678	13338
Punjab	139	563	895	461	313	1207	1372	667	654	626	8081	7072	7545	5038	4189
Rajasthan	74	220	338	211	84	1350	1216	1040	891	851	6137	4646	5356	4341	4100
Sikkim	-	-	30	40	36	81	99	93	82	73	182	227	356	455	390
Tamil Nadu	166	701	1108	681	459	1747	1737	661	317	593	10286	8686	9220	5789	4493
Tripura	-	-	-	-	-	287	400	428	419	329	1069	983	1125	750	697
Uttar Pradesh	242	670	1000	763	459	3334	2888	2146	2002	1364	26593	18431	21174	20406	18181
Uttarakhand	38	140	110	60	24	257	139	89	120	86	940	283	504	1735	1391
West Bengal	121	444	537	321	170	1574	1777	1442	1308	1739	14554	12538	14789	17064	13669
Andaman & Nicobar Is	-	-	-	-	-	-	5	5	5	2	-	-	-	-	-
Chandigarh	39	81	43	31	15	25	47	73	73	88	119	372	563	374	230
Dadra & Nagar Haveli	-	-	-	-	-	-	2	2	1	-	16	98	116	11	7
Daman & Diu	-	-	-	-	-	1	1	1	-	2	5	6	6	11	7
Delhi	132	432	538	330	147	1874	1852	1608	1456	1894	3600	2977	3303	2950	2636
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
Puducherry	-	-	-	-	-	105	108	45	44	3	525	79	118	147	99
Company Total	2309	7617	10861	7313	4488	30838	32728	23219	19126	17470	204941	167741	189667	173146	148000

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

State / Union Territory	Bharti AXA				Birla Sunlife				Canara HSBC #						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Andhra Pradesh	2001	1939	904	1054	1053	18361	19483	16545	14299	8966	-	-	-	-	-
Arunachal Pradesh	-	-	-	-	-	1	-	262	227	149	-	-	-	-	-
Assam	294	389	118	115	321	7810	8874	8759	7725	4585	-	-	-	-	-
Bihar	846	743	299	300	303	9978	11408	10045	9634	8275	-	-	-	-	-
Chattisgarh	292	259	213	224	183	1908	2389	2426	2399	2021	-	-	-	-	-
Goa	87	114	42	54	34	579	693	725	659	460	-	-	-	-	-
Gujarat	1862	2263	1223	1360	1019	7955	7594	6433	5721	4756	-	-	-	-	-
Haryana	235	284	253	304	645	5484	4755	4781	4855	4187	-	-	-	-	-
Himachal Pradesh	206	184	142	92	93	731	1121	791	569	731	-	-	-	-	-
Jammu & Kashmir	197	239	119	108	100	242	323	397	251	168	-	-	-	-	-
Jharkhand	713	911	582	661	610	3216	3665	3241	3144	2898	-	-	-	-	-
Karnataka	1490	1860	888	920	915	8397	9095	7933	7246	4483	-	-	-	-	-
Kerala	1242	1501	628	617	497	4437	4914	5387	4656	3374	-	-	-	-	-
Madhya Pradesh	1043	1103	357	308	318	5326	5308	5250	5173	4547	-	-	-	-	-
Maharashtra	3172	3706	1717	1748	1538	14010	15208	14245	13718	12607	-	-	-	-	-
Manipur	-	-	-	-	-	433	450	587	521	304	-	-	-	-	-
Meghalaya	132	143	-	-	-	883	1033	874	793	469	-	-	-	-	-
Mizoram	-	-	-	-	-	68	90	209	179	101	-	-	-	-	-
Nagaland	-	-	-	-	-	1263	1125	1060	980	631	-	-	-	-	-
Orissa	882	978	380	432	475	5938	7532	6631	5655	4695	-	-	-	-	-
Punjab	1647	1856	790	653	569	10224	8318	5304	4345	3971	-	-	-	-	-
Rajasthan	1110	1477	693	577	458	8030	7725	6861	6424	5294	-	-	-	-	-
Sikkim	16	-14	49	40	11	748	784	200	209	68	-	-	-	-	-
Tamil Nadu	1637	2356	1126	1058	821	7983	8573	7460	5878	5431	-	-	-	-	-
Tripura	155	155	-	-	-	1	1	173	162	119	-	-	-	-	-
Uttar Pradesh	3580	3936	1830	1779	1520	21535	17522	13387	12910	13084	-	-	-	-	-
Uttarakhand	467	509	259	197	200	1851	1470	348	168	672	-	-	-	-	-
West Bengal	3172	3303	1397	1174	736	10311	13237	9866	8407	6586	-	-	-	-	-
Andaman & Nicobar Is	-	-	-	-	-	-	-	79	79	3	-	-	-	-	-
Chandigarh	546	636	342	279	152	791	563	481	421	98	-	-	-	-	-
Dadra & Nagar Haveli	-	-	-	-	-	-	-	42	43	7	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	5	4	15	-	-	-	-	-
Delhi	1471	1831	859	788	698	5100	4389	3502	3540	2973	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	769	482	284	303	95	-	-	-	-	-
Company Total	28495	32661	15210	14842	13269	164363	168124	144573	131297	106823	-	-	-	-	-

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

State / Union Territory	DLF Pramerica			Edelweiss Tokio			Future Generali				HDFC Standard				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Andhra Pradesh	-	-	-	1	70	3273	5282	6119	3803	1733	22954	18891	9986	7423
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14
Assam	-	-	-	-	1	302	528	700	462	265	4277	3762	2982	2062	1425
Bihar	-	-	-	-	41	372	171	847	1381	1699	2431	2660	2147	1428	902
Chattisgarh	-	-	-	-	1	-	171	246	172	43	3461	2382	1467	983	743
Goa	-	-	-	33	88	156	250	266	119	119	449	345	297	320	248
Gujarat	-	202	603	1032	896	1755	2426	2722	1361	816	12118	11456	7491	6207	4569
Haryana	19	379	831	1143	996	1449	2446	3015	2168	1466	5116	5385	4248	2967	2350
Himachal Pradesh	-	-	30	75	102	344	655	797	630	296	708	797	693	548	468
Jammu & Kashmir	-	-	-	13	3	619	822	896	434	178	939	979	866	731	578
Jharkhand	-	-	-	-	57	1293	1999	2264	1672	1127	2098	2035	1451	1081	649
Karnataka	-	-	4	17	80	564	1109	1283	1111	589	11649	12245	7574	3969	3291
Kerala	-	-	-	-	6	588	1782	2388	2756	2716	15585	13682	10745	9644	8034
Madhya Pradesh	-	-	-	26	2	1074	1657	2228	1603	1138	11364	9627	6141	4169	3127
Maharashtra	-	-	-	14	1163	2899	5072	6136	4605	2633	27608	30263	24296	20317	14723
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	375	327	238	326	254
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	110	110
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	93	93
Orissa	-	-	-	-	43	903	2041	2773	2219	1170	5971	5724	4098	2933	1758
Punjab	46	1024	2459	2993	299	1009	1512	1697	1221	632	7704	7596	4611	4440	3133
Rajasthan	-	-	-	45	2	1010	2142	2763	2490	1512	10250	9454	4919	3445	2559
Sikkim	-	-	-	-	-	-	-	-	-	-	324	268	150	171	44
Tamil Nadu	-	-	-	-	1	1087	2550	3157	2772	1528	12425	11475	7887	6231	4067
Tripura	-	-	-	-	-	-	-	-	-	-	900	1041	1149	1017	936
Uttar Pradesh	-	27	114	179	338	2818	4765	6436	6205	5135	21765	20340	12401	10435	7518
Uttarakhand	-	-	5	58	3	275	409	440	260	259	1228	1282	1128	251	190
West Bengal	-	-	4	54	37	1248	2256	2972	2419	1659	14872	14200	8732	6815	4129
Andaman & Nicobar Is	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	13	221	521	649	36	380	495	557	222	52	1542	1567	1131	949	635
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	35	262	628	863	250	1019	1723	1964	1196	672	9152	10812	9009	7165	6586
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	361	284	172	-	-
Company Total	113	2115	5199	7122	5487	24437	42613	52666	41281	27437	207626	198879	136009	106244	77503

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

State / Union Territory	ICICI Prudential				IDBI Federal				IndiaFirst				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2010-11	2011-12	2012-13	
	Andhra Pradesh	37781	26125	13538	7793	7729	663	917	821	735	827	4	159
Arunachal Pradesh	-	-	-	-	12	4	8	21	19	17	-	-	-
Assam	7016	7789	6282	2652	2829	174	324	343	257	206	-	44	128
Bihar	12690	12824	10877	7923	8675	42	94	197	268	381	7	56	76
Chattisgarh	1830	1869	1699	1250	1567	5	6	5	20	35	-	4	10
Goa	448	333	265	182	188	111	122	116	97	124	-	1	7
Gujarat	25294	17969	12219	9432	9980	669	583	499	461	599	2	64	154
Haryana	4282	4682	3828	2642	4402	167	180	218	228	298	8	37	47
Himachal Pradesh	2610	2858	2550	1699	1872	19	19	25	42	42	5	32	42
Jammu & Kashmir	3798	3120	2128	1499	1543	-	1	3	3	1	-	-	8
Jharkhand	6576	5803	4500	3453	3799	90	159	270	270	296	3	19	48
Karnataka	8477	7036	6049	4858	5203	352	454	404	364	467	23	103	157
Kerala	20212	16303	15518	12521	13096	362	575	698	671	675	27	75	130
Madhya Pradesh	7596	7055	6016	3943	4525	252	298	221	191	162	15	154	226
Maharashtra	24839	21233	19857	16317	18113	839	832	820	795	836	34	140	322
Manipur	390	-	12	758	797	26	62	34	23	30	-	-	6
Meghalaya	294	213	135	95	126	-	1	1	2	1	1	2	2
Mizoram	124	140	196	145	150	-	4	7	6	4	-	-	-
Nagaland	-	-	-	-	40	13	30	33	24	10	-	-	-
Orissa	11926	11999	9720	5863	6198	10	21	20	62	116	2	39	73
Punjab	21719	15313	11101	7787	7114	398	345	286	255	325	1	31	78
Rajasthan	18525	16565	11374	7258	7756	425	519	746	751	659	52	162	266
Sikkim	374	411	173	81	85	-	-	1	1	2	-	-	-
Tamil Nadu	14107	9803	9069	7508	8156	209	396	424	400	494	10	83	107
Tripura	1278	1161	910	556	570	-	2	2	1	-	-	1	1
Uttar Pradesh	26562	20858	17402	12991	14104	914	943	828	719	943	52	184	282
Uttarakhand	2236	1387	1071	894	1090	178	147	98	74	123	-	27	76
West Bengal	21900	16326	11865	8330	8678	144	241	329	323	386	9	60	83
Andaman & Nicobar Is	294	282	171	72	54	8	18	17	-	1	-	10	12
Chandigarh	1255	983	878	992	978	56	55	54	57	67	-	1	6
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	4	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	15007	11148	10786	9169	7882	378	379	338	280	404	40	167	278
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	435	242	218	220	236	-	-	3	1	-	-	3	3
Company Total	299879	241830	190407	138883	147547	6509	7737	7882	7400	8531	296	1658	2959

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

State / Union Territory	ING Life				Kotak Mahindra				Max Life						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Andhra Pradesh	15901	10165	6293	5252	5325	1023	953	1035	1318	950	5598	4704	2751	2610
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Assam	471	312	238	225	142	1334	1235	946	764	855	590	417	82	126	152
Bihar	-	-	-	-	-	25	33	33	11	8	747	649	395	307	318
Chattisgarh	-	-	-	-	22	10	15	19	27	20	601	596	371	368	407
Goa	262	193	138	111	125	1	4	-	1	3	735	737	429	493	599
Gujarat	1861	1311	1071	866	846	8575	7209	8049	6254	6113	9170	7684	4569	3795	3525
Haryana	1665	1088	550	257	328	4168	3396	3636	2791	3610	4257	4508	2916	1479	1289
Himachal Pradesh	337	273	126	121	107	-	-	-	-	-	966	844	433	381	394
Jammu & Kashmir	1057	703	296	192	231	-	1	5	8	6	494	520	312	262	229
Jharkhand	360	150	229	139	111	392	366	288	256	415	679	594	561	597	602
Karnataka	7359	6362	4522	4204	4193	1359	1444	1739	1824	1909	2510	2358	1384	1210	1504
Kerala	5355	3819	2491	1911	1493	974	736	820	589	449	2598	2473	1705	1235	1245
Madhya Pradesh	3339	2330	1161	748	746	858	651	861	899	852	2911	2389	1296	913	905
Maharashtra	3508	2994	1975	1717	1605	7178	6669	7409	6339	6985	15992	13241	7840	7186	7520
Manipur	-	-	-	-	-	-	-	-	-	-	14	14	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	87	22	24	-	-1
Mizoram	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-
Orissa	2606	2116	1310	970	946	106	92	84	15	184	2328	1810	813	523	549
Punjab	4179	2346	1171	1057	1035	2924	2439	2654	1819	1775	6372	5533	2908	1291	1091
Rajasthan	4343	3247	2231	1836	1680	1245	1130	1167	686	713	3539	3352	1918	1813	1667
Sikkim	-	-	-	-	-	-	-	-	-	-	11	15	-	-	-
Tamil Nadu	12643	9477	6638	5592	5324	1883	1476	1518	1066	2071	4295	3637	1936	1799	1880
Tripura	-	-	-	-	-	-	-	-	-	-	53	63	42	-	-1
Uttar Pradesh	5403	2925	1929	1843	1972	2361	2068	1912	1432	1808	8440	6997	4066	3272	3456
Uttarakhand	499	253	153	142	142	42	23	16	15	7	1262	1073	960	783	731
West Bengal	1679	1097	880	873	844	1402	1177	1418	1296	2069	2440	2073	1280	1063	1021
Andaman & Nicobar Is	-	-	-	-	-	-	-	-	-	-	6	5	-	-	1
Chandigarh	453	316	195	154	81	446	493	570	525	573	723	513	486	469	421
Dadra & Nagar Haveli	-	-	-	-	-	78	101	124	114	76	3	3	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	3	4	-	-	-1
Delhi	2456	1667	1252	1112	1152	5698	4173	3950	3229	2174	7128	5967	3999	3330	3281
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	322	129	108	74	78	1	13	16	19	115	88	17	66	63	60
Company Total	76058	53273	34957	29396	28528	42083	35897	36269	31297	33740	84651	72828	43542	35368	35384

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

State / Union Territory	PNB Metlife				Reliance				Sahara						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Andhra Pradesh	7843	7692	2749	2568	2245	19138	25484	22229	12735	9843	730	770	790	793
Arunachal Pradesh	18	10	40	62	34	312	572	599	259	161	-	-	-	-	-
Assam	1229	1412	722	680	413	5883	10053	10478	7117	4998	358	342	347	346	192
Bihar	847	659	320	339	298	9665	11231	11295	10157	8900	2045	2364	2344	2405	2137
Chattisgarh	474	624	520	542	319	883	1818	1926	1883	1671	116	100	101	101	141
Goa	246	194	76	73	82	245	329	386	332	376	-	-	-	-	-
Gujarat	3348	3115	1409	1361	1204	9357	10371	10191	8803	7804	-	587	593	604	452
Haryana	1265	1520	833	935	678	3272	5890	4891	4454	3741	-	144	154	160	119
Himachal Pradesh	33	44	82	122	106	693	1606	1589	1342	1272	-	-	-	-	-
Jammu & Kashmir	1578	2686	1263	1287	875	671	1739	1891	1550	974	-	-	-	-	-
Jharkhand	1356	939	443	433	394	2345	5349	5659	4745	4179	-	806	819	838	510
Karnataka	5402	5238	1977	2039	1810	7100	8090	6822	4696	3547	-	159	175	176	134
Kerala	7841	8461	3847	3350	2901	5546	6298	5476	4372	3060	-	-	-	-	-
Madhya Pradesh	650	637	426	527	420	8472	10719	10406	8741	8148	-	577	588	593	390
Maharashtra	6298	6205	2298	2345	1993	9042	11823	12350	11125	9133	-	308	272	272	103
Manipur	109	70	7	3	3	-	-	-	-	-	-	-	-	-	-
Meghalaya	10	5	1	1	1	580	596	769	459	268	-	-	-	-	-
Mizoram	-	1	-	-	-	168	216	189	138	98	-	-	-	-	-
Nagaland	13	18	23	18	9	168	243	189	2	1	-	-	-	-	-
Orissa	1752	2326	922	1009	812	5834	10145	10678	7312	5359	-	548	539	539	338
Punjab	4478	4335	1572	1452	1012	5216	5144	4895	3795	3081	-	39	41	41	35
Rajasthan	1328	1515	627	536	274	4672	7087	7340	6603	5466	-	1591	1645	1675	1241
Sikkim	12	5	1	-	-	134	116	107	48	52	-	-	-	-	-
Tamil Nadu	3339	3496	1962	2378	2177	12614	14512	12306	8753	5922	-	47	44	46	96
Tripura	36	44	80	59	7	670	1008	1534	1129	958	-	-	-	-	-
Uttar Pradesh	3007	3757	2361	2510	1903	19093	23146	25152	24092	21886	-	4058	4281	4508	3675
Uttarakhand	593	481	262	303	202	760	3071	3211	2561	2329	-	181	182	192	153
West Bengal	3622	3538	2000	2190	1911	8223	10827	10740	7568	5768	-	832	844	849	558
Andaman & Nicobar Is	7	6	15	14	2	-	-	-	-	-	-	-	-	-	-
Chandigarh	441	466	169	189	174	829	490	258	211	127	-	76	77	78	74
Dadra & Nagar Haveli	-	2	2	2	7	-	-	-	-	-	-	-	-	-	-
Daman & Diu	2	5	3	6	6	-	-	-	-	-	-	-	-	-	-
Delhi	3537	3771	1792	2048	1801	7799	7136	5653	5414	4769	-	327	344	362	243
Lakshadweep	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	13	22	36	37	41	229	456	224	194	147	-	-	-	-	-
Company Total	60727	63300	28840	29418	24114	149613	195565	189433	150590	124038	-	13856	14180	14578	11016

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

State / Union Territory	SBI Life				Star Union				Shriram				Tata AIA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Andhra Pradesh	8332	7247	8269	8569	9194	1	-	-	3339	15092	16101	6602	4058	11	4577	7834	3715	1888
Arunachal Pradesh	19	79	144	191	229	-	-	-	-	5	-	-	-	-	29	56	35	13	8
Assam	716	850	1285	1440	1922	14	176	-	-	-	-	-	-	298	6558	11964	7096	3252	1590
Bihar	2757	2389	2808	3536	3713	2	45	255	23	2	29	22	22	481	4529	6532	4000	2490	1303
Chattisgarh	2022	1726	2600	2314	2484	1	1	1	115	113	286	192	141	9	1027	1543	880	470	365
Goa	155	284	369	466	462	-	-	-	1	1	1	1	1	-	85	146	86	65	58
Gujarat	1962	2422	3193	3421	3771	2	2	2	4	114	116	20	9	13	8802	11067	6823	3487	1976
Haryana	2058	1691	2227	2774	2902	1	1	1	6	-	-	4	5	3	5412	6598	4043	2617	2079
Himachal Pradesh	543	594	851	1257	1457	-	-	-	-	-	-	-	-	-	854	1301	768	381	221
Jammu & Kashmir	298	261	316	422	499	-	-	-	-	-	-	-	-	-	5	7	5	2	10
Jharkhand	1410	1582	1909	2272	2446	7	8	19	129	45	212	145	129	102	3451	4916	2552	1378	864
Karnataka	5108	5180	5121	4854	4670	-	-	-	300	690	771	490	310	-	2861	3724	1725	969	849
Kerala	6313	5776	6819	6984	7084	-	-	-	84	144	149	100	101	1	7659	9352	5898	3240	2220
Madhya Pradesh	3359	3904	4834	5024	5516	21	22	22	258	1215	1336	957	433	34	2202	3270	1921	811	344
Maharashtra	5886	6574	8651	9766	10217	13	12	17	251	421	562	413	282	24	9069	13791	7679	3945	2520
Manipur	64	55	97	58	48	-	-	-	-	-	-	-	-	-	114	348	189	56	20
Meghalaya	30	71	74	98	138	-	-	13	-	-	-	-	-	40	145	292	67	42	16
Mizoram	84	32	111	113	98	-	-	-	-	-	-	-	-	-	138	336	151	43	6
Nagaland	6	60	110	131	144	-	-	-	-	-	-	-	-	-	42	173	321	143	40
Orissa	3652	3374	4333	4115	4427	2	2	2	50	10	13	49	51	14	5946	8794	5434	2527	1281
Punjab	1730	1217	1501	1944	2193	1	1	2	1	-	-	1	1	6	2095	2963	1703	721	250
Rajasthan	3103	2713	3284	3285	3206	1	1	1	5	2	8	7	5	-	5911	8551	4647	2177	973
Sikkim	15	20	50	54	57	-	-	-	-	-	-	-	-	-	142	171	29	1	1
Tamil Nadu	9306	8097	8663	9705	10460	1	1	1	693	1848	1899	1072	746	-	6133	7782	5712	4820	3944
Tripura	21	57	86	156	250	-	-	-	-	-	-	-	-	-	733	1595	1236	710	339
Uttar Pradesh	4795	4453	6005	7096	8219	12	14	34	36	3	14	17	36	114	8911	10854	5929	2983	1840
Uttarakhand	433	434	786	994	1144	-	-	-	8	-	3	6	8	-	585	730	390	187	126
West Bengal	3787	3312	3698	4108	5018	3	3	3	-	16	13	-	-	29	15911	22317	11958	6276	3851
Andaman & Nicobar Is	1	-	16	33	51	-	-	-	-	1	-	-	-	-	5	5	4	1	-
Chandigarh	285	170	167	200	203	-	-	-	1	-	1	1	1	4	208	257	134	68	55
Dadra & Nagar Haveli	-	1	-	1	-	-	-	-	-	-	-	-	-	-	20	23	11	8	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	19	12	3	2
Delhi	727	710	1045	1391	1678	1	1	1	35	-	4	15	23	6	3330	4039	1844	949	603
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	2	1	-
Puducherry	16	197	206	217	238	-	-	-	12	37	36	25	18	-	156	203	224	224	189
Company Total	68993	65532	79628	86989	94138	69	128	550	5351	19759	21554	10139	6380	1189	107670	151557	87223	46948	29361

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

State / Union Territory	Private Total				LIC				Industry Total (State-wise)						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Andhra Pradesh	186759	230128	119943	89597	71359	123772	129364	111629	96454	88870	310531	331886	231572	186051	160229
Arunachal Pradesh	508	1787	1390	1101	844	507	577	623	530	373	1015	2396	2013	1631	1217
Assam	46971	84921	51133	34743	26396	38192	37858	34600	29298	26764	85163	123948	85733	64041	53160
Bihar	65272	97650	65042	60941	55121	66372	74947	68912	56538	50324	131644	192937	133954	117479	105445
Chattisgarh	16188	30707	17074	14311	13257	15952	14663	17167	13937	10774	32140	51966	34241	28248	24031
Goa	3839	4773	3555	3538	3368	3900	3937	3906	4590	4253	7739	10840	7461	8128	7621
Gujarat	103530	122932	77605	64444	57783	62765	67062	61431	65820	61816	166295	192836	139036	130264	119599
Haryana	42788	67379	40579	33820	33008	18046	19917	21194	21876	20949	60834	78497	61773	55696	53957
Himachal Pradesh	10099	17034	11308	9332	9116	11392	13400	11900	11817	11930	21491	31498	23208	21149	21046
Jammu & Kashmir	12496	12392	11232	9078	7510	6870	7154	6660	5659	5515	19366	24398	17892	14737	13025
Jharkhand	33450	56370	34052	29938	26953	27111	27286	24063	18429	16739	60561	82502	58115	48367	43692
Karnataka	73949	89717	57303	46038	39877	92303	95249	85659	74021	69892	166252	210711	142962	120059	109769
Kerala	90314	129241	73036	59173	52664	69094	73766	69416	64725	57928	159408	191930	142452	123898	110592
Madhya Pradesh	64907	83925	53757	47636	38864	55858	58209	55517	52593	46767	120765	155228	109274	100229	85631
Maharashtra	146401	198032	131058	111031	107009	154632	160844	169012	188505	173172	301033	424541	300070	299536	280181
Manipur	1225	2059	1094	1535	1336	1954	1782	1603	1203	1121	3179	4143	2697	2738	2457
Meghalaya	2730	3497	2598	2068	1481	643	584	588	370	252	3373	3789	3186	2438	1733
Mizoram	632	1966	1111	972	817	384	390	336	347	315	1016	1738	1447	1319	1132
Nagaland	1513	2720	1994	1463	1024	833	859	810	897	841	2346	3467	2804	2360	1865
Orissa	66598	107389	65908	53120	42833	44598	48171	44916	37717	31878	111196	144201	110824	90837	74711
Punjab	79209	65449	51803	40081	33688	33184	35601	36920	39964	39240	112393	107676	88723	80045	72928
Rajasthan	72639	97209	57009	45212	38835	61629	67386	69486	71621	72449	134268	177566	126495	116833	111284
Sikkim	2039	1813	1239	1182	819	706	633	581	748	677	2745	2432	1820	1930	1496
Tamil Nadu	101753	146446	79974	65623	58717	113258	116634	109362	101178	87639	215011	270667	189336	166801	146356
Tripura	5203	10785	6765	4960	4205	3943	3859	3736	3501	3202	9146	11947	10501	8461	7407
Uttar Pradesh	163393	185098	128436	116397	108046	158026	160697	150878	140728	126911	321419	412146	279314	257125	234957
Uttarakhand	11858	14133	10018	9029	9039	19299	19397	14228	14208	12525	31157	39212	24246	23237	21564
West Bengal	105781	161992	84763	70503	59011	116344	118062	115929	115252	106912	222125	303855	200692	185755	165923
Andaman & Nicobar Is	322	345	307	214	126	1003	634	758	744	571	1325	1550	1065	958	697
Chandigarh	8237	10676	6700	5957	4481	2667	2967	3638	4192	4180	10904	19021	10338	10149	8661
Dadra & Nagar Haveli	117	360	297	180	97	2	2	5	58	32	119	304	302	238	129
Daman & Diu	36	79	27	24	31	109	138	98	176	131	145	250	125	200	162
Delhi	68761	69917	52470	45844	40742	37756	38988	39652	38925	36538	106517	127572	92122	84769	77280
Lakshadweep	4	14	2	2	1	2	2	2	2	2	6	6	4	4	3
Puducherry	3058	2972	1746	1564	1316	1749	1788	1849	1611	1501	4807	4783	3595	3175	2817
Company Total	1592579	1575476	1302328	1080651	949774	1344856	1402807	1337064	1278234	1172983	2937435	2978283	2639392	2358885	2122757

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	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13			
Aegon Religare	-	-	-	-	-	-	-	-	-	-	-	-	-
Aviva	310	3757	11222	6322	9789	1.52	18.17	58.87	36.40	58.52	-	-	
Bajaj Allianz	10226	127	-	-	-	85.47	2.42	-	-	-	-	-	
Bharti Axa	-	-	-	-	-	-	-	-	-	-	-	-	
Birla Sunlife	280659	568647	290395	256226	123147	147.69	263.72	186.00	168.14	53.88	-	-	
Canara HSBC	-	-	-	-	-	-	-	-	-	-	-	-	
DLF Pramerica	-	-	-	-	-	-	-	-	-	-	-	-	
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-	-	-	
Future Generali	-	-	-	-	-	-	-	-	-	-	-	-	
HDFC Standard	-	-	-	176464	221276	-	-	-	352.93	442.55	-	-	
ICICI Prudential	234299	344926	324889	321009	296323	122.05	288.18	256.08	281.44	306.12	-	-	
IDBI Federal	-	-	-	-	-	-	-	-	-	-	-	-	
IndiaFirst	-	-	-	-	-	-	-	-	-	-	-	-	
ING Life	-	-	-	-	-	-	-	-	-	-	-	-	
Kotak Mahindra	-	-	-	-	-	-	-	-	-	-	-	-	
Maxlife	-	-	-	-	-	-	-	-	-	-	-	-	
PNB Metlife	734	125	3501	9243	5886	18.69	7.19	4.21	10.63	23.45	-	-	
Reliance Life	-	-	-	-	-	-	-	-	-	-	-	-	
Sahara	604	324	1483	6282	10940	8.21	4.90	12.24	39.43	72.89	-	-	
SBI Life	-	-	-	-	695.00	-	-	-	-	2.28	-	-	
Shriram	-	-	-	-	-	-	-	-	-	-	-	-	
Star Union Dai-ichi	-	-	-	-	-	-	-	-	-	-	-	-	
Tata AIA	84019	80903	68243	18114	27848	154.17	255.20	217.69	75.25	58.85	-	-	
Private Total	610851	998809	699733	793660	695904	537.81	839.78	735.09	964.22	1018.54	-	-	
LIC	1541218	1985145	2951235	3826783	4340235	3118.74	14982.51	12305.76	10603.49	9949.05	-	-	
Industry Total	2152069	2983954	3650968	4620443	5036139	3656.55	15822.29	13040.85	11567.71	10967.59	-	-	

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	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Aegon Religare	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aviva	-	1	1	5	-	1548820	896377	110415	84645	-	834.79	1118.30	547.82	68.43	
Bajaj Allianz	-	-	-	-	-	-	=U+	-	-	-	-	-	-	-	
Bharti Axa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Birla Sunlife	-	-	-	63	45	-	-	63357	41899	-	-	-	20.17	16.18	
Canara HSBC	1	-	-	-	1	2586	-	-	52.00	-	-	-	-	0.05	
DLF Pramerica	1	1	1	1	34	2602	7500	10010	107257	-	0.01	1.00	0.03	0.97	
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Future Generali	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HDFC Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ICICI Prudential	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IDBI Federal	2	13	5	1	-	22602	41442	648835	150660	-	11.02	178.41	116.34	68.04	
IndiaFirst	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ING Life	2	-	-	-	-	40000	-	-	-	-	0.78	-	-	-	
Kotak Mahindra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maxlife	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PNB Metlife	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reliance Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sahara	1	-	1	-	-	50	-	69	-	-	0.10	-	-	-	
SBI Life	7	1	12	39	50	558910	281856	70683	108829	68714	622.17	78.23	246.44	106.28	
Shriram	-	1	3	3	21	-	15525	357563	137429	304223	4.10	343.20	219.88	496.96	
Star Union Dai-ichi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tata AIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Private Total	14	17	23	112	151	1498994	1895143	1983537	750555	757450	3326.80	1472.09	1719.14	1150.67	756.89
LIC	6883	5190	5446	5461	5325	11052815	14946927	13275464	9444349	13223872	17268.54	22869.72	13803.67	9831.63	21045.76
Industry Total	6897	5207	5469	5573	5476	12551809	16842070	15259001	10194904	13981322	20595.34	24341.81	15522.81	10982.30	21802.65

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				Birta Sunlife			
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
	Amount of Benefit Paid											
Claims pending at start of year	0.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.00	0.00	0.00	0.00
Claims intimated / booked	0.00	2.30	2.80	9.37	2.02	3.18	1.64	2.26	87.34	316.51	298.09	74.08
Total Claims	0.00	2.30	2.80	9.37	2.02	3.18	1.84	2.26	87.34	316.51	298.09	74.08
Claims paid	0.00	2.10	2.60	8.32	2.02	2.98	1.84	2.26	86.91	316.44	297.54	67.31
Claims repudiated	0.00	0.20	0.20	1.05	0.00	0.00	0.00	0.00	0.43	0.07	0.55	4.49
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	0.00	0.00	0.00	0.00	0.20	0.00	0.00	0.00	0.00	0.00	2.28
Number of Policies												
Claims pending at start of year	-	-	-	-	-	-	1	-	-	-	-	0.00
Claims intimated / booked	-	11	14	35	16	21	15	13	919	2210	1583	574.00
Total Claims	-	11	14	35	16	21	16	13	919	2210	1583	574.00
Claims paid	-	10	13	32	16	20	16	13	915	2209	1579	549.00
Claims repudiated	-	1	1	3	-	-	-	-	4	1	4	17.00
Claims written back	-	-	-	-	-	-	-	-	-	-	-	-
Claims pending at end of year	-	-	-	-	-	1	-	-	-	-	-	8
Break up of claims pending – duration wise (Number of Policies)												
Within 3 months	-	-	-	-	-	1	-	-	-	-	-	-
Within 3-6 months	-	-	-	-	-	-	-	-	-	-	-	-
Within 6-12 months	-	-	-	-	-	-	-	-	-	-	-	8
More than 12 months	-	-	-	-	-	-	-	-	-	-	-	-

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

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

(Benefit Amount in ₹ Lakh)

Particulars	HDFC Standard		ICICI Prudential			ING Life			PNB MetLife		
	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	
Amount of Benefit Paid											
Claims pending at start of year	0.00	0.00	0.01	0.00	0.15	0.00	0.00	0.00	0.00	0.01	0.00
Claims intimated / booked	51.51	66.26	1.64	141.26	162.00	133.80	0.36	0.24	0.45	0.40	0.00
Total Claims	51.51	66.26	1.65	141.26	162.15	133.80	0.36	0.24	0.45	0.41	0.00
Claims paid	51.51	66.26	1.65	141.01	162.15	133.80	0.36	0.24	0.44	0.41	0.00
Claims repudiated	0.00	0.00	0.00	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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
Claims pending at end of year	0.00	0.00	0.00	0.15	0.00	0.00	0.00	0.00	0.01	0.00	0.00
Number of Policies											
Claims pending at start of year	-	-	20	-	2	-	-	-	-	1	1
Claims intimated / booked	1787	1506	2057	1433	1286	923	29	16	45	38	2
Total Claims	1787	1506	2077	1433	1288	923	29	16	45	39	3
Claims paid	1787	1506	2077	1429	1288	923	29	16	44	39	3
Claims repudiated	-	-	-	2	-	-	-	-	-	-	-
Claims written back	-	-	-	-	-	-	-	-	-	-	-
Claims pending at end of year	-	-	-	2	-	-	-	-	1	-	1
Break up of claims pending – duration wise (Number of Policies)											
Within 3 months	-	-	-	1	-	-	-	-	-	-	1
Within 3-6 months	-	-	-	1	-	-	-	-	-	-	-
Within 6-12 months	-	-	-	-	-	-	-	-	-	-	-
More than 12 months	-	-	-	-	-	-	-	-	-	-	-

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

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

(Benefit Amount in ₹ Lakh)

Particulars	Sahara			Tata AIA			Private Total							
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2012-13				
Amount of Benefit Paid														
Claims pending at start of year	0.45	0.20	0.00	0.14	1.08	—	42.95	1.08	—	0.00	43.41	1.28	0.35	0.15
Claims intimated / booked	0.65	0.35	0.74	1.39	49.47	63.05	52.89	49.47	63.05	39.02	144.90	513.31	580.48	326.59
Total Claims	1.10	0.55	0.74	1.53	50.55	63.05	95.84	50.55	63.05	39.02	188.31	514.59	580.83	326.74
Claims paid	0.90	0.55	0.50	1.48	41.91	51.94	90.21	41.91	51.94	35.62	182.05	505.23	568.72	315.47
Claims repudiated	0.00	0.00	0.10	0.00	8.64	11.11	4.55	8.64	11.11	3.04	4.98	9.01	11.96	8.58
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	0.00	0.00
Claims pending at end of year	0.20	0.00	0.14	0.05	1.08	—	1.08	0.00	—	0.35	1.28	0.35	0.15	2.68
Number of Policies														
Claims pending at start of year	2	2	—	2	6	—	6	5	—	—	28	7	4	3
Claims intimated / booked	5	2	7	8	387	290	387	369	290	189	3413	4064	5029	3286
Total Claims	7	4	7	10	393	290	393	374	290	189	3441	4071	5033	3289
Claims paid	5	4	4	9	364	276	364	350	276	182	3406	4039	5010	3253
Claims repudiated	—	—	1	—	24	14	24	24	14	6	28	28	20	26
Claims written back	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Claims pending at end of year	2	—	2	1	5	—	5	—	—	1	7	4	3	10
Break up of claims pending – duration wise (Number of Policies)														
Within 3 months	2	—	2	1	4	—	4	—	—	1	6	3	3	2
Within 3-6 months	—	—	—	—	1	—	1	—	—	—	1	1	—	—
Within 6-12 months	—	—	—	—	—	—	—	—	—	—	—	—	—	8
More than 12 months	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

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

(Benefit Amount in ₹ Lakh)

Particulars	LIC				Industry Total			
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Amount of Benefit Paid								
Claims pending at start of year	3.27	1.12	2.64	3.18	46.68	2.40	2.99	3.33
Claims intimated / booked	639.65	1189.05	1555.42	1970.82	784.55	1702.36	2135.90	2297.41
Total Claims	642.92	1190.17	1558.06	1974.00	831.23	1704.76	2138.89	2300.74
Claims paid	637.17	1174.12	1540.38	1954.95	819.22	1679.35	2109.10	2270.42
Claims repudiated	4.36	13.41	14.50	12.30	9.34	22.42	26.46	20.88
Claims written back	0.27	0.00	0.00	0.20	0.27	0.00	0.00	0.20
Claims pending at end of year	1.12	2.64	3.18	6.55	2.40	2.99	3.33	9.23
Number of Policies								
Claims pending at start of year	18	5	16	17	46	12	20	20
Claims intimated / booked	4115	7315	9599	11736	7528	11379	14628	15022
Total Claims	4133	7320	9615	11753	7574	11391	14648	15042
Claims paid	4102	7244	9499	11647	7508	11283	14509	14900
Claims repudiated	25	60	99	67	53	88	119	93
Claims written back	1	-	-	3	1	-	-	3
Claims pending at end of year	5	16	17	36	12	20	20	46
Break up of claims pending – duration wise (Number of Policies)								
Within 3 months	5	16	16	36	11	19	19	38
Within 3-6 months	-	-	-	-	1	1	-	-
Within 6-12 months	-	-	1	-	-	-	1	8
More than 12 months	-	-	-	-	-	-	-	-

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

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

(Benefit Amount in ₹ Lakh)

Particulars	Aviva			DLF Pramerica	IDBI Federal			ING Life				
	2009-10	2010-11	2011-12		2012-13	2009-10	2010-11	2011-12	2012-13	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	0.00	0.00	0.00	1.70	0.26	4.33	1.34
Claims intimated / booked	175.79	307.89	281.95	76.47	6.10	3.59	101.25	110.93	9.39	20.62	14.15	24.84
Total Claims	175.94	307.89	281.95	76.47	6.10	3.59	101.25	131.34	11.09	20.88	18.48	26.18
Claims paid	175.82	307.34	281.95	76.24	4.08	3.59	79.13	128.82	10.58	16.45	13.25	25.48
Claims repudiated	0.12	0.56	0.00	0.23	0.00	0.00	1.71	2.51	0.25	0.10	1.42	0.50
Claims written back	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.47	0.00
Claims pending at end of year	0.00	0.00	0.00	0.00	2.02	0.00	20.41	0.00	0.26	4.33	1.34	0.20
Number of Lives												
Claims pending at start of year	1	-	-	-	-	-	-	50	17	3	32	12.00
Claims intimated / booked	1091	1556	1378	360	46	49	987	2083	125	174	218	223.00
Total Claims	1092	1556	1378	360	46	49	987	2133	142	177	250	235.00
Claims paid	1091	1553	1378	359	34	49	918	2094	136	144	211	229.00
Claims repudiated	1	3	-	1	-	-	19	39	3	1	10	4.00
Claims written back	-	-	-	-	-	-	-	-	-	-	17	0.00
Claims pending at end of year	-	-	-	-	12	-	50	-	3	32	12	2.00
Break up of claims pending – duration wise (Number of Policies)												
Within 3 months	-	-	-	-	12	-	50	-	3	22	10	2
Within 3-6 months	-	-	-	-	-	-	-	-	-	3	2	-
Within 6-12 months	-	-	-	-	-	-	-	-	-	6	-	-
More than 12 months	-	-	-	-	-	-	-	-	-	1	-	-

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

(Benefit Amount in ₹ Lakh)

Particulars	SBI Life			Shriram			Private Total					
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Amount of Benefit Paid												
Claims pending at start of year	0.25	0.51	1.55	1.00	0.00	0.00	–	–	2.10	0.77	26.29	2.34
Claims intimated / booked	412.53	548.22	420.96	300.57	0.00	118.50	319.6	354.4	601.50	1096.48	1147.59	829.31
Total Claims	412.78	548.73	422.51	301.57	0.00	118.50	319.6	354.4	603.60	1097.25	1173.88	831.65
Claims paid	389.38	506.65	421.51	299.57	0.00	118.50	319.6	354.4	579.57	1028.07	1165.14	824.63
Claims repudiated	22.89	40.53	0.00	0.00	0.00	0.00	–	–	23.26	42.90	3.93	2.80
Claims written back	0.00	0.00	0.00	0.00	0.00	0.00	–	–	0.00	0.00	2.47	0.00
Claims pending at end of year	0.51	1.55	1.00	2.00	0.00	0.00	–	–	0.77	26.29	2.34	4.22
Number of Lives												
Claims pending at start of year	1	1	4	2	–	–	–	–	19	4	86	14
Claims intimated / booked	1069	1383	1091	875	–	395	1064	1339	2335	4495	5834	3636
Total Claims	1070	1384	1095	877	–	395	1064	1339	2354	4499	5920	3650
Claims paid	1011	1275	1093	872	–	395	1064	1339	2288	4285	5840	3573
Claims repudiated	58	105	–	–	–	–	–	–	62	128	49	58
Claims written back	–	–	–	–	–	–	–	–	–	–	17	–
Claims pending at end of year	1	4	2	5	–	–	–	–	4	86	14	19
Break up of claims pending – duration wise (Number of Policies)												
Within 3 months	1	4	2	4	–	–	–	–	4	76	12	18
Within 3-6 months	–	–	–	1	–	–	–	–	–	3	2	1
Within 6-12 months	–	–	–	–	–	–	–	–	–	6	–	–
More than 12 months	–	–	–	–	–	–	–	–	–	1	–	–

TABLE 39: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO – GROUP CATEGORY (Concl.d.)

(Benefit Amount in ₹ Lakh)

Particulars	LIC				Industry Total			
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
	Amount of Benefit Paid							
Claims pending at start of year	33.98	139.64	138.57	142.57	36.08	140.41	164.86	144.91
Claims intimated / booked	17294.27	19606.55	40436.13	43186.84	17895.77	20703.03	41583.72	44016.15
Total Claims	17328.25	19746.19	40574.70	43329.41	17931.85	20843.44	41748.58	44161.06
Claims paid	17188.61	19607.62	40432.13	42947.45	17768.18	20635.69	41597.27	43772.08
Claims repudiated	0.00	0.00	0.00	0.00	23.26	42.90	3.93	2.80
Claims written back	0.00	0.00	0.00	0.00	0.00	0.00	2.47	0.00
Claims pending at end of year	139.64	138.57	142.57	381.96	140.41	164.86	144.91	386.18
Number of Lives								
Claims pending at start of year	116	487	341	469	135	491	427	483
Claims intimated / booked	41546	45819	124549	140043	43881	50314	130383	143679
Total Claims	41662	46306	124890	140512	44016	50805	130810	144162
Claims paid	41175	45965	124421	139242	43463	50250	130261	142815
Claims repudiated	-	-	-	-	62	128	49	58
Claims written back	-	-	-	-	-	-	17	-
Claims pending at end of year	487	341	469	1270	491	427	483	1289
Break up of claims pending – duration wise (Number of Policies)								
Within 3 months	487	341	469	1270	491	417	481	1288
Within 3-6 months	-	-	-	-	-	3	2	1
Within 6-12 months	-	-	-	-	-	6	-	-
More than 12 months	-	-	-	-	-	1	-	-

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

(Benefit Amount in ₹ Lakh)

Particulars	Aviva			Bajaj Allianz				Birla Sunlife				
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Settlement of claims- Benefit Amount Paid												
Within 1 month	0.00	2.10	1.60	6.90	0.84	2.40	1.63	1.97	86.91	316.38	297.54	56.23
Within 1-3 months	0.00	0.00	0.60	1.42	0.93	0.58	0.21	0.28	0.00	0.06	0.00	8.78
Within 3-6 months	0.00	0.00	0.20	0.00	0.25	0.00	0.00	0.00	0.00	0.00	0.00	1.45
Within 6-12 months	0.00	0.00	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.85
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	0.00	2.10	2.60	8.32	2.02	2.98	1.84	2.26	86.91	316.44	297.54	67.31
Settlement of claims- Number of Policies												
Within 1 month	-	10	8	27	7	18	15	11	915	2208	1579	459
Within 1-3 months	-	-	3	5	7	2	1	2	-	1	-	66
Within 3-6 months	-	-	1	-	2	-	-	-	-	-	-	19
Within 6-12 months	-	-	1	-	-	-	-	-	-	-	-	5
More than 12 months	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Settled	-	10	13	32	16	20	16	13	915	2209	1579	549

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

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

(Benefit Amount in ₹ Lakh)

Particulars	HDFC Standard		ICICI Prudential				ING Life				PNB Metlife			
	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Settlement of claims- Benefit Amount Paid														
Within 1 month	51.51	58.71	1.58	1.36	114.47	132.70	0.31	0.13	0.44	0.40	0.00	0.00	0.20	0.00
Within 1-3 months	0.00	6.55	0.02	0.03	46.63	0.90	0.05	0.11	0.00	0.00	0.00	0.00	0.00	0.00
Within 3-6 months	0.00	1.00	0.04	0.01	1.05	0.20	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00
Within 6-12 months	0.00	0.00	0.01	0.00	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	0.00	0.00	0.00	0.00
Total Claims Settled	51.51	66.26	1.65	141.10	162.15	133.80	0.36	0.24	0.44	0.41	0.00	0.00	0.20	0.00
Settlement of claims- Number of Policies														
Within 1 month	1787	1343	2021	1388	924	918	27	5	44	38	-	1	2	-
Within 1-3 months	-	143	27	28	355	4	2	11	-	-	-	-	1	-
Within 3-6 months	-	20	13	12	9	1	-	-	-	1	-	-	-	-
Within 6-12 months	-	-	16	1	-	-	-	-	-	-	-	-	-	-
More than 12 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Settled	1787	1506	2077	1429	1288	923	29	16	44	39	-	1	3	-

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

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

(Benefit Amount in ₹ Lakh)

Particulars	Reliance		Sahara			Tata AIA				Private Total				
	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Settlement of claims- Benefit Amount Paid														
Within 1 month	0.10	0.00	0.10	0.00	0.10	0.34	87.88	40.95	50.12	27.49	177.62	363.32	517.71	284.75
Within 1-3 months	0.40	0.00	0.35	0.45	0.40	0.34	2.33	0.96	1.30	8.14	3.68	2.20	49.54	26.41
Within 3-6 months	0.00	0.00	0.45	0.10	0.00	0.80	0.00	0.00	0.52	0.00	0.74	0.11	1.77	3.46
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.20	0.85
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	0.00	0.00
Total Claims Settled	0.50	0.00	0.90	0.55	0.50	1.48	90.21	41.91	51.94	35.62	182.04	365.63	569.22	315.47
Settlement of claims- Number of Policies														
Within 1 month	1	-	1	-	1	3	353	342	272	165	3324	3972	4633	2964
Within 1-3 months	3	-	2	3	3	3	11	8	3	17	49	53	369	240
Within 3-6 months	-	-	2	1	-	3	-	-	1	-	17	13	11	44
Within 6-12 months	-	-	-	-	-	-	-	-	-	-	16	1	1	5
More than 12 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Settled	4	-	5	4	4	9	364	350	276	182	3406	4039	5014	3253

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

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

(Benefit Amount in ₹ Lakh)

Particulars	LIC				Industry Total			
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
	Settlement of claims- Benefit Amount Paid							
Within 1 month	636.14	1173.62	1540.38	1954.95	813.76	1536.94	2058.09	2239.70
Within 1-3 months	0.00	0.50	0.00	0.00	3.68	2.70	49.54	26.41
Within 3-6 months	1.03	0.00	0.00	0.00	1.77	0.11	1.77	3.46
Within 6-12 months	0.00	0.00	0.00	0.00	0.01	0.00	0.20	0.85
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	637.17	1174.12	1540.38	1954.95	819.21	1539.75	2109.60	2270.42
Settlement of claims- Number of Policies								
Within 1 month	4097	7242	9499	11647	7421	11214	14132	14611
Within 1-3 months	-	2	-	-	49	55	369	240
Within 3-6 months	5	-	-	-	22	13	11	44
Within 6-12 months	-	-	-	-	16	1	1	5
More than 12 months	-	-	-	-	-	-	-	-
Total Claims Settled	4102	7244	9499	11647	7508	11283	14513	14900

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

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

Particulars	(Benefit Amount in ₹ Lakh)											
	Aviva			IDBI Federal			ING Life					
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Settlement of claims- Benefit Amount Paid												
Within 1 month	172.92	306.71	281.58	76.02	3.59	79.13	128.82	64.86	7.25	6.48	12.58	17.02
Within 1-3 months	1.47	0.48	0.23	0.00	0.00	0.00	0.00	0.00	2.41	6.86	0.34	7.60
Within 3-6 months	0.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.92	2.99	0.29	0.86
Within 6-12 months	0.80	0.15	0.15	0.23	0.00	0.00	0.00	0.00	0.00	0.12	0.00	0.00
More than 12 months	0.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00
Total Claims Settled	175.82	307.34	281.95	76.24	3.59	79.13	128.82	64.86	10.58	16.45	13.25	25.48
Settlement of claims- Number of Lives												
Within 1 month	1074	1549	1376	358	49	918	2094	740	79	56	193	152
Within 1-3 months	9	3	1	-	-	-	-	-	45	63	14	67
Within 3-6 months	2	-	-	-	-	-	-	-	12	24	3	10
Within 6-12 months	4	1	1	1	-	-	-	-	-	1	-	-
More than 12 months	2	-	-	-	-	-	-	-	-	-	1	-
Total Claims Settled	1091	1553	1378	359	49	918	2094	740	136	144	211	229

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

TABLE 41: DURATION WISE SETTLEMENT OF CLAIMS – MICRO INSURANCE – GROUP CATEGORY (Contd.)

(Benefit Amount in ₹ Lakh)

Particulars	SBI Life			Shriram			Private Total					
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Settlement of claims- Benefit Amount Paid												
Within 1 month	375.42	493.59	409.26	291.95	0.00	93.90	172.10	119.75	559.18	979.81	1004.34	573.03
Within 1-3 months	11.41	10.20	10.95	7.62	0.00	24.60	147.50	234.65	15.29	42.14	159.01	250.51
Within 3-6 months	2.30	2.86	1.30	0.00	0.00	0.00	0.00	0.00	3.68	5.85	1.59	0.86
Within 6-12 months	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.05	0.27	0.15	0.23
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	0.00	0.05	0.00
Total Claims Settled	389.38	506.65	421.51	299.57	0.00	118.50	319.60	354.40	579.57	1028.07	1165.14	824.63
Settlement of claims- Number of Lives												
Within 1 month	974	1244	1059	849	-	313	573	451	2176	4080	5295	2578
Within 1-3 months	29	24	32	23	-	82	491	888	83	172	538	984
Within 3-6 months	7	7	2	-	-	-	-	-	22	31	5	10
Within 6-12 months	1	-	-	-	-	-	-	-	5	2	1	1
More than 12 months	-	-	-	-	-	-	-	-	2	-	1	-
Total Claims Settled	1011	1275	1093	872	-	395	1064	1339	2288	4285	5840	3573

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

TABLE 41: DURATION WISE SETTLEMENT OF CLAIMS – MICRO INSURANCE – GROUP CATEGORY (Concl.d.)

(Benefit Amount in ₹ Lakh)

Particulars	LIC				Industry Total			
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Settlement of claims- Benefit Amount Paid								
Within 1 month	17154.63	19422.28	39750.25	42634.29	17713.81	20402.09	40754.59	43207.32
Within 1-3 months	33.98	185.34	681.88	313.16	49.27	227.48	840.89	563.67
Within 3-6 months	0.00	0.00	0.00	0.00	3.68	5.85	1.59	0.86
Within 6-12 months	0.00	0.00	0.00	0.00	1.05	0.27	0.15	0.23
More than 12 months	0.00	0.00	0.00	0.00	0.37	0.00	0.05	0.00
Total Claims Settled	17188.61	19607.62	40432.13	42947.45	17768.18	20635.69	41597.27	43772.08
Settlement of claims- Number of Lives								
Within 1 month	41059	45366	118687	137225	43235	49446	123982	139803
Within 1-3 months	116	599	5734	2017	199	771	6272	3001
Within 3-6 months	-	-	-	-	22	31	5	10
Within 6-12 months	-	-	-	-	5	2	1	1
More than 12 months	-	-	-	-	2	-	1	-
Total Claims Settled	41175	45965	124421	139242	43463	50250	130261	142815

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

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

Insurer	2009	2010	2011	2012	2013
Aegon Religare	-	-	-	-	-
Aviva	1	1	1	2	659
Bajaj Allianz	193	210	210	210	-
Bharti AXA	-	-	-	-	-
Birla Sunlife	104	129	33	90	97
Canara HSBC	-	-	-	-	-
DLF Pramerica	-	-	-	-	-
Edelweiss Tokio	-	-	-	-	-
Future Generali	-	-	-	-	-
HDFC Standard	-	-	-	58	-
ICICI Prudential	14	14	47	-	74
IDBI Federal	-	-	-	-	-
IndiaFirst	-	-	-	-	-
ING Life	-	-	-	-	-
Kotak Mahindra	-	-	-	-	-
Max Life	-	-	-	-	-
PNB Metlife	-	-	9	12	14
Reliance	-	-	-	-	-
Sahara	13	15	15	15	5
SBI Life	-	-	-	-	-
Shriram	1	1	-	421	523
Star Union	-	-	-	-	-
TATAAIA	277	400	443	443	452
Private Total	603	770	758	1251	1824
LIC	6647	7906	9724	11546	15228
Industry Total	7250	8676	10482	12797	17052

TABLE 43: STATUS OF GRIEVANCES – LIFE INSURERS

Insurer	2008-09			2009-10			2010-11			2011-12			2012-13#			
	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	-	-	-	6	54	50	-	6	54	50	4	3440	2774	666	7341	7982
Aviva	17	193	197	142	631	654	23	152	631	654	-	13520	13467	53	8948	9001
Bajaj Allianz	78	211	251	195	799	811	16	173	799	811	4	22390	22388	2	37092	37090
Bharti Axa	-	5	5	21	267	277	17	38	267	277	7	7310	7285	25	7402	7374
Birla Sun Life	13	109	113	141	533	515	21	153	533	515	39	11911	11632	279	30430	30577
Canara HSBC	-	-	-	4	-	24	-	4	26	24	2	5258	5256	2	5281	5281
DLF Pramerica	-	-	-	-	-	17	-	-	22	17	5	621	619	2	1031	1000
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-	-	6	6	-	60	59
Future Generali	-	5	3	24	72	63	2	24	72	63	11	15667	15640	27	7580	7550
HDFC Standard	57	94	95	171	528	562	39	154	528	562	5	35218	35205	13	50947	50814
ICICI Prudential	20	196	202	296	1294	1342	48	330	1294	1342	-	22016	22016	-	19759	19746
IDBI Federal	-	1	-	4	25	27	2	5	25	27	-	502	500	2	823	822
IndiaFirst	-	-	-	-	-	-	-	-	-	-	-	738	738	-	1199	1191
ING Vysya	6	35	20	40	99	106	10	29	99	106	3	10498	10497	1	8744	8732
Kotak Mahindra	17	95	102	132	779	757	29	151	779	757	51	8850	8844	6	8725	8719
Max Life	33	112	105	227	525	523	40	187	525	523	2	10362	10360	2	15899	15895
Met Life	29	46	66	79	246	247	9	75	246	247	4	2940	2940	-	3832	3825
Reliance	19	79	75	192	540	541	23	184	540	541	14	50807	50802	5	21843	21714
Sahara	1	1	1	2	12	12	1	2	12	12	1	29	29	-	29	28
SBI Life	16	62	59	94	293	284	19	80	293	284	14	18490	18482	8	18681	18678
Shriram	2	4	6	16	28	21	-	16	28	21	7	149	142	7	228	235
Star Union Dai-ichi	-	-	-	1	16	16	-	1	16	16	-	284	283	1	432	429
TATAAIA	24	65	73	83	279	276	12	79	279	276	15	16307	16291	16	11672	11673
PRIVATE TOTAL	332	1313	1373	1870	7068	7125	245	1843	7068	7125	188	257313	256196	1117	267978	268415
LIC	685	481	980	642	2588	2672	150	606	2588	2672	66	52300	52135	165	73034	72655
GRAND TOTAL	1017	1794	2353	2512	9656	9797	395	2449	9656	9797	66	52300	52135	1282	341012	341070

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	2012-13		2011-12		2010-11	
	Outstanding at the start of the year	Reported during the year	Resolved during the year	Outstanding at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	51	690	704	282	506	737
Bhopal	231	180	33	127	123	19
Bhubaneswar	55	328	294	44	139	128
Chandigarh	1341	3181	3162	926	1782	1367
Chennai	13	1087	1047	7	886	880
Delhi	496	2599	2395	311	2339	2154
Guwahati	19	249	196	65	180	226
Hyderabad	62	1110	1093	77	1067	1082
Kochi	224	613	461	110	510	396
Kolkata	137	1874	1602	103	1491	1457
Lucknow	136	1548	1502	249	1735	1648
Mumbai	81	2252	2184	42	1595	1556
TOTAL	2846	15711	14673	2343	12353	11950
Name of Centre	2009-10		2008-09			
	Outstanding at the start of the year	Reported during the year	Resolved during the year	Outstanding at the start of the year		
Ahmedabad	8	301	302	11		
Bhopal	66	379	407	13		
Bhubaneswar	99	220	286	137		
Chandigarh	120	931	767	61		
Chennai	16	941	955	5		
Delhi	99	1471	1326	23		
Guwahati	17	308	317	16		
Hyderabad	20	815	822	7		
Kochi	35	370	369	16		
Kolkata	55	1111	971	64		
Lucknow	-	1004	1004	16		
Mumbai	22	1116	1110	21		
TOTAL	557	8967	8636	390		
				5753		
				5586		

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 Insurance Co. Ltd., Japan	123	15.07.2002	2002-03
Future Generali India Insurance Company Ltd.	Participatie Maatschapij Graafschap Holland NV, Netherlands ("Generali")	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	12.07.2010	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-Gerling Industrie Versicherung 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
TATAAIG General Insurance Company Ltd.	Chartis Memsa Holdings Inc. USA	108	22.01.2001	2000-01
Universal Sompoo General Insurance Company Ltd.	Sompo, Japan. Insurance Inc.	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 & Alpha TC Holdings Pte Ltd.	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)**

(₹ Crore)

INSURER	2008-09	2009-10	2010-11	2011-12	2012-13
Bajaj Allianz	2619.29	2482.33	2869.96	3286.62	4001.40
Bharti AXA	28.50	310.82	553.90	884.00	1218.43
Cholamandalam	685.44	784.85	967.99	1346.54	1620.89
Future Generali	186.49	376.61	600.16	919.76	1105.39
HDFC ERGO	339.21	915.40	1279.91	1839.46	2453.20
ICICI Lombard	3402.04	3295.06	4251.87	5150.14	6133.99
IFFCO Tokio	1374.06	1457.84	1783.18	1975.24	2565.03
L&T General	—	—	17.24	143.40	182.07
Liberty Videocon	—	—	—	—	2.19
Magma HDI	—	—	—	—	95.14
Raheja QBE	—	1.32	4.90	14.79	21.30
Reliance	1914.88	1979.65	1655.43	1712.55	2010.01
Royal Sundaram	803.36	913.11	1143.99	1479.79	1560.00
SBI General	—	—	43.02	250.14	770.85
Shriram	113.76	416.93	780.89	1266.44	1541.38
TATA AIG	823.92	853.80	1173.09	1641.57	2135.08
Universal Sampo	30.14	189.28	299.10	404.58	534.35
PRIVATE SECTOR	12321.09	13977.00	17424.63	22315.03	27950.70
	(12.09)	(13.44)	(24.67)	(28.07)	(25.26)
National	4295.85	4645.99	6245.17	7815.69	9194.61
New India	6455.79	7099.14	8225.51	10073.88	11873.49
Oriental	4077.89	4854.67	5569.88	6194.60	6737.66
United	4277.77	5239.05	6376.66	8179.29	9266.04
PUBLIC SECTOR	19107.31	21838.85	26417.21	32263.46	37071.80
	(7.26)	(14.30)	(20.96)	(22.13)	(14.90)
TOTAL	31428.40	35815.85	43841.84	54578.49	65022.50
	(9.11)	(13.96)	(22.41)	(24.49)	(19.14)
AIC	833.44	1520.40	1950.05	2576.85	3297.42
ECGC	744.68	813.00	885.47	1004.83	1157.25
Apollo Munich	48.14	114.66	282.69	475.64	619.99
Max Bupa	—	0.13	25.53	99.08	207.22
Religare Health	—	—	—	—	38.79
Star Health	509.86	961.65	1227.55	1085.06	860.21

Note: Figures in the brackets 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				Marine					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Bajaj Allianz	253.06	240.06	263.81	287.28	356.13	88.17	73.94	78.98	89.91
Bharti AXA	2.80	28.33	38.81	43.38	52.14	0.61	5.44	11.22	17.11	21.16
Cholamandalam	53.84	47.77	56.81	71.63	93.54	36.56	42.39	43.68	50.45	50.98
Future Generali	16.09	34.29	59.12	84.07	106.34	6.63	15.36	30.72	39.53	54.51
HDFC ERGO	58.79	132.97	180.17	267.54	299.11	8.29	24.89	48.42	60.90	76.78
ICI Lombard	283.02	270.06	283.46	308.36	380.34	216.47	146.57	166.37	198.91	229.19
IFFCO Tokio	195.28	171.62	188.05	175.20	173.17	113.70	132.41	127.98	130.62	101.75
L&T General			2.46	13.31	24.11			0.43	6.03	7.62
Liberty Videocon				0.00	0.18				0.00	0.00
Magma HDI				0.00	7.71				0.00	0.00
Raheja QBE		0.13	0.25	0.54	0.87		0.02	0.03	0.03	0.04
Reliance	136.84	139.57	106.27	116.33	168.42	37.00	29.61	23.00	40.49	28.47
Royal Sundaram	48.84	40.81	45.83	51.07	92.53	19.97	23.02	25.20	31.52	29.32
SBI General	0.22	1.74	23.10	158.03	314.77			0.17	1.84	7.29
Shriram	144.76	143.40	4.42	7.76	9.28		0.04	0.93	1.90	1.71
TATAAIG	10.76	42.54	55.85	77.28	90.32	111.82	115.11	153.63	189.01	210.66
Universal Sampo						0.54	3.85	5.97	8.90	14.95
Private Total	1204.32	1293.29	1467.70	1852.02	2443.55	639.76	612.63	716.74	867.14	931.70
National	393.59	426.53	570.79	684.80	846.17	200.78	238.97	304.57	351.79	351.96
New India	773.33	923.78	1049.26	1150.81	1332.68	446.10	474.30	549.56	606.42	669.93
Oriental	440.65	573.42	662.05	774.38	915.75	332.59	388.12	446.38	483.32	474.05
United	572.79	652.25	805.33	972.47	1120.76	336.93	453.56	501.53	568.11	601.51
Public Total	2180.36	2575.98	3087.42	3582.46	4215.36	1316.39	1554.96	1802.03	2009.65	2097.44
Grand Total	3384.68	3869.27	4555.12	5434.49	6658.91	1956.15	2167.59	2518.77	2876.79	3029.15

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

(₹ Crore)

Insurer	Motor					Health				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Bajaj Allianz	1503.39	1445.55	1714.07	1951.13	2399.23	333.43	295.55	339.70	427.29
Bharti AXA	17.39	184.51	416.06	629.79	866.38	1.51	49.19	52.78	145.43	198.12
Cholamandalam	319.53	450.10	623.59	880.88	1066.46	165.89	149.51	148.14	228.90	281.30
Future Generali	94.88	209.78	319.33	534.86	619.11	50.81	82.31	133.31	175.99	202.27
HDFC ERGO	158.78	289.92	420.70	671.04	803.44	56.01	268.74	328.73	411.50	521.50
ICICI Lombard	1321.29	1379.16	1544.96	2138.84	2705.76	973.80	856.76	1281.30	1435.84	1593.11
IFFCO Tokio	683.24	730.67	961.11	1112.35	1584.72	140.99	164.22	179.21	193.99	210.72
L&T General			10.95	94.00	96.63				8.28	26.23
Liberty Videocon				0.00	0.00				0.00	0.00
Magma HDI				0.00	87.26				0.00	0.00
Raheja QBE		0.17	0.24	0.34	0.42				0.00	0.02
Reliance	1164.82	1318.71	1074.87	1135.00	1291.68	310.82	238.75	254.28	225.28	295.53
Royal Sundaram	529.91	626.91	793.03	1066.96	1105.67	114.31	125.47	179.10	231.14	214.42
SBI General			0.07	34.84	267.43				3.74	6.74
Shriram	112.72	411.48	768.30	1247.47	1517.34				0.00	0.00
TATAAIG	224.79	229.75	421.47	760.44	1044.18	73.89	82.30	110.71	137.69	181.87
Universal Sampo	3.92	78.90	163.44	215.40	290.72	3.08	17.41	23.49	35.74	55.63
Private Total	6134.65	7355.62	9232.19	12473.35	15746.42	2224.53	2330.21	3031.48	3660.79	4382.52
National	2146.29	2182.73	2775.00	3626.77	4293.58	897.22	1078.74	1681.40	2079.77	2561.26
New India	2000.29	2070.94	2303.38	3040.39	3796.20	1355.67	1552.47	2003.37	2349.17	2753.95
Oriental	1491.30	1611.06	1745.95	2150.79	2403.73	709.85	1084.54	1516.03	1487.47	1634.14
United	1563.48	1826.64	2124.00	2955.83	3389.87	900.72	1265.41	1711.76	2231.81	2642.81
Public Total	7201.37	7691.37	8948.33	11773.77	13883.38	3863.46	4981.16	6912.55	8148.23	9592.15
Grand Total	13336.02	15046.99	18180.52	24247.12	29629.80	6088.00	7311.37	9944.03	11809.02	13974.67

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

(₹ Crore)

Insurer	Others				TOTAL					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Bajaj Allianz	441.23	427.24	473.40	531.02	553.73	2619.29	2482.33	2869.96	3286.62	4001.40
Bharti AXA	6.18	43.34	35.03	48.29	80.63	28.50	310.82	553.90	884.00	1218.43
Cholamandalam	109.62	95.08	95.77	114.68	128.61	685.44	784.85	967.99	1346.54	1620.89
Future Generali	18.08	34.88	57.68	85.31	123.15	186.49	376.61	600.16	919.76	1105.39
HDFC ERGO	57.35	198.89	301.90	428.49	752.37	339.21	915.40	1279.91	1839.46	2453.20
ICICI Lombard	607.44	642.52	975.78	1068.19	1225.58	3402.04	3295.06	4251.87	5150.14	6133.99
IFFCO Tokio	240.86	258.93	326.82	363.09	494.68	1374.06	1457.84	1783.18	1975.24	2565.03
L&T General			2.81	21.78	27.47			17.24	143.40	182.07
Liberty Videocon				0.00	2.01				0.00	2.19
Magma HDI				0.00	0.17				0.00	95.14
Raheja QBE	0.00	1.00	4.37	13.88	19.95		1.32	4.90	14.79	21.30
Reliance	265.41	253.01	197.01	195.45	225.91	1914.88	1979.65	1655.43	1712.55	2010.01
Royal Sundaram	90.34	96.89	100.82	99.11	118.06	803.36	913.11	1143.99	1479.79	1560.00
SBI General			19.56	51.69	174.61			43.02	250.14	770.85
Shriram	0.82	3.66	7.23	9.30	13.06	113.76	416.93	780.89	1266.44	1541.38
TATAAIG	268.66	283.24	327.99	364.17	423.78	823.92	853.80	1173.09	1641.57	2135.08
Universal Sampo	11.84	46.59	50.35	67.27	82.73	30.14	189.28	299.10	404.58	534.35
Private Total	2117.83	2385.25	2976.52	3461.73	4446.51	12321.09	13977.00	17424.63	22315.03	27950.69
National	642.02	698.20	888.95	1047.55	1112.77	4279.90	4625.17	6220.70	7790.69	9165.73
New India	933.44	1021.02	1191.57	1396.07	1485.20	5508.83	6042.51	7097.14	8542.87	10037.95
Oriental	989.83	1079.57	1086.93	1151.93	1124.73	3964.23	4736.71	5457.33	6047.89	6552.40
United	903.85	1041.19	1234.05	1451.07	1511.09	4277.77	5239.05	6376.66	8179.29	9266.04
Public Total	3469.15	3839.97	4401.49	5046.62	5233.78	18030.74	20643.45	25151.83	30560.74	35022.12
Grand Total	5586.98	6225.22	7378.01	8508.35	9680.29	30351.83	34620.45	42576.45	52875.77	62972.81

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

(₹ Crore)

Insurer	Fire					Marine				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Bajaj Allianz	115.88	118.47	113.14	11.88	14.00	54.76	56.43	57.28	12.44
Bharti AXA	(0.37)	2.34	6.32	130.21	133.49	(0.28)	1.45	3.34	61.28	60.80
Cholamandalam	20.32	15.97	19.49	5.21	8.80	11.45	12.16	12.23	4.30	5.54
Future Generali	0.92	3.01	9.67	28.93	37.21	1.07	2.51	5.25	14.18	15.38
HDFC ERGO	0.88	3.32	14.01	13.55	20.50	1.92	3.01	7.77	11.08	16.92
ICICI Lombard	101.04	89.93	112.87	27.08	38.07	27.28	32.28	42.48	15.02	24.70
IFFCO Tokio	60.49	46.84	50.35	114.59	138.54	44.60	39.69	38.82	53.89	88.23
L&T General			(0.22)	51.31	51.69			(0.24)	40.10	38.39
Liberty Videocon				1.43	3.93				1.72	3.87
Magma HDI				0.00	(0.25)				0.00	0.00
Raheja QBE		(0.74)	(0.94)	0.00	(0.06)		(0.05)	(0.26)	0.00	(0.07)
Reliance General	41.51	40.74	30.75	0.49	0.51	15.11	18.00	12.56	0.06	0.07
Royal Sundaram	14.95	12.93	15.81	30.23	35.57	7.54	10.45	11.44	9.87	8.69
SBI General	(0.40)	0.75	(1.51)	6.80	50.21	(0.05)	0.02	(0.18)	(0.19)	1.56
Shriram	20.64	20.11	2.18	2.41	3.71	(0.05)	0.02	0.90	0.21	0.40
TATAAIG	(2.67)	12.63	20.04	18.58	18.86	55.63	61.69	91.93	138.38	164.24
Universal Sompo			22.44	29.14	36.51	(0.22)	0.13	0.81	1.97	2.30
Private Total	373.19	366.29	414.40	471.83	591.31	218.80	237.77	284.14	364.32	442.14
National	294.42	353.35	426.81	526.06	635.62	124.03	130.22	142.34	176.55	209.46
New India	962.92	1067.58	1212.47	1378.97	1578.75	231.77	237.66	228.99	302.53	390.37
Oriental	314.93	364.73	448.27	514.32	594.86	185.00	189.37	226.97	254.55	269.15
United	408.61	410.45	452.91	584.41	734.77	186.23	211.70	245.21	261.73	284.88
Public Total	1980.88	2196.12	2540.47	3003.76	3544.00	727.03	768.96	843.51	995.36	1153.86
Grand Total	2354.07	2562.41	2954.86	3475.59	4135.31	945.83	1006.72	1127.64	1359.68	1595.99

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

(₹ Crore)

Insurer	Motor				Health					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Bajaj Allianz	1295.82	1255.27	1476.36	845.45	986.53	231.21	258.54	291.99	185.15	175.83
Bharti AXA	(1.70)	61.31	256.09	1702.98	2006.10	0.18	15.04	38.47	356.26	472.64
Cholamandalam	251.28	324.89	435.02	450.30	672.07	55.18	61.96	108.06	93.45	180.98
Future Generali	36.13	135.27	230.53	590.31	819.57	18.02	38.79	65.18	172.97	237.40
HDFC ERGO	128.19	202.05	352.25	357.79	515.36	36.35	164.01	154.74	105.54	130.57
ICICI Lombard	974.62	1112.43	1430.04	535.92	695.39	684.75	751.66	994.15	196.21	244.07
IFFCO Tokio	523.82	612.45	784.03	1901.85	2141.86	110.55	123.50	146.38	1099.15	1116.54
L&T General			0.91	980.12	1220.18			0.16	133.02	165.60
Liberty Videocon				36.87	82.95				4.05	17.08
Magma HDI				0.00	(0.08)				0.00	0.00
Raheja QBE		(0.57)	0.10	0.00	14.67				0.00	0.00
Reliance General	990.23	1050.72	994.36	1.13	1.00	276.92	221.76	206.96	0.00	0.00
Royal Sundaram	427.23	537.13	632.64	880.21	1039.27	97.99	104.29	163.13	194.37	218.29
SBI General	18.39	134.28	(0.78)	21.73	128.25			0.01	2.43	4.49
Shriram			325.52	537.02	1000.93				0.00	0.00
TATAAIG	281.72	274.42	340.86	638.61	864.25	87.92	65.31	92.70	98.39	114.71
Universal Sompo	0.33	27.90	122.45	153.59	216.29	0.44	10.56	19.12	25.54	39.38
Private Total	4926.06	5727.56	7380.39	9633.88	12404.60	1599.51	1815.42	2281.03	2666.52	3117.59
National	1851.83	1967.53	2272.77	2980.92	3620.92	679.99	889.27	1331.15	1608.43	2093.11
New India	2022.40	2173.01	2311.93	2940.35	3755.53	1169.00	1269.00	1612.42	1974.65	2317.62
Oriental	1324.52	1407.06	1550.12	1847.89	2136.25	545.77	807.69	1179.15	1299.14	1401.79
United	1247.57	1483.16	1755.42	2255.62	2891.19	700.11	972.02	1334.53	1923.61	2168.40
Public Total	6446.31	7030.75	7890.24	10024.77	12403.89	3094.87	3937.98	5457.25	6805.84	7980.91
Grand Total	11372.37	12758.41	15270.63	19658.66	24808.49	4694.38	5753.40	7738.29	9472.36	11098.50

TABLE 48 : SEGMENT WISE NET PREMIUM INCOME IN INDIA (EARNED) (Concl'd.)

(₹ Crore)

Insurer	Others					TOTAL				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Bajaj Allianz	193.60	195.49	210.88	50.12	53.16	1891.27	1884.20	2149.65	1105.03	1240.63
Bharti AXA	(0.60)	3.51	11.48	223.96	251.30	(2.78)	83.64	315.70	2474.68	2924.33
Cholamandalam	47.14	47.30	52.57	11.36	18.99	385.36	462.29	627.37	564.63	886.38
Future Generali	0.67	7.90	18.49	62.74	57.87	56.82	187.48	329.12	869.13	1167.43
HDFC ERGO	12.13	27.66	77.59	33.37	55.76	179.47	400.06	606.36	521.33	739.10
ICICI Lombard	185.97	206.51	276.63	140.25	240.34	1973.65	2192.82	2856.16	914.47	1242.57
IFFCO Tokio	93.47	99.74	115.52	379.52	524.08	832.93	922.22	1135.10	3549.00	4009.25
L&T General			(0.33)	128.13	148.22			0.28	1332.68	1624.08
Liberty Videocon				4.82	11.79				48.89	119.62
Magma HDI				0.00	(0.13)				0.00	(0.46)
Raheja QBE	0.00	(1.95)	(0.65)	0.00	(0.27)		(3.31)	(1.75)	0.00	14.27
Reliance General	65.09	68.03	49.17	6.25	12.85	1388.86	1399.25	1293.80	7.94	14.44
Royal Sundaram	50.35	50.06	53.17	48.41	57.99	598.06	714.86	876.19	1163.09	1359.82
SBI General	(0.79)	1.00	(0.07)	3.84	39.61			(2.53)	34.61	224.13
Shriram			1.43	3.22	4.29	17.15	136.05	330.03	542.86	1009.34
TATAAIG	141.56	168.20	181.16	190.35	225.66	587.48	589.73	726.69	1084.32	1387.74
Universal Sampo	1.24	24.02	27.93	36.29	46.83	(0.87)	75.24	192.75	246.54	341.31
Private Total	789.85	897.49	1074.98	1322.64	1748.36	7907.41	9044.53	11434.93	14459.19	18303.99
National	472.10	475.42	590.88	781.56	909.37	3522.36	3815.79	4763.95	6073.53	7468.48
New India	863.20	963.61	1107.51	1278.09	1408.37	5249.30	5710.86	6473.32	7874.59	9450.64
Oriental	696.59	821.97	910.38	977.17	985.07	3066.80	3590.83	4314.90	4893.06	5387.11
United	656.58	760.86	859.56	1061.86	1171.70	3199.10	3838.19	4647.63	6087.24	7250.94
Public Total	2688.47	3021.86	3468.33	4098.68	4474.51	15037.56	16955.66	20199.80	24928.42	29557.17
Grand Total	3478.31	3919.35	4543.31	5421.31	6222.87	22944.97	26000.20	31634.73	39387.60	47861.16

TABLE 49: CHANNEL WISE GROSS DIRECT PREMIUM INCOME

(₹ Crore)

Type of Channel	Individual Agents				Corporate Agents – Banks				Corporate Agents – Others				Brokers			
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Fire	1075	1242	1420	1661	86	164	93	904	443	494	732	141	847	1029	1276	1591
Marine (Cargo)	465	504	588	623	42	61	10	25	6	10	46	5	417	531	615	683
Marine (Hull)	51	56	105	47	4	16	7	4	4	2	3	4	106	112	128	131
Aviation			6	14				2			4	-			150	129
Engineering	419	494	566	588	25	73	18	49	24	32	42	17	478	1258	773	833
Motor Own Damage	4203	4694	6727	9219	1578	1069	417	883	447	746	640	857	931	1821	1884	4726
Motor Third Party	3018	2863	5411	5240	518	342	198	459	181	225	367	207	546	969	1080	1997
Liability Insurance	233	250	287	325	15	34	7	36	6	8	18	5	323	395	466	504
Personal Accident	294	301	347	393	80	182	92	458	144	145	311	74	155	229	250	274
Health Insurance	2851	3211	4098	4976	369	725	271	871	166	217	693	314	1335	2275	2778	3203
Overseas Medical Insurance	78	75	82	96	27	34	19	14	6	3	13	13	18	28	35	49
Crop Insurance			52	62	1		5	-	1457	1931	1	6	14	10	24	28
Credit Insurance			8	5				4			5	-			53	70
Miscellaneous	1040	1042	1221	1308	74	149	102	475	336	372	398	145	496	676	409	482
Grand Total	13729	14733	20917	24558	2819	2849	1239	4186	3219	4184	3273	1789	5665	9331	9921	14699

Note: Figures in brackets indicate negative value.

TABLE 49: CHANNEL WISE GROSS DIRECT PREMIUM INCOME (Concl'd.)

(₹ Crore)

Type of Channel	Referral Arrangements				Direct Business				Others				Total			
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Fire	26	54	29	11	1370	1477	1871	2355	73	176	59	96	3919	4637	5480	6760
Marine (Cargo)	4	7	2	-	518	409	568	585	13	22	20	20	1465	1544	1850	1941
Marine (Hull)		4		-	777	757	732	888	21	51	25	12	963	999	999	1087
Aviation				-			316	325			9	9			487	479
Engineering	5	17	4	-	680	(117)	846	951	39	60	36	32	1669	1816	2284	2470
Motor Own Damage	238	273	89	3	2044	3380	4038	3648	45	54	283	260	9486	12036	14078	19595
Motor Third Party	76	122	35	3	1354	1557	2383	1946	165	61	255	242	5857	6139	9729	10094
Liability Insurance	3	3	1	1	216	228	236	260	5	12	9	7	801	930	1024	1138
Personal Accident	14	10	3	-	344	288	346	399	6	20	17	16	1036	1175	1366	1615
Health Insurance	74	51	8	5	2981	4034	4783	5306	134	345	332	335	7911	10858	12963	15011
Overseas Medical Insurance	9	6		-	149	188	171	188	3	1	5	5	290	335	324	365
Crop Insurance		8		-	31	4	75	86	11	17	2710	2782	1514	1960	2867	2965
Credit Insurance				-			1020	1173			3	9			1089	1261
Miscellaneous	77	46	20	14	1486	2214	1171	1483	47	84	101	32	3558	4583	3423	3938
Grand Total	526	602	192	37	11949	14418	18556	19594	561	903	3865	3856	38469	47012	57964	68719

Note: Figures in brackets indicate negative value.

TABLE 50: STATE-WISE GROSS DIRECT PREMIUM INCOME

(₹ Lakh)

States/Union Territory	Fire				Marine Cargo				Marine Hull			
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Andhra Pradesh	27228.80	33819.95	37087.86	44575.72	5864.20	9142.97	9616.99	10529.10	1308.13	2796.76	1950.57	2338.15
Arunachal Pradesh	90.43	198.34	1521.58	177.35	17.84	20.16	770.50	18.07	74.06	69.94	145.67	18.88
Assam	53.63	72.94	4251.32	6210.07	10.63	13.12	759.63	1140.81	0.00	0.00	214.64	186.62
Bihar	2914.87	3302.29	2946.86	2566.51	567.72	634.03	412.93	416.92	22.47	107.95	18.48	13.09
Chattisgarh	1617.41	1769.75	3414.12	5600.44	216.43	248.97	1258.86	1132.37	3.06	3.64	7.96	3.48
Goa	2903.16	3259.65	4370.84	7894.05	1036.71	1209.92	2612.41	3228.63	1.00	3.29	4397.53	8262.56
Gujarat	2687.41	3149.03	56117.48	76091.84	697.07	753.69	13354.30	16727.32	8.79	0.00	5883.21	7695.94
Haryana	153.17	171.30	22399.74	31902.56	23.86	38.91	8329.72	9820.50	0.00	0.00	4458.68	3576.80
Himachal Pradesh	175.00	238.15	4244.11	8242.18	54.90	77.86	374.86	476.70	0.34	0.00	0.43	0.70
Jammu & Kashmir	40800.26	47771.85	5716.51	4434.72	27652.74	26894.71	1100.49	281.93	949.60	2123.76	72.39	0.57
Jharkhand	1386.06	1814.35	2635.68	5813.00	611.02	777.24	362.20	684.83	1216.56	1319.64	32.92	127.32
Karnataka	34836.08	42842.86	27672.16	33183.62	8507.62	11138.17	9546.03	9843.04	4880.49	6135.26	2499.63	1477.86
Kerala	16259.74	19779.19	13070.80	11611.77	5270.25	6355.57	1721.70	1426.76	2003.41	2901.24	1962.82	666.95
Madhya Pradesh	1619.11	3206.47	9798.30	14795.53	145.57	197.50	3763.46	4914.93	0.10	0.38	-5.72	1383.11
Maharashtra	1798.92	1986.86	166012.93	198954.99	250.46	275.46	54464.30	55650.28	0.16	0.11	67017.60	69616.77
Manipur	1153.43	1498.93	133.29	69.54	294.97	292.06	12.92	5.02	0.00	0.21	0.19	0.00
Meghalaya	18799.26	22999.85	2288.50	477.11	6799.05	7780.28	386.94	84.91	836.61	847.19	92.22	4.45
Mizoram	7818.31	8433.36	426.11	264.50	1045.58	1182.70	57.85	9.08	459.44	790.10	3.24	0.00
Nagaland	0.00	0.00	133.25	132.68	0.00	0.02	12.01	7.63	0.00	0.00	0.00	0.00
Orissa	5448.58	7360.15	7788.79	10523.06	2728.10	4198.18	1278.53	1431.11	0.81	1.37	100.32	744.92
Punjab	129432.63	148751.41	19021.76	14761.53	34353.56	43564.39	4162.15	3414.55	77810.65	75929.63	1772.53	2104.41
Rajasthan	33.02	31.89	13402.04	16187.90	4.49	5.94	4169.25	4687.20	0.00	0.00	15.43	33.49
Sikkim	218.84	256.92	140.51	299.34	14.13	24.95	33.46	26.64	0.85	0.00	0.00	0.22
Tamil Nadu	127.54	60.19	42873.49	52709.68	1.16	0.65	16464.46	18974.17	0.00	0.00	5109.59	6679.57
Tripura	51.58	57.00	193.23	259.88	11.54	10.90	21.38	34.58	0.00	0.00	13.27	25.22
Uttar Pradesh	3607.16	5535.44	21000.63	28530.28	716.23	953.51	7639.81	8377.52	34.75	75.79	291.63	388.67
Uttarakhand	389.37	780.50	3765.05	4532.54	105.68	904.03	679.80	710.93	2.82	2.12	41.86	4.76
West Bengal	10607.21	12912.44	23675.16	30051.19	1940.63	2598.84	9484.03	10038.29	389.89	788.48	1139.79	955.16
Andaman & Nicobar Is.	6679.51	8790.25	589.72	171.26	2666.68	3272.96	171.83	11.51	6.90	6.27	57.05	61.07
Chandigarh	33.13	92.02	1556.33	2627.58	11.48	17.51	587.55	638.01	0.00	0.00	5.89	0.10
Dadra & Nagara Haveli	33850.54	37550.95	1882.69	912.06	11579.74	16300.34	440.47	163.88	5482.63	5034.78	348.43	0.00
Daman & Diu	163.68	166.41	337.73	576.11	18.41	22.88	254.34	171.68	0.00	17.00	0.00	0.24
Delhi	13642.69	16385.52	43786.68	59840.99	4586.12	5714.84	29053.15	28893.10	502.63	306.47	2213.50	2165.29
Lakshadweep	2162.69	3568.28	480.31	0.52	443.90	748.39	37.04	0.99	2.87	5.15	131.33	105.90
Puducherry	20884.67	25132.06	2890.87	968.86	7272.60	9055.84	1137.20	87.45	426.99	629.29	22.30	68.05
ALL INDIA	389627.90	463746.53	547626.43	675950.97	125521.05	154427.49	184522.56	194060.43	96426.03	99895.82	100015.37	108710.33

TABLE 50: STATE-WISE GROSS DIRECT PREMIUM INCOME (Contd.)

(₹ Lakh)

States/Union Territory	Aviation		Engineering				Motor Own Damage			
	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
	Andhra Pradesh	566.90	593.96	24308.82	24931.03	27490.05	30154.47	65922.97	80965.51	92361.39
Arunachal Pradesh	0.00	0.00	7.72	6.04	1258.80	293.30	199.21	341.69	3286.94	716.75
Assam	0.00	0.00	5.84	10.62	2986.13	4131.21	508.71	448.12	16843.46	24165.24
Bihar	0.00	3.96	1532.63	1738.57	2640.99	2153.73	13988.64	16514.68	24136.74	31333.77
Chattisgarh	27.39	5.27	514.24	587.24	3906.76	4708.51	15352.80	19915.74	22249.59	24981.83
Goa	6.92	1943.76	1071.08	986.65	1196.75	1430.86	12941.02	17626.01	10205.02	11271.24
Gujarat		333.26	1467.81	2009.47	13091.60	13367.98	13817.16	18073.82	110342.58	137868.53
Haryana		6792.79	25.50	20.12	7911.07	10701.52	139.66	186.90	50047.63	61753.22
Himachal Pradesh		0.00	40.88	103.84	2189.95	2166.41	142.58	127.11	7821.48	10225.57
Jammu & Kashmir		20.94	22799.96	26180.12	3071.78	3189.32	76030.09	88835.27	13379.17	13667.43
Jharkhand	1978.71	53.15	362.12	420.92	2244.62	3624.37	7387.75	8546.63	15201.54	19513.31
Karnataka	143.02	3700.47	9441.70	11095.25	11048.45	11062.54	61792.52	89614.85	104907.85	132100.34
Kerala	2490.86	66.10	4956.84	6824.20	2699.24	2189.91	42930.09	50687.74	72509.93	93327.66
Madhya Pradesh	40.01	24.30	254.64	218.29	4030.64	5298.15	5263.72	7577.63	49841.55	64472.27
Maharashtra	167.49	22886.25	436.28	538.08	57273.25	56702.93	7969.07	8964.77	229419.77	276497.08
Manipur	72.31	0.00	774.54	1018.23	105.20	74.04	10426.96	14178.02	1868.55	675.85
Meghalaya	3654.27	0.00	7296.06	7680.88	1044.99	550.94	68105.98	85808.82	6319.87	1975.14
Mizoram	467.42	0.00	1374.58	1418.02	218.54	195.95	52761.91	64109.94	4749.63	915.56
Nagaland		0.00	0.00	0.00	150.36	33.59	0.19	0.31	944.71	1119.82
Orissa	38.24	50.34	1785.50	2233.63	5722.67	8027.57	32578.64	43276.84	29246.63	31169.11
Punjab	29406.31	34.11	49675.01	55149.03	7408.07	5491.16	140754.46	188253.20	51757.87	65183.80
Rajasthan	0.00	13.67	2.46	21.08	3224.93	5067.91	424.88	532.52	60987.61	81538.24
Sikkim	109.72	0.00	62.45	104.41	420.26	878.48	1068.41	1463.70	847.09	890.29
Tamil Nadu	0.00	5022.54	3.68	17.61	19383.93	23088.79	480.61	539.60	127713.31	161300.61
Tripura	0.00	6.50	6.91	9.57	61.21	100.18	531.59	647.64	1623.07	2367.45
Uttar Pradesh	134.15	2740.82	2294.87	3316.97	10620.83	12676.20	18057.92	24584.50	94883.63	117975.74
Uttarakhand		0.50	52.51	324.01	1203.64	1384.36	2302.65	2819.92	10449.01	15737.59
West Bengal	897.55	179.55	3127.77	3700.51	12946.17	14742.70	34124.76	42417.18	57698.77	71081.10
Andaman & Nicobar Is.	36.09	2.55	1458.09	1913.03	239.32	19.65	44900.66	55985.81	3651.58	413.49
Chandigarh	0.00	44.96	105.87	54.47	324.44	495.46	476.63	672.99	15898.46	22326.89
Dadra & Nagar Haveli	2285.61	0.00	14755.19	19312.72	636.05	159.61	89408.40	110474.89	4407.54	360.76
Daman & Diu	18.46	0.00	70.44	87.49	236.72	208.66	1515.61	1357.97	641.10	478.94
Delhi	237.60	3381.73	4193.64	6390.10	20202.69	22127.45	65333.62	82955.13	99593.81	114038.60
Lakshadweep	1620.76	0.00	436.35	627.65	133.76	0.07	8235.24	10562.26	695.57	3.85
Puducherry	166.54	0.00	10984.37	12151.77	659.29	119.13	38607.45	55116.39	7269.70	4646.99
ALL INDIA	44566.33	47901.49	165686.31	191201.61	227983.14	246617.10	934482.58	1194184.11	1403802.11	1709783.41

TABLE 50: STATE-WISE GROSS DIRECT PREMIUM INCOME (Contd.)

(₹ Lakh)

States/Union Territory	Motor Third Party			Liability Insurance			Personal Accident			
	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2009-10	2010-11	2011-12	2012-13
Andhra Pradesh	39117.93	43454.36	66718.83	3953.29	5150.67	4810.05	5309.89	8337.07	10266.00	12430.69
Arunachal Pradesh	185.75	318.37	2041.77	1.21	1.76	225.80	9.92	3.54	468.22	7.20
Assam	208.15	174.68	14124.17	2.46	3.47	259.38	350.40	4.24	690.59	979.00
Bihar	8710.14	9726.15	18042.37	234.20	284.79	257.57	309.58	651.46	1364.26	1414.98
Chattisgarh	9078.56	10266.68	15315.78	201.70	204.21	665.82	650.73	617.13	977.83	1490.58
Goa	6501.80	6548.74	7216.11	234.42	358.03	614.11	658.66	629.61	731.42	947.96
Gujarat	8025.11	9228.60	66609.40	567.17	757.57	7274.66	8102.26	1051.29	10576.15	11552.75
Haryana	136.24	146.37	28506.58	56.26	85.67	2779.85	3415.75	16.28	5652.82	6800.73
Himachal Pradesh	123.78	92.51	7774.32	33.67	32.87	176.80	194.47	18.16	249.34	305.27
Jammu & Kashmir	28114.50	29062.18	10737.41	8772.08	12778.79	314.26	186.83	13768.57	2268.90	615.46
Jharkhand	4350.12	4684.79	10769.13	183.54	223.64	316.24	438.20	300.59	1158.68	1284.04
Karnataka	38210.81	41705.24	73936.08	4929.76	6111.54	10364.64	11549.46	9784.76	9415.43	11187.40
Kerala	28882.76	18005.59	62712.26	1941.22	2289.59	1079.05	1105.97	4066.33	3798.49	3924.30
Madhya Pradesh	3988.16	4779.70	41573.55	144.05	188.75	929.05	1119.91	174.80	1865.59	2189.63
Maharashtra	5633.28	6113.34	144207.70	130.65	140.34	39863.25	46966.33	467.51	37827.42	52840.44
Manipur	5723.17	6574.20	1059.37	151.86	241.57	28.63	38.09	938.68	58.71	15.68
Meghalaya	41944.12	47094.76	4678.05	9394.56	10458.69	977.30	20.22	7992.24	710.15	44.06
Mizoram	40530.43	43938.87	3888.73	1031.46	1151.76	56.33	24.41	3160.90	350.93	22.04
Nagaland	1.20	1.95	768.76	0.00	0.00	18.94	11.77	3.00	9.32	15.34
Orissa	22020.41	26221.14	24323.97	687.23	841.45	566.70	557.71	1592.05	1557.77	1866.70
Punjab	73778.06	88139.40	31888.22	32980.44	35882.31	1951.64	839.46	36211.85	4249.65	2986.84
Rajasthan	207.01	262.02	50770.39	15.42	15.60	1047.27	1272.90	3.07	3103.56	3834.31
Sikkim	775.17	905.56	799.15	10.04	11.82	22.40	15.10	21.49	24.06	33.19
Tamil Nadu	336.79	367.44	106739.77	5.17	4.46	7242.71	9048.76	4.61	15758.64	19566.73
Tripura	291.93	262.53	1996.48	9.59	8.73	20.55	20.97	2.64	88.07	120.90
Uttar Pradesh	11449.65	14220.73	68544.60	321.99	459.88	2587.77	3335.21	917.25	4988.22	5705.78
Uttarakhand	1215.08	1601.63	8854.02	31.97	148.35	207.92	195.95	82.06	472.75	587.35
West Bengal	17603.34	20347.98	43688.07	471.89	567.48	4271.41	4818.91	1381.70	3986.14	4163.63
Andaman & Nicobar Is.	29403.83	32835.30	3216.86	746.16	924.43	4.50	2.11	3716.78	2859.49	5.53
Chandigarh	301.10	478.03	5857.48	11.57	12.83	129.15	198.17	12.48	455.42	556.90
Dadra & Nagara Haveli	64001.66	72387.24	4211.48	6145.58	7016.22	295.84	80.00	12624.50	620.01	61.49
Daman & Diu	1025.53	1197.39	365.05	23.58	26.16	60.16	81.31	98.99	56.17	33.56
Delhi	39283.43	45016.25	42237.83	1502.98	1897.35	12768.03	12662.83	4675.67	12271.09	13745.38
Lakshadweep	5670.08	6969.79	525.74	231.58	287.28	1.35	0.00	289.83	21.42	0.14
Puducherry	24502.52	29930.78	5753.00	2562.86	4401.64	68.49	41.58	3990.70	326.90	155.49
ALL INDIA	561331.61	623060.30	980452.47	77721.59	92969.70	102267.61	113633.83	117473.72	136592.24	161481.49

TABLE 50: STATE-WISE GROSS DIRECT PREMIUM INCOME (Contd.)

(₹ Lakh)

States/Union Territory	Health				Overseas Mediclaim				Crop Insurance			
	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Andhra Pradesh	80114.34	105002.58	106121.93	69542.39	2311.96	2472.01	2628.99	3110.57	24010.09	25909.61	53250.45	74533.29
Arunachal Pradesh	3.48	16.63	2037.83	80.34	0.01	0.00	20.81	0.29	0.53	0.63	1.23	2.36
Assam	4.13	3.62	5873.34	7505.92	0.00	0.03	31.06	37.06	0.00	0.00	813.55	684.29
Bihar	1348.02	2399.98	26048.74	31529.15	16.77	23.73	35.24	51.76	232.12	296.37	40766.43	36048.36
Chattisgarh	753.17	11680.79	1659.36	8726.55	18.20	19.03	35.05	38.24	24762.00	26769.58	5953.43	8085.98
Goa	6467.05	6246.82	11279.70	10674.40	377.17	465.01	119.08	158.92	0.00	0.00	1.01	1.65
Gujarat	1079.46	1397.57	79763.01	88601.95	29.66	29.53	2042.65	2129.03	3010.94	3146.12	16144.82	24452.21
Haryana	94.62	137.92	60447.05	78917.92	1.07	0.39	534.15	779.36	0.00	0.00	1599.30	3379.37
Himachal Pradesh	182.19	228.53	1936.65	2619.91	0.00	0.00	18.20	30.26	0.00	0.00	1447.26	2094.94
Jammu & Kashmir	86777.93	113477.48	6067.04	1013.40	2957.53	3655.60	46.50	39.98	0.00	0.00	98.78	149.03
Jharkhand	1463.31	1861.69	3876.30	7878.02	95.04	102.60	77.61	85.99	0.09	3.40	1291.16	2747.17
Karnataka	52428.08	69325.21	117786.47	141552.93	2050.74	2013.82	3728.68	4331.39	11230.19	12501.96	10344.97	11568.88
Kerala	17916.48	43325.56	45128.38	60902.38	376.55	368.95	835.23	892.21	625.51	816.00	494.01	1095.60
Madhya Pradesh	663.19	1859.40	11319.68	15658.47	13.36	14.09	215.27	232.38	355.94	1042.34	23179.17	26551.84
Maharashtra	310.38	467.17	368207.91	437345.54	22.14	22.38	12047.43	13848.54	12.04	11.18	20766.50	30571.71
Manipur	5570.95	2580.25	367.42	916.97	74.88	59.60	2.75	1.02	2833.16	1163.59	24.99	60.93
Meghalaya	71818.08	94636.13	7309.50	312.75	2666.96	3235.64	55.34	4.75	5365.27	4187.99	21.60	22.28
Mizoram	18360.45	24018.49	2509.10	793.97	735.68	772.07	7.91	0.95	434.63	624.32	6.51	1.63
Nagaland	0.22	0.23	467.77	380.22	0.00	0.00	0.31	1.10	0.00	0.00	5.14	3.60
Orissa	7267.99	9493.17	5178.76	11356.94	202.75	209.16	66.08	76.39	14676.21	23525.62	22388.47	8945.05
Punjab	248118.50	326795.70	27425.21	15865.24	12069.10	14697.22	875.98	689.94	11389.52	14490.05	309.71	303.44
Rajasthan	18.52	7.05	11029.39	16562.78	0.05	0.14	296.29	320.29	74.79	3.40	56760.62	28490.66
Sikkim	48.16	66.22	76.45	112.75	1.78	2.40	0.95	1.41	34.06	48.33	2.76	3.47
Tamil Nadu	0.24	285.84	121017.49	178402.86	0.00	0.00	2844.73	3149.17	0.60	0.00	7782.28	9951.25
Tripura	246.33	236.80	2658.44	2430.48	0.00	0.16	1.00	1.74	0.00	0.00	19.81	9.66
Uttar Pradesh	1565.81	4645.95	42504.72	55390.01	27.39	56.80	503.42	710.20	5828.57	6602.61	8573.83	9334.81
Uttarakhand	432.55	648.00	2411.94	3772.69	20.39	33.88	55.42	69.54	20.32	15.71	1142.35	1202.07
West Bengal	5534.47	8135.14	78556.81	99306.96	475.45	589.16	1032.93	1065.81	45.63	0.00	12840.18	15833.01
Andaman & Nicobar Is.	6202.14	9525.56	1372.70	13.64	261.29	277.06	3.92	0.25	21978.18	44448.79	4.04	0.32
Chandigarh	26.86	38.16	6149.79	5791.80	1.25	1.11	425.94	433.87	0.77	0.03	35.94	0.40
Dadra & Nagar Haveli	116148.00	138391.73	5514.22	208.49	2833.01	2947.28	54.23	0.77	6952.43	9617.62	0.00	1.72
Daman & Diu	458.01	765.44	205.48	295.38	0.08	1.42	0.24	1.03	16.23	5.08	0.01	0.03
Delhi	24462.50	49743.55	127147.15	145462.04	406.85	415.38	3764.21	4135.49	8683.83	9775.20	543.81	296.94
Lakshadweep	1426.18	2366.75	84.66	1.18	39.71	44.67	0.38	0.01	426.62	929.06	0.00	0.00
Puducherry	40638.00	56218.81	6741.63	1080.85	887.30	997.19	42.56	34.78	8389.74	10108.28	101.43	32.45
ALL INDIA	797949.81	1086029.90	1296282.04	1501007.26	28974.08	33527.50	32420.56	36464.50	151390.01	196042.87	286715.55	296460.39

TABLE 50: STATE-WISE GROSS DIRECT PREMIUM INCOME (Concid.)

(₹ Lakh)

States/Union Territory	Credit Insurance		Miscellaneous				Total			
	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
	Andhra Pradesh	4415.51	5302.99	19820.21	22290.71	15429.47	18131.89	300419.22	364273.22	432714.97
Arunachal Pradesh	0.00	0.00	21.07	31.30	1129.62	155.00	603.22	1008.40	12908.75	1931.99
Assam	0.00	0.00	39.93	67.38	2100.39	2537.95	838.63	798.21	48947.65	68971.30
Bihar	0.00	0.00	1951.22	2107.61	7526.66	45821.69	31885.96	37787.59	124224.63	176851.23
Chattisgarh	0.05	0.00	7456.50	19392.01	7016.44	4849.31	60542.45	91474.78	62467.97	79667.24
Goa	0.00	0.00	2199.17	4374.58	2939.00	2508.76	34230.29	41708.31	47661.69	57602.61
Gujarat	5925.13	6515.49	4491.98	6939.98	19534.15	21560.78	36740.41	46536.67	406772.16	501674.33
Haryana	2971.35	3809.53	24.00	30.44	17745.83	8889.88	664.31	834.29	215874.62	266608.30
Himachal Pradesh	0.00	0.00	29.58	27.25	1630.38	2435.20	800.32	946.28	27903.78	39914.03
Jammu & Kashmir	0.00	0.00	31571.83	40649.67	4764.49	2996.69	336250.15	405197.99	47805.21	40205.93
Jharkhand	0.00	0.00	458.37	494.04	2464.44	2453.29	17787.25	20549.53	40502.82	60619.30
Karnataka	6253.27	5488.22	20994.32	27942.22	18690.05	20057.70	257259.17	330211.14	409867.98	489726.97
Kerala	2403.98	2660.77	12393.35	15991.05	11803.30	10465.21	136869.67	171411.02	220686.61	272389.98
Madhya Pradesh	1270.59	1585.71	1261.88	1375.96	14659.99	7367.83	13853.70	20635.32	162469.37	199133.01
Maharashtra	38518.11	46026.52	2512.89	2707.78	72117.10	84263.86	19556.01	21694.98	1337149.60	1579409.59
Manipur	0.00	0.00	1862.48	4667.59	230.85	183.57	29771.56	33212.92	3892.86	2485.92
Meghalaya	0.00	0.00	20759.44	23742.14	1075.43	298.97	259784.61	316464.60	25069.61	5674.08
Mizoram	0.00	0.00	10602.85	13149.72	478.28	290.69	137736.09	162750.24	12753.13	3716.68
Nagaland	0.00	0.00	0.00	0.04	103.86	286.52	4.01	5.56	2614.43	2824.85
Orissa	496.12	410.10	8103.22	13326.46	7175.07	7456.97	96592.70	132279.22	106014.03	114949.80
Punjab	3582.15	4394.54	104927.18	127541.20	8349.69	6708.99	951146.34	1155405.39	163652.20	162954.07
Rajasthan	1736.53	1880.44	83.00	69.43	32293.24	49114.98	865.38	952.14	238872.65	277105.97
Sikkim	0.00	0.00	157.31	250.68	84.45	103.06	2418.79	3156.48	2451.54	3360.13
Tamil Nadu	15013.36	15361.73	102.25	57.55	22376.50	30494.13	1063.28	1337.94	512605.88	671397.32
Tripura	0.00	0.00	109.04	86.88	193.79	401.45	1258.89	1322.86	6908.76	8892.81
Uttar Pradesh	5373.76	5787.11	4309.52	4661.57	25023.13	21739.86	49131.11	66452.32	292773.58	364728.12
Uttarakhand	0.00	0.00	206.40	274.31	2051.57	2631.60	4861.78	7654.23	32956.10	43521.32
West Bengal	5430.67	6682.29	9193.13	9754.53	11349.45	11593.15	84895.87	103339.25	266266.12	330511.02
Andaman & Nicobar Is.	0.00	0.00	14066.34	27625.78	585.70	78.78	132086.55	188464.74	10071.46	1358.31
Chandigarh	1251.12	1536.66	49.10	99.18	2172.91	2782.58	1024.35	1478.82	34880.82	46614.07
Dadra & Nagar Haveli	0.00	0.00	28773.14	34344.52	799.20	66.92	389436.98	466002.78	19216.01	2344.83
Daman & Diu	0.00	0.00	206.17	314.67	115.59	148.92	3596.74	4060.04	2272.61	2335.51
Delhi	14275.52	18664.30	26237.86	25760.42	26407.04	26574.10	193418.39	249035.87	438022.41	501626.00
Lakshadweep	0.00	0.00	2386.64	10759.91	161.55	1.89	21751.71	3792.21	2273.10	129.77
Puducherry	0.00	0.00	14339.21	16615.90	996.13	345.51	172108.62	224348.64	26009.52	11180.70
ALL INDIA	108917.22	126106.42	351700.58	457524.43	341574.75	395797.69	3781254.52	4710083.98	5797534.67	6871896.17

TABLE 51: NON-LIFE INSURERS: NUMBER OF POLICIES ISSUED

(In Lakhs)

Insurer	2008-09	2009-10	2010-11	2011-12	2012-13
Private Sector	219.23 (17.21)	240.84 (9.86)	287.652 (19.44)	329.30 (14.48)	380.56 (15.57)
Public Sector	451.37 (17.09)	434.04 (-3.84)	505.76 (16.52)	528.14 (4.43)	689.68 (30.59)
TOTAL	670.60 (17.13)	674.88 (0.64)	793.41 (17.56)	857.44 (8.07)	1070.24 (24.82)

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

TABLE 52: NET RETENTIONS* OF NON-LIFE INSURERS

(In per cent)

Segment	2008-09	2009-10	2010-11	2011-12	2012-13
Aviation	23.71	25.64	37.50	20.16	27.25
Engineering	71.26	68.88	70.15	73.53	70.78
Fire	77.35	73.99	65.39	75.16	71.88
Marine Cargo	88.59	85.35	79.18	78.86	83.59
Marine Hull	31.26	23.31	25.06	32.29	34.79
Motor	99.99	99.99	98.88	99.02	98.78
Miscellaneous	96.95	91.39	90.63	94.52	90.01
Industry	94.45	90.30	88.24	91.84	89.84

* Within the country.

TABLE 53: INCURRED CLAIMS RATIO – FIRE INSURANCE

INSURER	NET EARNED PREMIUM (₹ Lakh)				CLAIMS INCURRED (NET) (₹ Lakh)				INCURRED CLAIMS RATIO (Per cent)						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
PRIVATE															
Bajaj Allianz	11588	11847	11314	13021	13350	7263	6877	6195	6265	3329	62.68	58.05	54.76	48.12	24.93
Bharti AXA	(37)	234	632	521	880	10	906	714	443	283	(26)	387.66	112.87	85.10	32.22
Cholamandalam	2032	1597	1949	2893	3721	1609	1215	1217	1573	999	79.17	76.05	62.42	54.37	26.84
Future Generali	89	301	967	1355	2050	172	549	838	1573	2075	193	182.34	86.69	116.05	101.23
HDFC ERGO	88	332	1401	2708	3807	19	522	1370	1620	1273	21.29	157.05	97.83	59.83	33.43
ICICI Lombard	10104	8993	11287	11459	13854	9698	6581	11221	9049	9686	95.98	73.18	99.41	78.97	69.91
IFFCO Tokio	6049	4684	5035	5131	5169	4414	4383	4853	3859	4391	72.97	93.57	96.39	75.21	84.95
L&T General	-	-	(22)	143	393	-	-	14	134	366	-	-	(60)	93.23	93.21
Liberty Videocon					-25					1					(3.99)
Magma HDI					-6					1					(25.32)
Raheja QBE	-	(74)	(94)	49	51	-	1	7	32	31	-	(1.49)	(7.00)	65.37	61.10
Reliance	4151	4074	3075	3023	3557	2889	3172	1761	2643	2072	69.60	77.86	57.26	87.43	58.26
Royal Sundaram	1495	1293	1581	1188	1400	763	494	490	563	560	51.05	38.18	31.01	47.39	39.98
SBI General	-	-	(151)	680	5021	-	-	84	1230	3300	-	-	(56)	181.05	65.72
Shriram	(40)	75	218	241	371	4	63	31	163	369	(9)	84.3	14.37	67.82	99.40
Tata AIG	2064	2011	2004	1858	1885	1166	1022	1315	1109	1276	56.49	50.83	65.61	59.68	67.67
Universal Sampo	(267)	1263	2244	2914	3651	39	879	1037	1384	1005	(15)	69.6	46.20	47.50	27.52
PRIVATE-TOTAL	37316	36629	41707	47183	59130	28046	26663	31147	31641	31017	74.97	72.79	75.16	67.06	52.46
PUBLIC															
National	29442	35335	42681	52606	63562	23761	20288	24176	43175	36028	80.71	57.42	56.64	82.07	56.68
New India	96292	106758	121247	137897	157875	60668	106878	127227	165735	126651	63.00	100.11	104.93	120.19	80.22
Oriental	31493	36473	44827	51432	59486	36245	31128	40670	51634	35756	115.09	85.35	90.73	100.39	60.11
United	40861	41045	45291	58441	73477	29593	19807	31138	44188	55151	72.42	48.26	68.75	75.61	75.06
PUBLIC-TOTAL	198088	219612	254047	300376	354400	150267	178101	223211	304732	253586	75.86	81.10	87.86	101.45	71.55
GRAND TOTAL	235404	256241	295754	347559	413530	178313	204764	254358	336373	284603	75.75	79.91	86.00	96.78	68.82

Note: Figures in brackets indicate negative value

TABLE 53: INCURRED CLAIMS RATIO – MARINE INSURANCE (Contd.)

INSURER	NET EARNED PREMIUM (₹ Lakh)				CLAIMS INCURRED (NET) (₹ Lakh)				INCURRED CLAIMS RATIO (Per cent)						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
PRIVATE															
Bajaj Allianz	5476	5643	5728	6128	6080	5098	4577	3231	3223	3092	93.1	81.11	56.40	52.60	50.85
Bharti AXA	(28)	145	334	430	554	3	178	241	244	264	(10)	122.52	72.27	56.64	47.74
Cholamandalam	1145	1216	1223	1418	1538	788	993	739	1102	833	68.83	81.65	60.41	77.72	54.13
Future Generali	107	251	525	1108	1692	132	301	520	839	1364	123	119.88	99.10	75.75	80.62
HDFC ERGO	192	301	777	1502	2470	108	465	633	2458	2681	56.47	154.59	81.41	163.65	108.54
ICICI Lombard	2728	3228	4248	5389	8823	5502	2668	4722	5157	7441	201.69	82.64	111.17	95.69	84.34
IFFCO Tokio	4460	3969	3882	4010	3839	4448	4085	3841	3815	4381	99.75	102.93	98.93	95.15	114.12
L&T General	-	-	(24)	172	387	-	-	6	240	242	-	-	(26)	139.56	62.39
Liberty Videocon	-	1	1	-	-7,4893	-	-	-	-	-	-	-	-	-	-
Magma HDI	-	(5)	(26)	6	7	-	1	3	12	(4)	-	(10.32)	(13)	195.25	(53.59)
Raheja QBE	1511	1800	1256	987	869	1849	1781	791	1029	1102	122.4	98.95	62.94	104.30	126.81
Reliance	754	1045	1144	1244	1111	638	682	731	279	558	84.69	65.28	63.89	22.39	50.25
Royal Sundaram	-	-	(18)	(19)	156	-	-	-	24	123	-	-	(1)	(126.60)	78.77
SBI General	(5)	2	90	21	40	-	1	8	35	36	-	78.95	8.79	171.08	87.99
Shriram	5563	6169	9193	13838	16424	5320	4724	7677	11219	11424	95.63	76.57	83.51	81.08	69.55
Tata AIG	(22)	13	81	197	230	5	88	189	222	453	(24)	673.85	233.56	112.36	197.56
Universal Sampo	21880	23777	28414	36432	44214	23890	20543	23332	29899	33991	109.02	86.40	82.12	82.07	76.88
PRIVATE-TOTAL															
PUBLIC															
National	12403	13022	14234	17655	20946	13460	4752	11266	13641	10894	108.52	36.49	79.15	77.26	52.01
New India	23177	23766	22899	30253	39037	27711	19075	25764	27764	19457	119.56	80.26	112.51	91.77	49.84
Oriental	18500	18937	22697	25455	26915	17226	12379	19612	20859	17579	93.11	65.37	86.41	81.94	65.31
United	18623	21170	24521	26173	28488	15071	21852	21712	21669	21748	80.93	103.22	88.55	82.79	76.34
PUBLIC-TOTAL	72703	76895	84351	99536	115386	73468	58058	78354	83933	69679	101.05	75.50	92.89	84.32	60.39
GRAND TOTAL	94583	100672	112765	135968	159599	97358	78601	101686	113832	103670	102.93	78.08	90.18	83.72	64.96

Note: Figures in brackets indicate negative value

TABLE 53: INCURRED CLAIMS RATIO – MOTOR INSURANCE (Contd.)

INSURER	NET EARNED PREMIUM (₹ Lakh)				CLAIMS INCURRED (NET) (₹ Lakh)				INCURRED CLAIMS RATIO (Per cent)						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
PRIVATE															
Bajaj Allianz	129582	125527	147636	170298	200610	93515	97630	131245	147970	158925	72.17	77.78	88.90	86.89	79.22
Bharti AXA	(170)	6131	25609	45030	67207	223	5175	23061	39034	58623	(131)	84.41	90.05	86.68	87.23
Cholamandalam	25128	32489	43502	59031	81957	17045	21535	37314	48192	69529	67.83	66.28	85.77	81.64	84.84
Future Generali	3613	13527	23053	35779	51536	3158	11522	19775	28020	42695	87.39	85.18	85.78	78.32	82.84
HDFC ERGO	12819	20205	35225	53592	69539	10429	17408	35756	53111	63135	81.35	86.16	101.51	99.10	90.79
ICICI Lombard	97462	111243	143004	190185	214186	81946	102816	149367	224565	190235	84.08	92.42	104.45	118.08	88.82
IFFCO Tokio	52382	61245	78403	98012	122018	40296	45428	68805	97682	92815	76.93	74.17	87.76	99.66	76.07
L&T General	-	-	91	3687	8295	-	-	168	4091	8337	-	-	184	110.96	100.51
Liberty Videocon	-	-	-	(8)	1467	-	-	-	-	15	-	-	-	-	-
Magma HDI	-	(57)	10	113	100	-	14	49	173	159	-	(24.98)	510	152.55	159.30
Raheja QBE	99023	105072	99436	88021	103927	71889	83414	101467	101579	97738	72.6	79.39	102.04	115.40	94.04
Reliance	42723	53713	63264	84545	98653	33260	42544	54618	74259	41483	77.85	79.21	86.33	87.83	42.05
Royal Sundaram	-	-	(78)	2173	12825	-	-	178	3171	10220	-	-	(229)	145.93	79.68
SBI General	1839	13428	32552	53702	100093	1191	9497	25396	37486	88345	64.76	70.73	78.02	69.80	88.26
Shriram	28172	27442	34086	63851	86425	19659	21407	34629	64922	67082	69.78	78.01	101.59	101.68	77.62
Tata AIG	33	2790	12245	15359	21629	138	2244	9695	16191	17369	415.14	80.42	79.17	105.42	80.30
Universal Sompo	492606	572755	738039	963378	1240460	372749	460633	691523	940448	1007959	75.67	80.42	93.7	97.62	81.26
PRIVATE-TOTAL															
PUBLIC															
National	185183	196753	227277	298092	362092	198563	170140	259953	258009	324762	107.23	86.47	114.38	86.55	89.69
New India	202240	217301	231193	294035	375553	205064	194409	261297	247928	364899	101.40	89.47	113.02	84.32	97.16
Oriental	132452	140706	155012	184789	213625	141045	126844	163732	192396	200318	106.49	90.15	105.63	104.12	93.77
United	124757	148316	175542	225562	289119	92854	126182	191646	228084	261787	74.43	85.08	109.17	101.12	90.55
PUBLIC-TOTAL	644631	703075	789024	1002477	1240389	637527	617574	876628	926417	1151765	98.90	87.84	111.10	92.41	92.86
GRAND TOTAL	1137237	1275830	1527063	1965856	2480849	1010276	1078207	1568151	1866865	2159724	88.84	84.51	102.69	94.96	87.06

Note: Figures in brackets indicate negative value

TABLE 53: INCURRED CLAIMS RATIO – HEALTH INSURANCE (Contd.)

INSURER	NET EARNED PREMIUM (₹ Lakh)				CLAIMS INCURRED (NET) (₹ Lakh)				INCURRED CLAIMS RATIO (Per cent)						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
PRIVATE															
Bajaj Allianz	23121	25854	29199	35626	47264	18039	17931	19172	23697	35520	78.02	69.36	65.66	66.52	75.15
Bharti AXA	18	1504	3847	9345	18098	17	1536	2810	7517	16521	94	102.1	73.05	80.44	91.29
Cholamandalam	5518	6196	10806	17297	23740	6014	7277	7375	13234	16286	108.99	117.45	68.25	76.51	68.60
Future Generali	1735	3879	6518	10554	13057	2448	4033	5710	9032	10525	141.12	103.99	87.60	85.58	80.61
HDFC ERGO	3635	16401	15474	19621	24407	3654	19362	11057	13250	15706	100.5	118.05	71.45	67.53	64.35
ICICI Lombard	68475	75166	99415	109915	111654	58939	67693	91871	94739	94710	86.07	90.06	92.41	86.19	84.82
IFFCO Tokio	11055	12350	14638	12613	16560	13512	13499	15065	10821	14344	122.23	109.3	102.91	85.79	86.62
L&T General	-	-	16	402	1564	-	-	21	737	1639	-	-	2	183.40	104.81
Liberty Videocon	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Magma HDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Raheja QBE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reliance	27692	22176	20696	19437	21829	25406	25687	25591	16672	20663	91.74	115.83	123.65	85.77	94.61
Royal Sundaram	9799	10429	16313	18515	17583	4269	5099	8395	9417	8649	43.57	48.89	51.46	50.86	49.19
SBI General	-	-	1	243	449	-	-	1	298	519	-	-	1	122.82	115.73
Shriram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tata AIG	8792	6531	9270	9839	11471	4107	3859	4923	5227	7736	46.71	59.1	53.11	53.12	67.44
Universal Sompo	44	1056	1912	2554	3938	24	1445	2243	2620	3611	53.56	136.86	117.34	102.59	91.70
PRIVATE-TOTAL	159884	181542	228103	265960	311614	136429	167422	194233	207262	246420	85.33	92.22	85.15	77.93	79.08
PUBLIC															
National	67999	88927	133115	160644	209311	75664	96511	140465	168816	221024	111.27	108.53	105.52	105.09	105.60
New India	116900	126900	161242	197465	231762	125559	143468	165335	192018	240769	107.41	113.06	102.54	97.24	103.89
Oriental	54577	80769	117915	129914	140179	74746	104119	121096	133585	146423	136.96	128.91	102.7	102.83	104.45
United	70011	97202	133453	192361	216840	84901	127884	153287	187902	215489	121.27	131.56	114.86	97.68	99.38
PUBLIC-TOTAL	309487	393798	545725	680384	798091	360870	471982	580182	682321	823705	116.60	119.85	106.31	100.28	103.21
GRAND TOTAL	469371	575340	773828	946344.19	1109705.11	497299	639404	774415	889583.13	1070125.52	105.95	111.13	100.08	94.00	96.43

Note: Figures in brackets indicate negative value

TABLE 53: INCURRED CLAIMS RATIO – OTHERS (Contd.)

INSURER	NET EARNED PREMIUM (₹ Lakh)				CLAIMS INCURRED (NET) (₹ Lakh)				INCURRED CLAIMS RATIO (Per cent)						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
PRIVATE															
Bajaj Allianz	19360	19549	21088	22396	25129	12076	11641	10284	9639	10949	62.38	59.55	48.77	43.04	43.57
Bharti AXA	(60)	351	1148	1136	1899	36	826	769	270	1026	(60.00)	235.33	66.99	23.74	54.04
Cholamandalam	4714	4730	5257	6274	5787	2123	3414	1935	1716	2390	45.04	72.18	36.81	27.36	41.29
Future Generali	137	790	1849	3337	5576	144	511	1059	1508	2503	105.11	64.68	57.27	45.21	44.89
HDFC ERGO	1213	2766	7759	14025	24034	280	1830	4414	6203	12310	23.08	66.16	56.89	44.23	51.22
ICICI Lombard	18597	20651	27663	37952	52408	12368	10504	15884	26580	35989	66.51	50.86	57.42	70.04	68.67
IFFCO Tokio	9347	9974	11552	13501	14822	6832	5872	6483	7189	8612	73.09	58.87	56.12	53.24	58.10
L&T General	-	-	(33)	485	1324	-	-	36	534	1247			(109.09)	110.13	94.20
Liberty Videocon					(13)										0.00
Magma HDI					(27)										0.00
Raheja QBE	-	(195)	(65)	625	1286	-	30	124	200	721		(15.38)	(190.77)	31.99	56.04
Reliance	6509	6803	4917	4841	5799	5332	4514	3528	4664	4514	81.92	66.35	71.75	96.35	77.84
Royal Sundaram	5035	5006	5317	5012	5316	2305	2089	1787	2042	41192	45.78	41.73	33.61	40.73	774.90
SBI General	-	-	(7)	384	3961	-	-	301	268	3757			(4300.00)	69.85	94.84
Shriram	(79)	100	143	322	429	5	38	73	152	367		38.00	51.05	47.20	85.43
Tata AIG	14156	16820	18116	19045	22567	5314	8626	5767	4476	9340	37.54	51.28	31.83	23.50	41.39
Universal Sampo	124	2402	2793	3629	4683	35	1094	1052	1459	1920	28.23	45.55	37.67	40.20	40.99
PRIVATE-TOTAL	79055	89749	107498	132965	174981	46850	50989	53496	66900	136837	59.26	56.81	49.76	50.31	78.20
PUBLIC															
National	47206	47542	59088	78356	90937	27919	32846	26467	47766	46345	59.14	69.09	44.79	60.96	50.96
New India	86320	96361	110751	127809	140837	48184	49415	72864	75308	62531	55.82	51.28	65.79	58.92	44.40
Oriental	69659	82197	91038	97717	98507	36457	51548	61426	48009	39210	52.34	62.71	67.47	49.13	39.80
United	65658	76086	85956	106186	117170	29086	37200	40781	56850	59316	44.30	48.89	47.44	53.54	50.62
PUBLIC-TOTAL	268843	302186	346833	410068	447451	141646	171008	201538	227933	207402	52.69	56.59	58.11	55.58	46.35
GRAND TOTAL	347898	391935	454331	543033	622432	188496	221997	255034	294833	344239	54.18	56.64	56.13	54.29	55.31

Note: Figures in brackets indicate negative value

TABLE 53: INCURRED CLAIMS RATIO – TOTAL (Concl'd.)

INSURER	NET EARNED PREMIUM (₹ Lakh)				CLAIMS INCURRED (NET) (₹ Lakh)				INCURRED CLAIMS RATIO (Per cent)						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
PRIVATE															
Bajaj Allianz	189127	188420	214965	247468	292433	135991	138656	170127	190795	211814	71.90	73.59	79.14	77.10	72.43
Bharti AXA	(277)	8365	31570	56463	88638	289	8621	27595	47507	76719	(104.33)	103.06	87.41	84.14	86.55
Cholamandalam	38537	46228	62737	86913	116743	27579	34434	48580	65818	90037	71.56	74.49	77.43	75.73	77.12
Future Generali	5681	18748	32912	52133	73910	6054	16916	27902	40973	59161	106.57	90.23	84.78	78.59	80.05
HDFC ERGO	17947	40005	60636	91448	124257	14490	39587	53230	76643	95105	80.74	98.96	87.79	83.81	76.54
ICICI Lombard	197366	219281	285617	354900	400925	168453	190262	273065	360090	338062	85.35	86.77	95.61	101.46	84.32
IFFCO Tokio	83293	92222	113510	133268	162408	69502	73267	99047	123366	124545	83.44	79.45	87.26	92.57	76.69
L&T General			28	4889	11962			245	5736	11830			875.00	117.34	98.90
Liberty Videocon			1		(46)					16				(34.28)	
Magma HDI			1		1427					1255				87.92	
Raheja QBE					1444					908				62.87	
Reliance	138886	139925	129380	116309	135982	107365	118568	133138	126587	126079	77.30	84.74	102.90	108.84	92.72
Royal Sundaram	59806	71486	87619	110504	124063	41235	50908	66021	86559	92442	68.95	71.21	75.35	78.33	74.51
SBI General			(253)	3461	22413			564	4992	17919			(222.92)	144.23	79.95
Shriram					100934				37836	89117				88.29	
Tata AIG	58747	58973	72669	108431	138774	35566	39638	54311	86954	96858	60.54	67.21	74.74	80.19	69.80
Universal Sampo	-88	7524	19275	24654	34131	241	5750	14216	21876	24358	(274)	76.42	73.75	88.73	71.37
PRIVATE-TOTAL	790741	904452	1143761	1445919	1830399	607964	726250	993731	1276150	1456224	76.89	80.30	86.88	88.26	79.56
PUBLIC															
National	342233	381579	476395	607353	746848	339367	324537	462327	531407	639053	99.16	85.05	97.05	87.50	85.57
New India	524929	571086	647332	787459	945064	467186	513245	652487	708753	814307	89.00	89.87	100.80	90.01	86.16
Oriental	306681	359082	431489	499306	538711	305719	326018	406536	446483	439285	99.69	90.79	94.22	91.25	81.54
United	319910	383819	464763	608724	725094	251505	332925	438564	538694	613492	78.62	86.74	94.36	88.50	84.61
PUBLIC-TOTAL	1493752	1695566	2019980	2492842	2955717	1363778	1496723	1959913	2225337	2506137	91.30	88.27	97.03	89.27	84.79
GRAND TOTAL	2284493	2600018	3163741	3938760	4786116	1971742	2222973	2953644	3501486	3962361	86.31	85.50	93.36	88.90	82.79

Note: Figures in brackets indicate negative value

TABLE 54: UNDERWRITING EXPERIENCE AND PROFITS : PUBLIC SECTOR NON-LIFE INSURERS

(₹ Lakh)

Particulars	NATIONAL					NEW INDIA					ORIENTAL				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	365363	397765	538971	695285	795691	550031	600263	719223	877120.8	1027417	323510	396253	461158	523665	554524
Claims incurred (Net)	339367	324536	462328	531406	639053	467187	513245	652487	708753	814307.1	305719	326018	406536	446483	439285
	99.16%	85.05%	97.05%	87.50%	85.57%	89.00%	89.87%	100.80%	90.01%	86.16%	99.69%	90.79%	94.22%	91.25%	81.54%
Commission, Expenses of Management	116454	145019	170289	193999	205809	201583	229743	259190	296181.8	321637.1	111546	139202	185844	167900	205337
	31.87%	36.46%	31.60%	27.90%	25.87%	36.65%	38.27%	36.04%	33.77%	31.31%	34.48%	35.13%	40.30%	32.06%	37.03%
Increase in Reserve for Unexpired Risk	23127	16187	62576	87932	48843	25101	29180	71891	89662.1	82352.71	16830	37170	29668	34359	15814
	6.33%	4.07%	11.61%	12.65%	6.14%	4.56%	4.86%	10.00%	10.22%	8.02%	5.20%	9.38%	6.43%	6.56%	2.85%
Underwriting Profit / Loss	(113585)	(87976)	(156222)	(118052)	(98014)	(143840)	(171905)	(264344)	(217476)	(190880)	(110586)	(106138)	(160891)	(125076)	(105911)
	(33.19%)	(23.06%)	(32.79%)	(19.44%)	(13.12%)	(27.40%)	(30.10%)	(40.84%)	(27.62%)	(20.20%)	(36.06%)	(29.56%)	(37.29%)	(25.56%)	(19.66%)
Gross Investment Income	103962	134845	182142	171387	210368	167686	214082	235151	233475	278996.6	99562	116944	179656	160963	186298
Other Income Less other Outgo	(3731)	(20010)	(18381)	(20229)	(26504)	5876	(6249)	(11943)	(382)	13006	2182	(1983)	(725)	747.88	(913)
Profit Before Tax	(13354)	26859	7540	33106	85850	29723	35927	(41137)	15616.53	101122.3	(8842)	8823	18041	36634	79474
Income Tax Deducted at Source and Provision for Tax	(1567)	(4373)	(51)	585	16065	(7308)	4540	(1019)	(2315)	16756	3576	(13249)	(12579)	11295	26086
Net Profit after Tax	(14921)	22486	7489	32521	69785	22415	40467	(42156)	17932	84366	(5266)	(4425)	5462	25339	53388

Note: Figures in brackets represent negative value.

TABLE 54: UNDERWRITING EXPERIENCE AND PROFITS : PUBLIC SECTOR NON-LIFE INSURERS (Concid.)

(₹ Lakh)

Particulars	UNITED					TOTAL				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	351041	419016	511694	677952.4	748907.5	1589946	1813297	2231046	2774023	3126540
Claims incurred (Net)	251505	332924	438564	538693.8	613491.7	1363779	1496723	1959914	2225336	2506137
	78.62%	86.74%	94.36%	88.50%	84.61%	91.30%	88.27%	97.03%	89.27%	84.79%
Commission, Expenses of Management	123084	138994	199692	192298	230969.7	552667	652958	815015	850378	963752
	35.06%	33.17%	39.03%	28.36%	30.84%	34.76%	36.01%	36.53%	30.66%	30.82%
Increase in Reserve for Unexpired Risk	31131	35196	46931	69229	23813	96189	117733	211066	281182	170823
	8.87%	8.40%	9.17%	10.21%	3.18%	6.05%	6.49%	9.46%	10.14%	5.46%
Underwriting Profit / Loss	(54679)	(88099)	(173493)	(122268)	(119367)	(422690)	(454118)	(754950)	(582872)	(514172)
	(17.09%)	(22.95%)	(37.33%)	(20.09%)	(16.46%)	(28.30%)	(26.78%)	(37.37%)	(23.38%)	(17.40%)
Gross Investment Income	108767	168857	187271	176601	185383.1	479978	634727	784220	742426	861045
Other Income Less other Outgo	(3797)	1526	(695)	(7405)	(4230)	529	(26715)	(31744)	(27268)	(18642)
Profit Before Tax	50291	82284	13083	46928	61786	57818	153894	(2473)	132286	328232
Income Tax Deducted at Source and Provision for Tax	(2686)	(11505)	(28)	8249	9052	(7985)	(24587)	(13678)	17814	67960
Net Profit after Tax	47605	70779	13054	38679	52733	49833	129307	(16151)	114471	260272

Note: Figures in brackets represent negative value.

TABLE 55: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS

(₹ Lakh)

Particulars	BAJAJ ALLIANZ					BHARTI AXA					CHOLAMANDALAM				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	200658	197167	231050	269567	320315	1242	18669	43468	71728	100276	43414	51463	72686	99077	135006
Claims incurred (Net)	135992	138657	170127	190795	211814	289	8619	27596	47507	76719	27578	34434	48578	65818	90037
	71.91%	73.59%	79.14%	77.10%	72.43%	(103.96%)	103.05%	87.41%	84.14%	86.55%	71.56%	74.49%	77.43%	75.73%	77.12%
Commission, Expenses of Management	62261	58028	68648	74694	86785	5333	14564	24091	29386	37789	13595	17250	23132	29409	34808
	31.03%	29.43%	29.71%	27.71%	27.09%	429.48%	78.01%	55.42%	40.97%	37.69%	31.31%	33.52%	31.83%	29.68%	25.78%
Increase in Reserve for Unexpired Risk	11532	8747	16085	22099	27882	1520	10305	11897	15265	11637	4877	5235	9949	12164	18262
	5.75%	4.44%	6.96%	8.20%	8.70%	122.38%	55.20%	27.37%	21.28%	11.61%	11.23%	10.17%	13.69%	12.28%	13.53%
Underwriting Profit / Loss	(9126)	(8265)	(23810)	(18021)	(6166)	(5899)	(14819)	(20117)	(20431)	(25869)	(2636)	(5455)	(8974)	(8314)	(8101)
	(4.83%)	(4.39%)	(11.08%)	(7.28%)	(2.11%)	2123.20%	(177.17%)	(36.33%)	(36.18%)	(29.19%)	(6.84%)	(11.80%)	(14.30%)	(9.57%)	(6.94%)
Gross Investment Income	21475	23336	28017	35351	45791	765	909	2328	4163	9603	3851	5326	6622	9857	17064
Other Income Less other Outgo	2628	2909	1984	2069	2530	(597)	(317)	759	2323	1873	(30)	314	93	6	(62)
Profit Before Tax	14977	17980	6191	19399	42154	(5732)	(14226)	(17030)	(13945)	(14393)	1185	185	(2259)	1549	8901
Income Tax Deducted at Source and Provision for Tax	(5461)	(5898)	(1864)	7034	12646	(44)	(4)	(5)	5	5	(486)	51	(34)	(363)	2881
Net Profit after Tax	9516	12083	4327	12365	29508	(5775)	(14230)	(17035)	(13950)	(14398)	699	236	(2293)	1912	6020

Note: Figures in brackets represent negative value.

TABLE 55: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(₹ Lakh)

Particulars	FUTURE GENERALI				HDFC ERGO				ICICI LOMBARD						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	12745	24647	40395	64807	84131	19477	58868	77514	116388	147151	211648	231409	303318.3	410874	414549
Claims incurred (Net)	6003	16915	27902	40973	59161	14489	39586	50988	76643	95105	168454	194888	273064	360091	338062
	102.02%	90.23%	84.78%	78.59%	80.05%	80.73%	98.95%	84.09%	83.81%	76.54%	85.35%	88.85%	95.61%	101.46%	84.32%
Commission, Expenses of Management	9142	12548	17992	23433	27079	8717	14535	19056	24625	32102	60300	57619	62549	81149	83495
	71.73%	50.91%	44.54%	36.16%	32.19%	44.75%	24.69%	24.58%	21.16%	21.82%	28.49%	24.90%	20.62%	19.75%	20.14%
Increase in Reserve for Unexpired Risk	6861	5900	7484	12674	10221	1529	18863	16878	24941	22893	14282	12126	17702	55974	13624
	53.83%	23.94%	18.53%	19.56%	12.15%	7.85%	32.04%	21.77%	21.43%	15.56%	6.75%	5.24%	5.84%	13.62%	3.29%
Underwriting Profit / Loss	(9260)	(10176)	(12983)	(12272)	(12330)	(5259)	(14116)	(9408)	(9820)	(2949)	(31388)	(33175)	(49997)	(86339)	(20632)
	(157.35%)	(57.16%)	(39.45%)	(23.54%)	(16.68%)	(25.03%)	(18.16%)	(9.97%)	(10.74%)	(2.37%)	(15.90%)	(15.13%)	(17.50%)	(24.33%)	(5.15%)
Gross Investment Income	1174	1863	3977	7164	10542	2695	4787	8204	13857	20699	36574	46454	40009	51677	59873
Other Income Less other Outgo	(410)	(118)	54	(37)	3758	42	(117)	(2438)	(8006)	(35941)	(5159)	2552	1753	(4860)	(11074)
Profit Before Tax	(8496)	(8970)	(8952)	(5145)	(1970)	(9446)	(3643)	(3643)	(3970)	18192	27	15881	(8234)	(39521)	28168
Income Tax Deducted at Source and Provision for Tax	(37)	-	-	-	-	(53)	16	-	-	2743	2335	-1438	200	2111	(2410)
Net Profit after Tax	(8533)	(8970)	(8952)	(5145)	(1970)	(9430)	(3643)	(3643)	(3970)	15449	2362	14393	(8034)	(41633)	30578

Note: Figures in brackets represent negative value.

TABLE 55: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(₹ Lakh)

Particulars	IFFCO TOKIO				L&T GENERAL			LIBERTY VIDEOCON	MAGMA HDI	RAHEJA QBE			
	2008-09	2009-10	2010-11	2011-12	2012-13	2010-11	2011-12	2012-13	2012-13	2009-10	2010-11	2011-12	2012-13
Net Premium	88568	99083	125229	142330	185921	906	9388	15257	7874	(282)	(5)	1480	1800
Claims incurred (Net)	69502	73267	99046	123367	124545	245	5736	11830	1255	45	183	417	908
	83.44%	79.45%	87.26%	92.57%	76.69%	868.64%	117.32%	98.90%	87.92%	(13.60%)	(104.47%)	52.53%	62.87%
Commission, Expenses of Management	23639	27446	33375	34058	44052	6073	9723	12613	3281.1993	1195	1465	1382	1556
	26.69%	27.70%	26.65%	23.93%	23.69%	670.55%	103.56%	82.67%	41.67%	(423.36%)	(30774.37%)	93.37%	86.46%
Increase in Reserve for Unexpired Risk	5275	6861	11719	9062	23513	878	4499	3294	6447	49	171	686	356
	5.96%	6.92%	9.36%	6.37%	12.65%	96.89%	47.92%	21.59%	81.87%	(17.32%)	(3583.13%)	46.38%	19.78%
Underwriting Profit / Loss	(9849)	(8490)	(18911)	(24156)	(6188)	(6290)	(10570)	(12481)	(3109)	(1571)	(1823)	(1005)	(1020)
	(11.82%)	(9.21%)	(16.66%)	(18.13%)	(3.81%)	(22335.16%)	(216.20%)	(104.34%)	(217.81%)	474.56%	1040.02%	(126.67%)	(70.64%)
Gross Investment Income	10541	11991	13875	19393	25475	432	969	2258	1922	1006	1237	1611	1865
Other Income Less other Outgo	-	360	99	100	341	(74)	(995)	896	(162)	(13)	(141)	(29)	(33)
Profit Before Tax	692	3861	(4937)	(4663)	19628	(5932)	(10595)	(9328)	(1349)	(579)	(727)	577	813
Income Tax Deducted at Source and Provision for Tax	(442)	(1323)	1667	(1483)	6149		1		(411)	-		(3)	(102)
Net Profit after Tax	250	2538	(3270)	(3180)	13479	(5932)	(10596)	(9328)	(938)	(579)	(727)	580	915

Note: Figures in brackets represent negative value.

TABLE 55: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(₹ Lakh)

Particulars	RELIANCE				ROYAL SUNDARAM				SBI GENERAL				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2010-11	2011-12	2012-13
Net Premium	139956	142872	115480	118394	154079	66831	75460	96250	124909.2	132010	1137	16066	55138
Claims incurred (Net)	107366	118569	133138	126587	126079	41235	50907	66022	86558.99	92442	564	4993	17919
	77.31%	84.74%	102.90%	108.84%	92.72%	68.95%	71.21%	75.35%	78.33%	74.51%	(222.92%)	144.26%	79.95%
Commission, Expenses of Management	50989	44583	42480	42463	43444	25161	26474	32553	37541.57	41273	6965	13526	25907
	36.43%	31.21%	36.79%	35.93%	28.20%	37.65%	35.08%	33.82%	30.06%	31.26%	61264.00%	84.19%	46.99%
Increase in Reserve for Unexpired Risk	1070	2947	(13900)	2085	18097	7026	3974	8630	14405.92	7948	1390	12605	32725
	0.76%	2.06%	(12.04%)	1.76%	11.75%	10.51%	5.27%	8.97%	11.53%	6.02%	122.26%	78.46%	59.35%
Underwriting Profit / Loss	(19468)	(23228)	(46193)	(52741)	(33541)	(6591)	(5894)	(10955)	(13597)	(9653)	(7783)	(15058)	(21413)
	(14.02%)	(16.60%)	(35.74%)	(45.35%)	(24.67%)	(11.02%)	(8.25%)	(12.50%)	(12.30%)	(7.78%)	3075.00%	(435.09%)	(95.54%)
Gross Investment Income	14650	15313	17118	20610	19320	7557	9278	9450	13464.66	17109	5105	5388	7072
Other Income Less other Outgo	(199)	(1140)	(1901)	(1958)	4945	8	18	18	87	(1130)	(5)	124	(175)
Profit Before Tax	(5017)	(9055)	(30976)	(34160)	(9277)	973	3401	(1488)	(46)	6326	(2682)	(9546)	(14516)
Income Tax Deducted at Source and Provision for Tax	(215)	4012	(184)	160	-	(407)	(304)	(526)	(68)	859		(11)	-
Net Profit after Tax	(5232)	(5043)	(31160)	(34320)	(9277)	566	3097	(2014)	22	5467	(2682)	(9535)	(14516)

Note: Figures in brackets represent negative value.

TABLE 55: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(₹ Lakh)

Particulars	SHRIRAM				TATA AIG					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	6117	22420	44688	64906	139014	58749	58000	87553	130991	150316
Claims incurred (Net)	1200	9500	25508	37836	89117	35567	39637	54311	86953.87	96858
	69.97%	69.83%	77.29%	69.70%	88.29%	60.54%	67.21%	74.74%	80.19%	69.80%
Commission, Expenses of Management	1869	3461	9335	14184	15092	28867	27244	31321	39874.38	47252
	30.56%	15.44%	20.89%	21.85%	10.86%	49.14%	46.97%	35.77%	30.44%	31.44%
Increase in Reserve for Unexpired Risk	4402	8815	11685	10621	38080	-	(973)	14884	22559.53	11542
	71.96%	39.32%	26.15%	16.36%	27.39%	0.00%	(1.68%)	17.00%	17.22%	7.68%
Underwriting Profit / Loss	(1354)	644	(1839.97)	2265	(3275)	(5686)	(7908)	(12963)	(18397)	(5337)
	(12.87%)	2.06%	(5.58%)	4.17%	(3.24%)	(9.68%)	(13.41%)	(17.84%)	(16.97%)	(3.85%)
Gross Investment Income	902	1582	3493	7151	25903	7172	9520	11441	14584.49	21392
Other Income Less other Outgo	(78)	248	172	(185)	(6384)	(536)	(1133)	(583)	(693)	(1104)
Profit Before Tax	(529)	2474	1825.71	9231	16244	950	478	(2105)	(4505)	14951
Income Tax Deducted at Source and Provision for Tax	139	(887)	(571)	3079	5226	(526)	191	1647	(1647)	4415
Net Profit after Tax	(390)	1587	1254.98	6153	11019	424	670	(458)	(2858)	10536

Note: Figures in brackets represent negative value.

TABLE 55: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Concl'd.)
(₹ Lakh)

Particulars	UNIVERSAL SOMPO					ALL COMPANIES				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	1795	14817	22566	30172	41460	851199	994594	1262235	1671077	2084156
Claims incurred (Net)	241 (277.01%)	5749 76.41%	14216 73.75%	21876 88.73%	24358 71.37%	607916 76.86%	730725 80.79%	991490 86.71%	1276149 88.26%	1456224 79.56%
Commission, Expenses of Management	2843 158.37%	9029 60.93%	12416 55.02%	14190 47.03%	16520 39.85%	292715 34.39%	313976 31.57%	391406 31.03%	469637 28.11%	558430 26.81%
Increase in Reserve for Unexpired Risk	1882 104.84%	7293 49.22%	3291 14.58%	5518 18.29%	7329 17.68%	60256 7.08%	90141 9.06%	118742 9.41%	225159 13.47%	253758 12.18%
Underwriting Profit / Loss	(3171) (3624.64%)	(7254) (96.41%)	(7357) (38.17%)	(11413) (46.29%)	(6746) (19.77%)	(109687) (13.87%)	(140248) (15.51%)	(239403) (20.94%)	(299868) (20.74%)	(184256) (10.07%)
Gross Investment Income	1763	2064	2656	2826	6115	109120	133429	153963	208067	292002
Other Income Less other Outgo	(11)	(163)	(351)	(15)	(367)	(4343)	3399	(560)	(12069)	(40611)
Profit Before Tax	(1419)	(5353)	(5051)	(8602)	(998)	(4910)	(3420)	(85999)	(103940)	99580
Income Tax Deducted at Source and Provision for Tax	(20)	146	(73)	(736)	(332)	(5216)	(5436)	256	8079	31669
Net Profit after Tax	(1439)	(5207)	(5125)	(7866)	(667)	(10126)	(8856)	(85743)	(112019)	67911

Note: Figures in brackets represent negative value.

**TABLE 56 : ASSETS UNDER MANAGEMENT OF NON-LIFE INSURERS
(As on 31st March)**

(₹ Crore)

Particulars	2009	2010	2011	2012	2013
Central Govt. Securities	14591.22 (3.82)	16038.12 (9.92)	19864.90 (23.86)	24241.07 (22.03)	30657.75 (26.47)
State Govt & Other Approved Securities	6076.92 (-0.91)	6971.21 (14.72)	8191.11 (17.49)	9338.75 (14.01)	12986.50 (39.06)
Housing & Loans to Housing and FFE*	4244.15 (9.09)	4789.74 (12.86)	6973.44 (45.59)	8178.67 (17.28)	10274.82 (25.63)
Infrastructure Investments	8979.82 (17.23)	10373.01 (15.51)	12215.89 (17.76)	15198.17 (24.41)	18997.33 (25.00)
Approved Investments	21030.50 (4.11)	24256.10 (15.34)	31768.76 (30.97)	38562.68 (21.39)	44193.68 (14.60)
Other than Approved Investments	3970.65 (-8.56)	3943.74 (-0.68)	3506.08 (-11.09)	3749.13 (6.93)	5881.88 (56.89)
TOTAL	58893.27 (4.64)	66371.92 (12.70)	82520.18 (24.33)	99268.48 (20.30)	122991.95 (23.90)

Note: Figure in the bracket indicates the growth over the previous year in per cent. * Housing and Fire Fighting Equipments.

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

(Per cent)

Particulars	2009	2010	2011	2012	2013
Central Govt. Securities	24.78	24.16	24.07	24.42	24.93
State Govt & Other Approved Securities	10.32	10.50	9.93	9.41	10.56
Housing & Loans to Housing and FFE*	7.21	7.22	8.45	8.24	8.35
Infrastructure Investments	15.25	15.63	14.80	15.31	15.45
Approved Investments	35.71	36.55	38.50	38.85	35.93
Other than Approved Investments	6.74	5.94	4.25	3.78	4.78
TOTAL	100.00	100.00	100.00	100.00	100.00

* FFE : Fire Fighting Equipment

TABLE 57: EQUITY SHARE CAPITAL OF NON-LIFE INSURERS
(As on 31st March)

(₹ Crore)

Insurer	2009	2010	2011	2012	2013
Bajaj Allianz	110.23	110.23	110.23	110.23	110.23
Bharti AXA	162.58	200.00	422.27	703.49	845.49
Cholamandalam	141.96	266.96	266.96	283.65	291.99
Future Generali	190.25	280.00	475.00	520.00	710.00
HDFC ERGO	200.00	415.00	486.00	523.00	528.55
ICICI Lombard	403.14	403.63	404.57	436.58	437.02
IFFCO Tokio	247.00	247.00	247.00	269.32	269.32
L & T General	–	–	200.00	350.00	415.00
Liberty Videocon	–	–	–	–	359.35
Magma HDI	–	–	–	–	100.00
Raheja QBE	200.00	207.00	207.00	207.00	207.00
Reliance	113.08	115.22	116.67	121.19	122.77
Royal Sundaram	210.00	210.00	250.00	290.00	315.00
SBI General	–	150.00	150.00	150.00	150.00
Shriram	105.00	105.00	105.00	121.22	258.00
TATA AIG	300.00	300.00	365.00	450.00	505.00
Universal Sampo	150.00	150.00	150.00	350.00	350.00
Private Total	2533.23	3160.04	3955.70	4860.68	5974.72
National	100.00	100.00	100.00	100.00	100.00
New India	200.00	200.00	200.00	200.00	200.00
Oriental	100.00	100.00	100.00	100.00	150.00
United India	150.00	150.00	150.00	150.00	150.00
Public Total	550.00	550.00	550.00	550.00	600.00
Total	3083.23	3710.04	4505.70	5410.68	6574.72
Standalone Health insurance companies					
Apollo Munich	107.37	129.30	196.20	254.65	308.98
Max Bupa	–	151.00	271.00	352.00	504.00
Religare	–	–	–	–	175.00
Star Health & Allied	109.30	164.33	202.99	278.77	326.95
Specialised insurers					
AIC	200.00	200.00	200.00	200.00	200.00
ECGC	900.00	900.00	900.00	900.00	1000.00
Re-insurer					
GIC	430.00	430.00	430.00	430.00	430.00
GRAND TOTAL (NON-LIFE)	4829.90	5684.67	6705.89	7826.10	9519.65

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

TABLE 58: SOLVENCY RATIOS OF NON-LIFE INSURERS

Insurer	June 2008	Sept 2008	Dec 2008	Mar 2009	June 2009	Sept 2009	Dec 2009	Mar 2010	June 2010	Sept 2010	Dec 2010	Mar 2011
PRIVATE INSURERS												
Bajaj Allianz	2.48	2.30	1.85	1.62	2.18	2.18	2.18	1.54	1.92	1.96	2.02	1.73
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
Cholamandalam	1.87	1.72	1.60	1.02	2.14	1.65	1.56	1.76	1.78	1.75	1.64	1.61
Future Generali	2.44	2.13	1.76	1.83	1.80	1.85	1.83	1.54	1.68	2.05	2.12	2.06
HDFC ERGO	1.62	2.32	2.19	2.48	1.52	2.72	1.91	1.49	1.75	1.71	1.95	1.71
ICICI Lombard	1.54	2.49	2.24	2.03	1.98	2.08	2.08	2.07	1.78	1.66	1.63	1.56
IFFCO Tokio	1.98	1.91	2.30	1.77	2.37	2.33	2.22	1.76	1.63	1.61	1.53	1.23
L & T General	—	—	—	—	—	—	—	—	—	—	2.02	2.30
Liberty Videocon	—	—	—	—	—	—	—	—	—	—	—	—
Magma HDI	—	—	—	—	—	—	—	—	—	—	—	—
Raheja QBE	—	—	—	—	3.93	3.84	3.81	3.79	3.79	3.78	3.74	3.65
Reliance	3.77	2.96	1.88	1.59	2.60	2.37	1.91	1.70	1.68	2.18	1.95	1.15
Royal Sundaram	1.89	1.59	1.51	1.64	2.51	2.10	2.07	1.39	1.51	1.53	1.51	1.56
SBI General	—	—	—	—	—	—	12.97	12.84	12.87	12.79	12.54	12.00
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
TATAAIG	1.76	1.65	1.88	1.97	1.92	1.85	1.83	1.88	1.77	2.00	1.82	1.68
Universal Sompo	4.63	4.60	4.49	4.23	4.09	3.86	3.57	3.15	2.72	2.58	2.49	2.14
PUBLIC INSURERS												
National	NA	2.00	1.67	1.56	1.60	1.75	1.63	1.60	1.61	1.52	1.53	1.34
New India	NA	3.79	3.15	3.41	3.34	3.45	2.83	3.55	3.50	3.22	3.22	2.90
Oriental	2.01	2.11	1.75	1.66	1.67	1.56	1.51	1.56	1.54	1.26	1.41	1.34
United India	3.50	3.53	3.61	3.32	2.55	3.79	3.91	3.41	3.46	3.77	3.46	2.89
STANDALONE HEALTH INSURERS												
Apollo Munich	1.15	2.13	1.74	1.82	1.52	1.58	1.68	1.64	1.93	1.72	1.94	1.89
Max BUPA	—	—	—	—	—	—	—	2.07	2.05	2.14	1.92	2.03
Religare	—	—	—	—	—	—	—	—	—	—	—	—
Star Health	1.96	1.78	1.56	1.38	2.55	1.97	1.62	1.68	2.38	1.96	1.74	1.50
SPECIALISED INSURERS												
AIC	41.55	9.22	11.52	4.58	31.37	4.54	2.61	2.07	2.46	2.68	3.13	3.71
ECGC	45.95	39.87	25.95	16.42	27.71	26.23	24.50	14.17	13.66	14.41	6.63	9.05
RE-INSURER												
GIC	NA	6.96	3.76	3.67	3.49	3.04	3.89	3.71	3.99	3.87	4.11	3.35

TABLE 58: SOLVENCY RATIOS OF NON-LIFE INSURERS (Concl.d.)

Insurer	June 2011	Sept 2011	Dec 2011	Mar 2012	June 2012	Sept 2012	Dec 2012	Mar 2013
PRIVATE INSURERS								
Bajaj Allianz	1.64	1.73	1.84	1.56	1.84	1.84	1.86	1.79
Bharti AXA	1.81	1.80	1.35	2.18	1.81	1.91	1.50	1.36
Cholamandalam	1.55	1.72	1.57	1.33	1.33	1.49	1.45	1.42
Future Generali	1.90	1.90	1.88	1.69	1.65	1.50	1.55	1.78
HDFC ERGO	1.65	1.66	1.74	1.57	1.57	1.55	1.51	1.61
ICICI Lombard	1.64	1.56	1.60	1.36	1.43	1.49	1.38	1.55
IFFCO Tokio	1.33	1.40	1.41	1.22	1.37	1.34	1.38	1.43
L & T General	1.55	2.10	2.25	2.41	2.09	3.09	2.6	2.26
Liberty Videocon	—	—	—	—	—	—	6.53	6.27
Magma HDI	—	—	—	—	—	—	37.74	11.44
Raheja QBE	3.67	3.69	3.73	3.77	3.85	3.85	3.89	3.96
Reliance	1.35	1.40	1.42	1.39	1.35	1.54	1.59	1.62
Royal Sundaram	1.43	1.40	1.38	1.36	1.38	1.43	1.48	1.44
SBI General	11.42	11.13	10.65	10.23	9.35	6.71	4.92	3.20
Shriram	1.33	1.41	1.11	0.92	1.9	1.76	1.63	1.57
TATAAIG	1.55	1.56	1.60	1.40	1.63	1.71	1.70	1.61
Universal Sompo	1.56	1.32	1.05	2.95	2.79	2.69	2.43	2.38
PUBLIC INSURERS								
National	1.41	1.39	1.29	1.37	1.44	1.55	1.55	1.50
New India	2.59	2.27	1.95	2.03	1.75	1.85	2.21	2.5
Oriental	1.32	1.49	1.31	1.38	1.38	1.41	1.43	1.51
United India	3.63	2.87	2.82	2.71	2.84	2.78	2.50	2.52
STANDALONE HEALTH INSURERS								
Apollo Munich	2.20	2.01	2.09	1.59	1.87	1.80	2.08	1.77
Max BUPA	1.94	2.11	2.02	1.91	2.18	2.08	2.11	2.12
Religare	—	—	—	—	—	3.10	2.84	2.45
Star Health	1.66	1.55	1.54	1.66	1.62	1.39	1.50	1.91
SPECIALISED INSURERS								
AIC	4.29	4.06	4.12	3.18	3.61	3.17	3.21	2.47
ECGC	10.49	12.02	12.42	10.10	9.09	10.94	11.86	9.64
RE-INSURER								
GIC	3.37	3.23	2.32	1.59	1.6	2.29	2.43	2.39

**TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT
FIRE INSURANCE**

(₹ Lakh)

PARTICULARS	NATIONAL				NEW INDIA					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
	Premiums earned (Net)	29442	35335	42681	52606	63562	96292	106758	121247	137897
Profit/ Loss on sale/redemption of Investments	3359	5937	8314	5292	8748	3616	7847	10869	9892	14747
Others	5	-	-	11	112	-	-	-	(11004)	7484
Interest, Dividend & Rent – Gross	3665	4199	4854	5724	9231	9681	10506	14823	21359	27274
TOTAL (A)	36470	45471	55850	63633	81653	109590	125112	146939	158143	207381
Claims Incurred (Net)	23761	20288	24176	43175	36028	60668	106878	127227	165735	126651
Commission	1085	1220	1421	3470	3587.74	13705	12827	17780	19301	24133
Operating Expenses related to Insurance Business	9660	12183	14424	14152	17727.21	29340	35967	40425	40323	50152
Others- Amortizations, Write offs & Provisions	81	134	106			(79)	10	235	(130)	36
Foreign Taxes	-	-	-			2	2	1	96	
TOTAL (B)	34586	33825	40126	60797	57343	103636	155684	185667	225326	200972
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A – B)	1884	11646	15723	2836	24311	5954	(30572)	(38728)	(67183)	6409
APPROPRIATIONS										
Transfer to Shareholders' Account	1884	11646	15723	2836	24311	5954	(30572)	(38728)	(67183)	6409
Transfer to Catastrophe Reserve	-	-	-			-	-	-		
Transfer to Other Reserves	-	-	-			-	-	-		
TOTAL (C)	1884	11646	15723	2836	24311	5954	(30572)	(38728)	(67183)	6409

Figures in brackets represent negative value

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
FIRE INSURANCE

(₹ Lakh)

PARTICULARS	ORIENTAL				UNITED					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	31493	36473	44827	51432	59486	40861	41045	45291	58441	73477
Profit/ Loss on sale/redemption of Investments	2729	4488	9233	6660	8811	2580	6491	5539	3451	3194
Others	(79)	(88)	(4)	30	70	2	585	(8)	2	70
Interest, Dividend & Rent – Gross	4284	4852	6355	7611	9162	4724	5582	4772	5710	10745
TOTAL (A)	38427	45725	60410	65733	77528	48168	53704	55594	67604	87486
Claims Incurred (Net)	36245	31128	40670	51634	35756	29593	19807	31138	44188	55151
Commission	301	(146)	1949	2937	2212	54	(441)	240	1065	2440
Operating Expenses related to Insurance Business	10582	14415	19872	17693	28004	13858	14095	21809	18029	24629
Others- Amortizations, Write offs & Provisions	26	(17)	77	(85)	122	246	268	66	413	302
Foreign Taxes	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	47154	45380	62568	72180	66093	43751	33729	53253	63695	82523
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A – B)	(8727)	345	(2158)	(6447)	11435	4417	19975	2341	3910	4964
APPROPRIATIONS										
Transfer to Shareholders' Account	(8727)	345	(2158)	(6447)	11435	4417	19975	2341	3910	4964
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(8727)	345	(2158)	(6447)	11435	4417	19975	2341	3910	4964

Figures in brackets represent negative value

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

PARTICULARS	NATIONAL				NEW INDIA					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	12403	13022	14234	17655	20946	23177	23766	22899	30253	39037
Profit/ Loss on sale/redemption of Investments	1429	2643	3274	2394	3210	1287	3022	2929	2579	3593
Others	13	-	-	6.22	63.6	-	-	-	-	-
Interest, Dividend & Rent – Gross	1559	1870	1912	2589	3387	3446	4046	3994	5569	6645
TOTAL (A)	15405	17535	19419	22645	27606	27910	30834	29822	38402	49276
Claims Incurred (Net)	13460	4752	11266	13641	10894	27711	19075	25764	27764	19457
Commission	1112	1096	1190	1242	1643	1455	1907	3223	2243	4773
Operating Expenses related to Insurance Business	3538	4504	5154	4815	4966	7780	8658	9672	10317	11577
Others- Amortizations, Write offs & Provisions	76	82	61	-	-	(28)	4	63	(34)	(4)
Foreign Taxes	-	-	-	-	-	1	-	-	0.23	-
TOTAL (B)	18187	10434	17672	19698	17503	36919	29645	38722	40291	35803
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A – B)	(2782)	7101	1747	2947	10103	(9009)	1189	(8900)	(1889)	13472
APPROPRIATIONS										
Transfer to Shareholders' Account	(2782)	7101	1747	2947	10103	(9009)	1189	(8900)	(1889)	13472
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(2782)	7101	1747	2947	10103	(9009)	1189	(8900)	(1889)	13472

Figures in brackets represent negative value

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

PARTICULARS	ORIENTAL				UNITED					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	18500	18937	22697	25455	26915	18623	21170	24521	26173	28488
Profit/ Loss on sale/redemption of Investments	1292	2084	3875	2932	3497	1040	2424	3037	1930	1589
Others	(83)	(315)	(179)	(61)	(233)	(10)	296	1	4	28
Interest, Dividend & Rent – Gross	2029	2253	2667	3351	3636	1905	2085	2617	3193	3588
TOTAL (A)	21737	22960	29061	31677	33815	21558	25974	30176	31300	33693
Claims Incurred (Net)	17226	12379	19612	20859	17579	15071	21852	21712	21669	21748
Commission	1167	1536	2227	2380	2664	1371	2282	1347	850	3113
Operating Expenses related to Insurance Business	5613	7099	9298	7544	9988	5613	7122	9604	7440	9907
Others- Amortizations, Write offs & Provisions	12	(8)	32	(37)	48	99	100	36	231	150
Foreign Taxes	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	24018	21007	31169	30746	30280	22154	31355	32699	30190	34918
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A – B)	(2281)	1953	(2109)	932	3535	(596)	(5381)	(2523)	1110	(1225)
APPROPRIATIONS										
Transfer to Shareholders' Account	(2281)	1953	(2109)	932	3535	(596)	(5381)	(2523)	1110	(1225)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(2281)	1953	(2109)	932	3535	(596)	(5381)	(2523)	1110	(1225)

Figures in brackets represent negative value

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

PARTICULARS	NATIONAL					NEW INDIA				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	300391	333221	419480	537092	662340	405460	440562	503186	619309	748152
Profit/ Loss on sale/redemption of Investments	33510	55241	79929	60521	70705	20429	41158	44781	35024	46913
Others	995	-	-	449	350	-	-	-	-	-
Interest, Dividend & Rent – Gross	36566	39070	46668	65455	74605	54685	55102	61075	75625	86763
TOTAL (A)	371462	427532	546077	663517	808000	480574	536822	609042	729958	881828
Claims Incurred (Net)	302146	299497	426885	474591	592131	378807	387292	499496	515254	668199
Commission	19620	20825	22933	31426	33821	40923	41402	43865	68206	55411
Operating Expenses related to Insurance Business	81439	105190	125167	138893	144064	108381	128981	144225	155791	175592
Others- Amortizations, Write offs & Provisions	7757	8081	15486	20524	24597	(446)	51	969	(459)	(52)
Foreign Taxes	-	596	166	-	-	141	70	-	52	36
TOTAL (B)	410962	434190	590637	665434	794613	527806	557796	688555	738845	899185
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A – B)	(39500)	(6658)	(44561)	(1917)	13387	(47232)	(20974)	(79513)	(8886)	(17357)
APPROPRIATIONS										
Transfer to Shareholders' Account										
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	(39500)	(6658)	(44561)	(1917)	13387	(47232)	(20974)	(79513)	(8886)	(17357)

Figures in brackets represent negative value

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

PARTICULARS	ORIENTAL					UNITED				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	256687	303672	363966	412419	452310	260426	321604	394951	524110	623129
Profit/ Loss on sale/redemption of Investments	23765	35261	68477	49244	60058	20463	46763	50465	34358	32754
Others	(55)	(125)	(206)	(110)	(96)	71	4027	105	107	553
Interest, Dividend & Rent – Gross	37313	38123	47132	56276	62451	37472	40215	45965	56850	77911
TOTAL (A)	317711	376931	479369	517829	574723	318431	412609	491485	615425	734348
Claims Incurred (Net)	252248	282510	346254	373989	385950	206841	291265	385714	472837	536592
Commission	18634	22736	24414	27136	25590	18519	21454	25567	33778	25255
Operating Expenses related to Insurance Business	75249	93562	128084	110209	136879	83668	94483	141126	131137	165626
Others- Amortizations, Write offs & Provisions	223	(135)	569	(628)	832	1948	1931	601	4110	3101
Foreign Taxes										
TOTAL (B)	346354	398673	499320	510707	549251	310976	409132	553007	641861	730575
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A – B)	(28643)	(21742)	(19952)	7123	25471	7455	3477	(61522)	(26435)	3773
APPROPRIATIONS										
Transfer to Shareholders' Account	(28643)	(21742)	(19952)	7123	25471	7455	3477	(61522)	(26435)	3773
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	(28643)	(21742)	(19952)	7123	25471	7455	3477	(61522)	(26435)	3773

Figures in brackets represent negative value

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

PARTICULARS	NATIONAL				NEW INDIA					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	342236	381579	476395	607353	746848	524930	571086	647332	787459	945064
Profit/ Loss on sale/redemption of Investments	38298	63821	91517	68207	82663	25333	52028	58579	47495	65254
Others	1013	-	-	466	525	-	-	-	(11004)	7484
Interest, Dividend & Rent – Gross	41790	45138	53433	73768	87222	67812	69654	79892	102553	120683
TOTAL (A)	423338	490538	621346	749795	917259	618074	692768	785803	926503	1138485
Claims Incurred (Net)	339367	324536	462328	531406	639053	467187	513245	652487	708753	814307
Commission	21818	23141	25544	36138	39052	56083	56137	64867	89750	84317
Operating Expenses related to Insurance Business	94636	121878	144745	157861	166757	145501	173606	194323	206432	237320
Others- Amortizations, Write offs & Provisions	7914	8298	15653	20524	24597	(553)	65	1267	(622)	(20)
Foreign Taxes	-	596	166	-	-	144	73	1	149	36
TOTAL (B)	463735	478449	648435	745929	869459	668362	743125	912945	1004462	1135961
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A – B)	(40398)	12090	(27090)	3866	47800	(50288)	(50358)	(127141)	(77958)	2524
APPROPRIATIONS										
Transfer to Shareholders' Account	(40398)	12090	(27090)	3866	47800	(50288)	(50358)	(127141)	(77958)	2624
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(40398)	12090	(27090)	3866	47800	(50288)	(50358)	(127141)	(77958)	2524

Figures in brackets represent negative value

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Concid.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

PARTICULARS	ORIENTAL					UNITED				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	306680	359083	431490	489306	538711	319910	383819	464763	608724	725094
Profit/ Loss on sale/redemption of Investments	27786	41834	81585	58837	72365	24083	55678	59041	39739	37537
Others	(216)	(528)	(389)	(141)	(259)	63	4908	97	114	98
Interest, Dividend & Rent – Gross	43626	45228	56154	67238	75249	44101	47882	53354	65753	92244
TOTAL (A)	377875	445616	568840	615239	686066	388157	492288	577255	714329	855527
Claims Incurred (Net)	305719	326018	406536	446483	439285	251505	332924	438564	538694	613492
Commission	20102	24127	28590	32453	30467	19944	23294	27154	35692	30808
Operating Expenses related to Insurance Business	91444	115076	157254	135446	174870	103140	115699	172538	156606	200162
Others- Amortizations, Write offs & Provisions	260	(161)	677	(750)	1003	2292	2299	703	4753	3554
Foreign Taxes	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	417526	465060	593058	613632	645624	376882	474217	638959	735745	848016
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A – B)	(39651)	(19443)	(24218)	1607	40441	11276	18071	(61704)	(21415)	7512
APPROPRIATIONS										
Transfer to Shareholders' Account	(39651)	(19443)	(24218)	1607	40441	11276	18071	(61704)	(21415)	7512
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(39651)	(19443)	(24218)	1607	40441	11276	18071	(61704)	(21415)	7512

Figures in brackets represent negative value

TABLE 60: PUBLIC SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT

(₹ Lakh)

PARTICULARS	NATIONAL				NEW INDIA					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance	1884	11646	15723	2836	24311	5954	(30572)	(38728)	(67183)	6409
(b) Marine Insurance	(2782)	7101	1747	2947	10103	(9009)	1189	(8900)	(1889)	13472
(c) Miscellaneous Insurance	(39500)	(6658)	(44561)	(1917)	13387	(47232)	(20974)	(79513)	(8886)	(17357)
sub-total	(40398)	12090	(27090)	3866	47800	(50288)	(50358)	(127141)	(77958)	2524
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent – Gross	12458	10723	13663	15168	20693	54269	52893	55780	57019	60401
(b) Profit on sale of investments	11717	15162	23529	14244	19789	20273	39508	40899	26407	32659
Less: Loss on sale of investments	(301)	–	(128)	(219)	(178)	–	–	–	–	–
OTHER INCOME	1363	1772	716	8794	533	4978	1592	(300)	101	1372
TOTAL (A)	15160	39747	10690	41853	88638	29233	43635	(30761)	5569	96956
PROVISIONS (Other than taxation)										
(a) For diminution in the value of investments	(3907)	(198)	(420)	(1349)	76	476	455	355	389	182
(b) For doubtful debts	907	11498	2673	(11451)	1474	(744)	7379	9123	(11119)	(1176)
(c) Others	–	–	–	–	–	(175)	(34)	713	417	269
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business	208	275	318	318	341	–	–	–	–	–
(b) Bad debts written off	–	–	–	–	–	–	–	–	–	–
(c) Others	985	1313	579	21229	897	(47)	(93)	185	266	(3441)
TOTAL (B)	(1807)	12888	3150	8746	2788	(490)	7708	10376	(10047)	(4166)
Profit Before Tax	(13354)	26859	7540	33106	85850	29723	35927	(41137)	15617	101122
Provision for Taxation	(1567)	(4373)	(51)	585	16065	(7308)	4540	(1019)	(2315)	16756
Profit after Tax	(14921)	22486	7489	32521	69785	22415	40467	(42156)	17932	84366
Transfer from General Reserves for UK Equalization Reserve	–	–	–	–	–	–	–	–	5083	2908
APPROPRIATIONS										
(a) Interim dividends paid during the year	–	–	–	–	13914	–	–	–	–	17000
(b) Proposed final dividend	–	4398	–	–	2365	4500	8500	–	4000	2889
(c) Dividend distribution tax	–	747	–	–	2500	765	1445	(33)	649	–
Contingency reserves for Unexpired Risks (Schedule 16B)	–	–	–	–	–	4495	–	–	–	–
(d) Transfer to any Reserves or Other Accounts	–	–	–	–	–	–	–	–	–	–
Transfer to General Reserve	(14921)	17341	7489	32521	51006	12655	30523	(42123)	13283	60353
Transfer to UK Equalization Reserve	–	–	–	–	–	–	–	–	–	–
Balance of Profit / Loss B/f from last year	–	–	–	–	–	–	–	–	–	–
Balance Cf to Balance Sheet										

Figures in brackets represent negative value

TABLE 60: PUBLIC SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	ORIENTAL					UNITED				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance	(8727)	345		(6447)	11435	4417	19975	2341	3910	4964
(b) Marine Insurance	(2281)	1953	(2109)	932	3535	(596)	(5381)	(2523)	1110	(1225)
(c) Miscellaneous Insurance	(28643)	(21742)	(19952)	7123	25471	7455	3477	(61522)	(26435)	3773
sub-total	(39651)	(19443)	(22061)	1607	40441	11276	18071	(61704)	(21415)	7512
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent – Gross	17197	15523	17089	18607	19720	26202	30190	34655	38254	38536
(b) Profit on sale of investments	10953	14358	24828	16282	18964	14308	35107	40221	23119	17062
Less: Loss on sale of investments	–	–	–	–	–	–	–	–	–	–
OTHER INCOME	2929	(420)	1357	2594	617	(133)	366	390	9736	291
TOTAL (A)	(8571)	10018	19056	39089	79742	51653	83734	13562	49694	63401
PROVISIONS (Other than taxation)										
(a) For diminution in the value of investments	66	(5)	(4)	49	32	(114)	36	(306)	903	1455
(b) For doubtful debts	168	1250	804	2660	307	(307)	(803)	(1178)	244	(774)
(c) Others	309	295	268	225	206	–	–	–	–	–
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business	–	–	–	–	–	59	91	98	77	72
(b) Bad debts written off	1	–	–	–	–	–	–	–	–	–
(c) Others	(272)	(345)	(54)	(479)	30	1723	2125	1866	1542	862
TOTAL (B)	271	1195	1015	2455	268	1362	1449	479	2765	1616
Profit Before Tax	(8842)	8823	18041	36634	79474	50291	82284	13083	46928	61786
Provision for Taxation	3576	(13249)	(12579)	11295	26086	(2686)	(11505)	(28)	8249	9052
Profit after Tax	(5266)	(4425)	5462	25339	53388	47605	70779	13054	38679	52733
Transfer from General Reserves for UK Equalization Reserve	–	–	–	–	–	–	–	–	–	–
APPROPRIATIONS										
(a) Interim dividends paid during the year	–	–	–	–	–	–	–	–	–	–
(b) Proposed final dividend	–	–	–	–	–	–	–	–	–	–
(c) Dividend distribution tax	–	–	–	–	–	–	–	–	–	–
Contingency reserves for Unexpired Risks (Schedule 16B)	–	–	–	–	–	–	–	–	–	–
(d) Transfer to any Reserves or Other Accounts	–	–	–	–	–	–	–	–	–	–
Transfer to General Reserve	(5266)	(4425)	3083	19450	40928	36375	54167	9569	14411	17769
Transfer to UK Equalization Reserve	–	–	–	–	–	–	–	–	–	–
Balance of Profit / Loss B/f from last year	–	–	–	–	–	–	–	–	–	–
Balance Cf to Balance Sheet	–	–	–	–	–	–	–	–	–	–

Figures in brackets represent negative value

TABLE 60: PUBLIC SECTOR NON-LIFE INSURERS: SHAREHOLDERS ACCOUNT (Concl'd.)

(₹ Lakh)

PARTICULARS	TOTAL				
	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)					
(a) Fire Insurance	3528	1394	(22821)	(66884)	47118
(b) Marine Insurance	(14668)	4863	(11785)	3099	25886
(c) Miscellaneous Insurance	(107920)	(45897)	(205547)	(30116)	25274
sub-total	(119061)	(39641)	(240153)	(93900)	98278
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	110125	109330	121187	129048	139349
(b) Profit on sale of investments	57252	104135	129477	80052	88475
Less: Loss on sale of investments	(301)	–	(128)	(219)	(178)
OTHER INCOME	9138	3310	2163	21225	2812
TOTAL (A)	57154	177134	12547	136205	328737
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	(3479)	288	(375)	–	–
(b) For doubtful debts	24	19324	11422	(19665)	1745
(c) Others	134	262	981	641	475
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	268	366	416	395	413
(b) Bad debts written off	1	–	–	–	–
(c) Others	2389	3000	2576	22557	(1652)
TOTAL (B)	(664)	23239	15020	3919	505
Profit Before Tax	57818	153894	(2473)	132286	328232
Provision for Taxation	(7985)	(24587)	(13678)	17814	67960
Profit after Tax	49833	129307	(16151)	114471	260272
Transfer from General Reserves for UK Equalization Reserve				5082.85	2907.56
APPROPRIATIONS					
(a) Interim dividends paid during the year	–	–	–	–	–
(b) Proposed final dividend	14100	27098	3000	16867	52164
(c) Dividend distribution tax	2395	4604	453	2735	8864
Contingency reserves for Unexpired Risks (Schedule 16B)			2379	15204	25065
(d) Transfer to any Reserves or Other Accounts	4495	–	–	–	–
Transfer to General Reserve	28843	97605	(21983)	79666	170056
Transfer to UK Equalization Reserve				5083	7031
Balance of Profit / Loss B/f from last year	–	–	–	–	–
Balance Cf to Balance Sheet	–	–	–	–	–

Figures in brackets represent negative value

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

PARTICULARS	NATIONAL					NEW INDIA				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
SOURCES OF FUNDS										
Share Capital	10000	10000	10000	10000	10000	20000	20000	20000	20000	20000
Reserves & Surplus	130949	148290	155779	188300	241806	712215	723021	691154	753130	832275
Fair Value Change Account	360649	805516	814081	716214	706029	741729	1564174	1673201	1544520	1576176
Borrowings	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-
TOTAL	501598	963806	979860	914514	957836	1473945	2307194	2384355	2317649	2428450
APPLICATION OF FUNDS										
Investments	915093	1417854	1611977	1727732	1947529	1776757	2620322	2847822	2820322	3117335
Loans	37840	35977	34237	25119	23185	59386	55935	48566	42331	38570
Fixed Assets	5611	10990	11293	9916	14525	15817	16215	15683	15472	15286
Deferred Tax Assets	-	-	-	-	-	2331	9458	10186	13233	13724
CURRENT ASSETS										
Cash & Bank Balance	39369	44164	78963	114874	140536	332084	436519	530445	714217	740799
Advances and Other Assets	256409	291062	202985	113186	274534	506702	544842	509425	610699	611837
Sub-Total (A)	295778	335226	281948	228060	415070	838785	981361	1039870	1324916	1352636
CURRENT LIABILITIES										
Provisions	555671	611479	672809	713583	1010645	862171	948057	1127836	1347095	1458433
Sub-Total (B)	753380	841819	962833	1078739	1442473	1219132	1376096	1591497	1908919	2115965
Net Current Assets (C)= (A-B)	(457602)	(506593)	(680885)	(850680)	(1027403)	(380346)	(394735)	(551627)	(584002)	(7633329)
Misc. Expenditure (to the extent not written off or adjusted)	655	5578	3237	2428	-	-	-	13725	10294	6862
Profit & Loss Account (Debit Balance)	-	-	-	-	-	-	-	-	-	-
TOTAL	501598	963806	979860	914514	957836	1473945	2307194	2384355	2317649	2428450

Note : Figures in brackets represent negative value

TABLE 61: PUBLIC SECTOR NON-LIFE INSURERS: BALANCE SHEET (Concid.)
(As on 31st March)

(₹ Lakh)

PARTICULARS	ORIENTAL					UNITED					TOTAL				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
SOURCES OF FUNDS															
Share Capital	10000	10000	10000	10000	15000	15000	15000	15000	15000	15000	55000	55000	55000	55000	60000
Reserves & Surplus	187365	182940	188402	207852	243780	346359	400245	409793	439747	480263	1376889	1454495	1445128	1589029	1798124
Fair Value Change Account	397556	811716	832781	771529	784544	186082	480845	471625	388681	374698	1686016	3662251	3791688	3420945	3441448
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	594921	1004656	1031182	989382	1043325	547441	896090	896419	843429	869961	3117905	5171746	5291815	5064974	5299572
APPLICATION OF FUNDS															
Investments	944434	1380788	1540546	1573603	1733350	967921	1344830	1526672	1638417	1876628	4604205	6763793	7527018	7760073	8674842
Loans	33636	30999	27414	22586	21175	50414	45356	40367	35569	33375	181277	168268	150583	125604	116305
Fixed Assets	8547	9078	8736	10780	10549	12396	10838	8642	10345	11103	42372	47121	44354	46512	51464
Deferred Tax Assets	-	-	-	-	-	-	-	-	-	-	2331	9458	10186	13233	13724
CURRENT ASSETS															
Cash & Bank Balance	115013	149946	170628	198604	200949	61825	84376	98780	136975	133235	548291	715004	878816	1164670	1215519
Advances and Other Assets	244632	239763	191508	191549	221915	204352	235577	193324	256104	278149	1212095	1311244	1097241	1171537	1386434
Sub-Total (A)	359645	389708	362136	390153	422863	266177	319953	292103	393079	411384	1760386	2026249	1976057	2336207	2601953
CURRENT LIABILITIES															
Provisions	527053	523286	630283	681939	781313	513382	536082	673130	857405	1049986	2458277	2618904	3104057	3600023	4300377
Sub-Total (B)	751341	805917	919534	1016653	1150555	749467	824887	971366	1233980	1462529	3473321	3848720	4445230	5238291	6171521
Net Current Assets (C)= (A-B)	(391697)	(416209)	(557398)	(626501)	(727692)	(483290)	(504934)	(679263)	(840901)	(1051145)	(1712935)	(1822471)	(2469172)	(2902084)	(3569568)
Misc. Expenditure (to the extent not written off or adjusted)	-	-	11885	8914	5943	-	-	-	-	-	655	5578	28847	21635	12805
Profit & Loss Account (Debit Balance)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	594921	1004656	1031182	989382	1043325	547441	896090	896419	843429	869961	3117905	5171746	5291815	5064974	5299572

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT
FIRE

(₹ Lakh)

Particulars	BAJAJ ALLIANZ				BHARTI AXA				CHOLAMANDALAM						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	11588	11847	11314	13021	13350	(37)	234	632	521	880	2032	1597	1949	2893	3721
Profit/ Loss on sale/redemption of Investments	119	67	14	(6)	(33)	11	-	-	-	2	17	45	6	5	7
Others	78	138	222	789	732	20	2	26	99	106	5	5	4	3	6
Interest, Dividend & Rent – Gross	1441	1617	1972	2460	3351	21	53	149	174	381	358	342	443	592	726
TOTAL (A)	13226	13670	13522	16264	17400	15	288	807	794	1368	2411	1988	2401	3492	4460
Claims Incurred (Net)	7263	6877	6195	6265	3329	10	906	714	443	283	1609	1215	1217	1573	999
Commission	(1820)	(1574)	(1588)	(661)	(877)	(34)	(368)	(520)	(444)	(484)	(851)	(476)	(404)	16	(9)
Operating Expenses related to Insurance Business	4803	4402	5191	5231	3628	536	1422	1716	1421	1524	991	1053	1544	1263	1435
Co- Insurance administration fee															
Solutium Fund								24	27	(233)					
Premium Deficiency								7	208	(21)					
Other Miscellaneous															
Exceptional Item (IMTPIP)															
TOTAL (B)	10246	9706	9798	10836	6080	511	1959	1941	1655	1069	1749	1792	2356	2852	2425
Operating Profit/(Loss) C= (A – B)	2980	3964	3724	5428	11320	(497)	(1671)	(1134)	(861)	299	663	196	45	640	2036
APPROPRIATIONS															
Transfer to Shareholders' Account	2980	3964	3724	5428	11320	(497)	(1671)	(1134)	(861)	299	663	196	45	640	2036
Transfer to Catastrophe Reserve															
Transfer to Other Reserves															
TOTAL (C)	2980	3964	3724	5428	11320	(497)	(1671)	(1134)	(861)	299	663	196	45	640	2036

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
FIRE

(₹ Lakh)

Particulars	FUTURE GENERALI				HDFC ERGO				ICICI LOMBARD						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	89	300	967	1355	2050	88	332	1401	2708	3807	10104	8993	11287	11459	13854
Profit/ Loss on sale/redemption of Investments	1	9	21	33	52	4	8	17	40	29	469	561	314	159	165
Others	-	1	1	2	2	46	(3)	38	43	102	(91)	(75)	1152	229	1061
Interest, Dividend & Rent – Gross	22	73	239	441	779	29	79	235	490	802	591	531	548	679	974
TOTAL (A)	112	383	1228	1831	2882	167	416	1690	3281	4740	11073	10010	13301	12526	16053
Claims Incurred (Net)	172	549	838	1573	2075	19	522	1370	1620	1273	9698	6581	11221	9049	9686
Commission	(321)	(607)	(617)	(570)	(681)	(743)	(1822)	(1734)	(1523)	(1077)	(2734)	(1118)	204	592	364
Operating Expenses related to Insurance Business	744	1452	2100	2249	2665	201	650	1018	1522	1802	6410	4688	4583	5244	6378
Co- Insurance administration fee															
Solutium Fund															
Premium Deficiency	-	50	(75)		92										
Other Miscellaneous															
Exceptional Item (IMTPIP)															
TOTAL (B)	595	1443	2246	3252	4151	(524)	(650)	654	1619	1998	13374	10152	16008	14886	16428
Operating Profit/(Loss) C= (A – B)	(483)	(1060)	(1018)	(1421)	(1269)	691	1067	1036	1662	2742	(2301)	(142)	(2707)	(2360)	(374)
APPROPRIATIONS															
Transfer to Shareholders' Account	(483)	(1060)	(1018)	(1421)	(1269)	691	1067	1036	1662	2742	(2301)	(142)	(2707)	(2360)	(374)
Transfer to Catastrophe Reserve															
Transfer to Other Reserves															
TOTAL (C)	(483)	(1060)	(1018)	(1421)	(1269)	691	1067	1036	1662	2742	(2301)	(142)	(2707)	(2360)	(374)

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
FIRE

(₹ Lakh)

Particulars	IFFCO TOKIO				L&T			LIBERTY VIDEOCON	MAGMA HDI	RAHEJA QBE			
	2008-09	2009-10	2010-11	2011-12	2012-13	2010-11	2011-12			2012-13	2009-10	2010-11	2011-12
Premiums earned (Net)	6049	4684	5035	5131	5169	(22)	143	393	(6)	(94)	49	51	
Profit/ Loss on sale/redemption of Investments	23	12	14	17	12	(1)	3	19	1	-	-	-	
Others	(5)	(235)	(58)	(73)	(43)			-			(-)	13	
Interest, Dividend & Rent – Gross	609	595	580	706	665	8	23	140	24	15	11	12	
TOTAL (A)	6676	5055	5572	5782	5803	(16)	170	552	19	(79)	59	77	
Claims Incurred (Net)	4414	4383	4853	3859	4391	14	134	366	1	7	32	31	
Commission	(1654)	(1047)	(906)	(1034)	(895)	(28)	(169)	(71)	(50)	(4)	(7)	(1)	
Operating Expenses related to Insurance Business	3402	2931	3358	3126	1340	872	917	1566	240	233	120	90	
Co- Insurance administration fee													
Solutium Fund							2	(2)			22		
Premium Deficiency													
Other Miscellaneous													
Exceptional Item (IMTPIP)													
TOTAL (B)	6161	6266	7306	5951	4836	858	884	1859	191	236	166	120.02	
Operating Profit/(Loss) C= (A – B)	514	(1211)	(1734)	(168)	967	(873)	(714)	(1307)	(172)	(315)	(106)	(43)	
APPROPRIATIONS													
Transfer to Shareholders' Account	514	(1211)	(1734)	(168)	967	(873)	(714)	(1307)	(172)	(315)	(106)	(43)	
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	514	(1211)	(1734)	(168)	967	(873)	(714)	(1307)	(172)	(315)	(106)	(43)	

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
FIRE

(₹ Lakh)

Particulars	RELIANCE				ROYAL SUNDARAM				SBI				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2010-11	2011-12	2012-13
	Premiums earned (Net)	4151	4074	3075	3023	3557	1495	1293	1581	1188	1400	(151)	680
Profit/ Loss on sale/redemption of Investments	127	134	47	98	108	30	49	6	2	4	-	18	143
Others	-	-	-	-	-	-	-	-	-	-	-	21	-
Interest, Dividend & Rent – Gross	575	593	445	735	1138	397	351	327	416	726	49	493	1540
TOTAL (A)	4853	4801	3567	3856	4802	1922	1693	1914	1606	2130	(102)	1212	6704
Claims Incurred (Net)	2889	3172	1761	2643	2072	763	494	490	563	560	84	1230	3300
Commission	(1481)	(1419)	(827)	(545)	(624)	(346)	(251)	(186)	(329)	(268)	(8)	(46)	1045
Operating Expenses related to Insurance Business	1634	1149	1074	1178	1054	971	702	951	714	1270	3788	8490	9551
Co- Insurance administration fee													
Solutium Fund													
Premium Deficiency													
Other Miscellaneous													
Exceptional Item (IMTPIP)													
TOTAL (B)	3043	2902	2009	3276	2502	1388	944	1255	947	1562	3864	9674	13895
Operating Profit/(Loss) C= (A – B)	1810	1898	1559	580	2300	533	748	659	659	568	(3966)	(8462)	(7192)
APPROPRIATIONS													
Transfer to Shareholders' Account	1810	1898	(1559)	580	2300	533	748	659	659	568	(3966)	(8462)	(7192)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	1810	1898	(1559)	580	2300	533	748	659	659	568	(3966)	(8462)	(7192)

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
FIRE

(₹ Lakh)

Particulars	SHRIRAM				TATA AIG				UNIVERSAL SOMPO						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	(40)	75	218	241	371	2064	2011	2004	1858	1885	(267)	1263	2244	2914	3651
Profit/ Loss on sale/redemption of Investments	-	-	-	-	-	7	48	53	13	27	-	11	28	(13)	14
Others	-	-	10	-	76	22	13	3	9	19	-	(8)	(14)	(12)	(9)
Interest, Dividend & Rent – Gross	1	4	16	35	64	381	375	402	579	828	43	105	215	253	443
TOTAL (A)	(39)	79	244	276	511	2474	2447	2462	2460	2759	(223)	1370	2473	3142	4099
Claims Incurred (Net)	4	63	31	163	369	1166	1022	1315	1109	1276	39	879	1037	1384	1005
Commission	-	(13)	(37)	(80)	(91)	(2542)	(1928)	(2468)	(2585)	(4392)	(46)	64	20	(95)	104
Operating Expenses related to Insurance Business	4	25	53	86	132	1570	1140	1214	1131	1730	981	1875	2175	2547	2437
Co- Insurance administration fee	-	-	-	-	-	-	30	33	41	66	-	-	-	-	-
Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	5	-	-	-
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	8	75	47	169	411	194	263	94	(304)	(1320)	974	2823	3231	3836	3545
Operating Profit/(Loss) C= (A – B)	(47)	4	197	107	100	2280	2184	2368	2764	4079	(1198)	(1452)	(759)	(695)	554
APPROPRIATIONS															
Transfer to Shareholders' Account	(47)	4	197	107	100	2280	2184	2368	2764	4079	(1198)	(1452)	(759)	(695)	554
Transfer to Catastrophe Reserve															
Transfer to Other Reserves															
TOTAL (C)	(47)	4	197	107	100	2280	2184	2368	2764	4079	(1198)	(1452)	(759)	(695)	554

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT
MARINE

(₹ Lakh)

Particulars	BAJAJ ALLIANZ				BHARTI AXA				CHOLAMANDALAM						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	5476	5643	5728	6128	6080	(28)	145	334	430	554	1145	1216	1223	1418	1538
Profit/ Loss on sale/redemption of Investments	41	21	4	(2)	(9)	2	-	-	-	1	5	24	2	2	2
Others	33	9	13	36	31	3	-	7	39	43	2	2	2	2	3
Interest, Dividend & Rent – Gross	502	498	590	770	915	3	10	36	69	155	110	113	84	148	108
TOTAL (A)	6052	6171	6336	6932	7018	(21)	156	378	538	752	1262	1355	1311	1571	1651
Claims Incurred (Net)	5098	4577	3231	3223	3092	3	178	241	244	264	788	993	739	1102	833
Commission	395	349	429	434	476	(2)	(12)	(87)	(132)	(95)	(384)	(355)	(432)	(389)	(351)
Operating Expenses related to Insurance Business	1637	1512	1682	1749	1393	117	273	496	561	619	680	925	812	694	684
Co- Insurance administration fee															
Solutium Fund															
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous															
Exceptional Item (IMTPIP)															
TOTAL (B)	7131	6438	5341	5406	4961	118	439	650	673	788	1084	1563	1118	1408	1166
Operating Profit/(Loss) C= (A – B)	(1079)	(268)	995	1526	2056	(139)	(284)	(272)	(135)	(36)	178	(208)	192	163	486
APPROPRIATIONS															
Transfer to Shareholders' Account	(1079)	(268)	995	1526	2056	(139)	(284)	(272)	(135)	(36)	178	(208)	192	163	486
Transfer to Catastrophe Reserve															
Transfer to Other Reserves															
TOTAL (C)	(1079)	(268)	995	1526	2056	(139)	(284)	(272)	(135)	(36)	178	(208)	192	163	486

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

Particulars	FUTURE GENERALI				HDFC ERGO				ICICI LOMBARD						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	107	251	525	1108	1692	192	301	777	1502	2470	2728	3228	4248	5389	8823
Profit/ Loss on sale/redemption of Investments	-	3	9	13	22	2	3	5	12	9	316	364	153	85	112
Others	-	-	-	1	1	-	(1)	(1)	(1)	7	(62)	(32)	(143)	(6)	(46)
Interest, Dividend & Rent – Gross	9	26	102	169	327	16	29	67	143	247	399	344	266	363	664
TOTAL (A)	116	280	636	1291	2041	209	332	848	1655	2734	3381	3904	4524	5832	9554
Claims Incurred (Net)	132	301	520	839	1364	108	465	633	2458	2681	5502	2668	4722	5157	7441
Commission	(46)	(94)	(199)	(57)	(99)	(85)	(174)	(207)	(115)	(126)	(1329)	(790)	(822)	(591)	562
Operating Expenses related to Insurance Business	317	531	925	852	1113	371	184	374	576	823	4268	2468	2658	3371	3802
Co- Insurance administration fee	-	-	-	-	-	-	-	-	-	-	680	(965)	185	(12)	(173)
Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	403	738	1246	1634	2378	394	475	800	2919	3379	9121	3361	6744	7925	11632
Operating Profit/(Loss) C= (A – B)	(287)	(458)	(610)	(344)	(337)	(185)	(143)	48	(1264)	(645)	(5740)	543	(2220)	(2094)	(2079)
APPROPRIATIONS															
Transfer to Shareholders' Account	(287)	(458)	(610)	(344)	(337)	(185)	(143)	48	(1264)	(645)	(5740)	543	(2220)	(2094)	(2079)
Transfer to Catastrophe Reserve															
Transfer to Other Reserves															
TOTAL (C)	(287)	(458)	(610)	(344)	(337)	(185)	(143)	48	(1264)	(645)	(5740)	543	(2220)	(2094)	(2079)

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

Particulars	IFFCO TOKIO				L&T			LIBERTY VIDEOCON 2012-13	MAGMA HDI 2012-13	RAHEJA QBE			
	2008-09	2009-10	2010-11	2011-12	2012-13	2010-11	2011-12			2012-13	2009-10	2010-11	2011-12
Premiums earned (Net)	4460	3969	3882	4010	3839	(24)	172	387	(7)	(5)	(26)	6	7
Profit/ Loss on sale/redemption of Investments	23	12	14	19	13	(-)	2	6	-	-	-	-	-
Others	(12)	271	21	6	96	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	605	585	569	768	743	1	10	44	-	-	-	-	-
TOTAL (A)	5075	4836	4487	4802	4691	(23)	184	438	(7)	(5)	(26)	6	7
Claims Incurred (Net)	4448	4085	3841	3815	4381	6	240	242	-	1	3	12	(4)
Commission	(469)	(324)	(442)	(434)	(242)	(1)	4	30	-	-	1	2	1
Operating Expenses related to Insurance Business	1980	2260	2285	2330	923	151	416	482	-	9	20	3	2
Co- Insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-
Solutium Fund	-	-	-	-	-	-	5	(5)	-	-	-	3	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	5959	6021	5684	5712	5062	156	665	749	-	10	24	20	(-)
Operating Profit/(Loss) C= (A – B)	(884)	(1185)	(1197)	(910)	(371)	(179)	(481)	(311)	(7)	(15)	(50)	(13)	7
APPROPRIATIONS													
Transfer to Shareholders' Account	(884)	(1185)	(1197)	(910)	(371)	(179)	(481)	(311)	(7)	(15)	(50)	(13)	7
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(884)	(1185)	(1197)	(910)	(371)	(179)	(481)	(311)	(7)	(15)	(50)	(13)	7

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

Particulars	RELIANCE				ROYAL SUNDARAM				SBI				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2010-11	2011-12	2012-13
Premiums earned (Net)	1511	1800	1256	987	869	754	1045	1144	1244	1111	(18)	(18)	156
Profit/ Loss on sale/redemption of Investments	34	28	10	34	18	9	21	3	1	1	-	-	1
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	155	126	96	256	192	80	96	103	118	117	-	2	12
TOTAL (A)	1700	1954	1363	1276	1080	844	1162	1250	1364	1229	(18)	(16)	170
Claims Incurred (Net)	1849	1781	791	1029	1102	638	682	731	279	558	-	24	123
Commission	10	(53)	(51)	(69)	136	32	24	-	60	(11)	(-)	(2)	(3)
Operating Expenses related to Insurance Business	722	482	402	314	295	355	385	363	358	416	28	99	222
Co- Insurance administration fee Solutium Fund	254	(254)		30	179	-	-						
Premium Deficiency													
Other Miscellaneous													
Exceptional Item (IMTPIP)													
TOTAL (B)	2835	1956	1141	1304	1712	1025	1092	1094	696	964	28	121	343
Operating Profit/(Loss) C= (A – B)	(1135)	(2)	222	(27)	(633)	(181)	70	156	668	265	(46)	(137)	(173)
APPROPRIATIONS													
Transfer to Shareholders' Account	(1135)	(2)	222	(27)	(633)	(181)	70	156	668	265	(46)	(137)	(173)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(1135)	(2)	222	(27)	(633)	(181)	70	156	668	265	(46)	(137)	(173)

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MARINE

(₹ Lakh)

Particulars	SHRIRAM				TATA AIG				UNIVERSAL SOMPO						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	(5)	2	9	21	40	5563	6169	9193	13838	16424	(22)	13	81	197	230
Profit/ Loss on sale/redemption of Investments	-	-	-	-	-	16	117	163	58	118	-	1	3	(1)	2
Others	-	-	-	-	-	29	(13)	(25)	(42)	(54)	-	(-)	(1)	(1)	(1)
Interest, Dividend & Rent – Gross	-	-	3	8	12	387	426	573	1003	1744	1	6	22	25	55
TOTAL (A)	(5)	2	13	29	52	5995	6699	9904	14856	18232	(20)	19	104	220	285
Claims Incurred (Net)	-	1	8	35	36	5320	4724	7677	11219	11424	5	88	189	222	453
Commission	-	-	(3)	(5)	6	(70)	147	1309	1936	2136	(6)	(19)	(33)	(73)	(69)
Operating Expenses related to Insurance Business	-	-	3	19	21	2623	2531	2807	3248	2991	50	170	233	293	403
Co- Insurance administration fee	-	-	-	-	-	-	1	-	1	1	-	-	-	-	-
Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	18	-	-	-	-	-	-	-	-	170	(145)	325
Other Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	-	2	8	67	63	7873	7403	11793	16404	16552	49	240	558	297	1113
Operating Profit/(Loss) C= (A – B)	(5)	(-)	5	(38)	(10)	(1878)	(703)	(1889)	(1548)	1680	(69)	(221)	(454)	(77)	(828)
APPROPRIATIONS															
Transfer to Shareholders' Account	(5)	(-)	5	(38)	(10)	(1878)	(703)	(1889)	(1548)	1680	(69)	(221)	(454)	(77)	(828)
Transfer to Catastrophe Reserve															
Transfer to Other Reserves															
TOTAL (C)	(5)	(-)	5	(38)	(10)	(1878)	(703)	(1889)	(1548)	1680	(69)	(221)	(454)	(77)	(828)

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT
MISCELLANEOUS

(₹ Lakh)

Particulars	BAJAJ ALLIANZ				BHARTI AXA				CHOLAMANDALAM						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	172063	170931	197923	228319	273003	(212)	7986	30604	55512	87205	35360	43415	59565	82602	111484
Profit/ Loss on sale/redemption of Investments	1070	607	133	(65)	(325)	65	1	1	7	34	106	433	130	56	152
Others	3035	3332	1392	1108	1322	113	18	332	1882	2324	6	1	2	1	6
Interest, Dividend & Rent – Gross	12972	14606	18890	24917	33384	122	516	1833	3306	8586	2234	3051	4135	6509	12685
TOTAL (A)	189141	189476	218338	254279	307383	88	8521	32769	60707	98149	37705	46900	63832	89169	124326
Claims Incurred (Net)	123630	127203	160701	181306	205394	276	7536	26641	46821	76171	25181	32226	46623	63143	88205
Commission	4329	4401	5195	7698	10311	(78)	(660)	213	1002	2759	(1565)	(1314)	658	1742	2064
Operating Expenses related to Insurance Business	53443	48937	57739	60243	71853	4794	13909	22274	26978	33467	14724	17417	20955	26083	30984
Co- Insurance administration fee	-	145	171	195	(204)	-	-	9	16	-	-	-	-	-	-
Solutium Fund	-	212	(535)	32	200	-	428	(428)	72	24	-	128	(128)	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	181402	180898	223272	249474	287554	4992	21212	48969	74888	112430	38340	48457	68107	90967	121254
Operating Profit/(Loss) C= (A – B)	7739	8578	(4934)	4805	19829	(4904)	(12692)	(16200)	(14182)	(14281)	(635)	(1557)	(4276)	(1799)	3072
APPROPRIATIONS															
Transfer to Shareholders' Account	7739	8578	(4934)	4805	19829	(4904)	(12692)	(16200)	(14182)	(14281)	(635)	(1557)	(4276)	(1799)	3072
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	7739	8578	(4934)	4805	19829	(4904)	(12692)	(16200)	(14182)	(14281)	(635)	(1557)	(4276)	(1799)	3072

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

Particulars	FUTURE GENERALI				HDFC ERGO				ICICI LOMBARD						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	5485	18197	31420	49670	70169	17668	39373	58458	87238	117980	184533	207061	270081	338051	378248
Profit/ Loss on sale/redemption of Investments	13	76	162	289	385	161	236	330	688	498	10478	14778	9117	5944	7444
Others	1	5	7	19	13	317	689	282	(60)	373	(2029)	(1582)	4784	6849	(1661)
Interest, Dividend & Rent – Gross	232	601	1855	3822	5793	1207	2270	4562	8425	13603	13221	13962	15928	25341	38956
TOTAL (A)	5732	18878	33444	53799	76360	19353	42568	63632	96291	132454	206203	234219	299911	376186	422988
Claims Incurred (Net)	5750	16066	26544	38561	55723	14363	38600	51226	72565	91151	153253	181014	257121	345884	320934
Commission	(360)	(1025)	(517)	461	2431	(1206)	(1747)	(1924)	(2721)	(5399)	(3496)	4013	(4812)	(6136)	(19237)
Operating Expenses related to Insurance Business	8817	12290	16301	20497	21649	10179	17444	21529	26886	36078	57181	48357	60738	78673	91627
Co- Insurance administration fee	-	21	32	-	-	-	-	-	-	-	-	-	-	-	-
Solutium Fund	-	(26)	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	14207	27326	42359	59519	79803	23336	54297	70831	104524	121830	206938	233384	313046	418421	393324
Operating Profit/(Loss) C= (A – B)	(8475)	(8448)	(8915)	(5720)	(3443)	(3982)	(11729)	(7199)	(8232)	10624	(735)	835	(13136)	(42235)	29664
APPROPRIATIONS															
Transfer to Shareholders' Account	(8475)	(8448)	(8915)	(5720)	(3443)	(3982)	(11729)	(7199)	(8232)	10624	(735)	835	(13136)	(42235)	29664
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(8475)	(8448)	(8915)	(5720)	(3443)	(3982)	(11729)	(7199)	(8232)	10624	(735)	835	(13136)	(42235)	29664

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

Particulars	IFFCO TOKIO				L&T			LIBERTY VIDEOCON	MAGMA HDI	RAHEJA QBE			
	2008-09	2009-10	2010-11	2011-12	2012-13	2010-11	2011-12			2012-13	2009-10	2010-11	2011-12
Premiums earned (Net)	72784	83570	104593	124127	153400	75	4574	11182	1440	(55)	739	1386	
Profit/ Loss on sale/redemption of Investments	269	185	253	345	359	(4)	32	119	7	-	2	4.85	
Others	13	(64)	(7)	62	95	-	-	-	-	6	25	(2)	
Interest, Dividend & Rent – Gross	7041	9277	10173	14303	20553	45	214	873	274	27	103	164	
TOTAL (A)	80107	92968	115012	138837	174407	116	4820	12174	1722	(22)	869	1554	
Claims Incurred (Net)	60640	64799	90352	115692	115772	225	5362	11222	1253	173	373	880	
Commission	1801	3890	2859	268	668	(7)	9	611	374	39	144	278	
Operating Expenses related to Insurance Business	18581	19736	26221	29802	42257	5086	8546	9995	2717	1176	1121	1186	
Co- Insurance administration fee	-	-	-	-	-	-	-	-	3	-	-	-	
Solutium Fund	-	-	-	-	-	11	935	(873)	23	-	-	-	
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	
Other Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (B)	81021	88425	119432	145762	158698	5315	14852	20956	4349	1388	1638	2344	
Operating Profit/(Loss) C= (A – B)	(914)	4543	(4420)	(6925)	15709	(5200)	(10032)	(8782)	(2627)	(1410)	(769)	(791)	
APPROPRIATIONS													
Transfer to Shareholders' Account	(914)	4543	(4420)	(6925)	15709	(5200)	(10032)	(8782)	(2627)	(1410)	(769)	(791)	
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(914)	4543	(4420)	(6925)	15709	(5200)	(10032)	(8782)	(2627)	(1410)	(769)	(791)	

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

Particulars	RELIANCE				ROYAL SUNDARAM				SBI				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2010-11	2011-12	2012-13
Premiums earned (Net)	133224	134051	125049	112299	131556	57557	69148	84894	108071	121552	(84)	2800	17235
Profit/ Loss on sale/redemption of Investments	1614	1735	837	1522	1418	459	946	127	71	88	-	6	124
Others	3	12	10	48	(21)	6	9	17	9	13	2	72	(34)
Interest, Dividend & Rent – Gross	7311	7686	9481	11630	16446	4672	5509	6651	9803	12053	16	164	1336
TOTAL (A)	142152	143483	135378	125499	149399	62695	75612	91690	117954	133706	(67)	3042	18661
Claims Incurred (Net)	102627	113616	130587	122915	122905	39834	49731	64800	85718	91324	480	3738	14496
Commission	(1684)	(2047)	(1373)	4741	4978	3521	3304	2268	2493	3895	(82)	123	1515
Operating Expenses related to Insurance Business	51748	46433	43211	36844	37605	20629	22310	29158	34246	35970	3240	4863	13578
Co- Insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-
Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	152691	158002	172424	164500	165488	63983	75345	96226	122457	131189	3637	8724	29588
Operating Profit/(Loss) C= (A – B)	(10539)	(14519)	(37046)	(39001)	(16089)	(1288)	267	(4536)	(4503)	2516	(3704)	(5682)	(10927)
APPROPRIATIONS													
Transfer to Shareholders' Account	(10539)	(14519)	(37046)	(39001)	(16089)	(1288)	267	(4536)	(4503)	2516	(3704)	(5682)	(10927)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(10539)	(14519)	(37046)	(39001)	(16089)	(1288)	267	(4536)	(4503)	2516	(3704)	(5682)	(10927)

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
MISCELLANEOUS

(₹ Lakh)

Particulars	SHRIRAM				TATA AIG				UNIVERSAL SOMPO						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	1760	13528	32776	54024	100523	51121	50793	61472	92735	120464	201	6248	16950	21542	30250
Profit/ Loss on sale/redemption of Investments	-	-	-	-	134	134	989	1318	509	755	-	39	132	(83)	117
Others	57	317	299	112	131	186	(140)	(228)	(227)	(346)	9	(30)	(18)	(73)	(69)
Interest, Dividend & Rent – Gross	320	1061	2892	5610	23012	3941	4729	5955	8974	11160	102	485	1027	1592	3590
TOTAL (A)	2137	14907	35967	59746	123665	55381	56372	68518	101991	132033	312	6742	18091	22978	33889
Claims Incurred (Net)	1197	9535	25469	37638	88712	29081	33892	45319	74055	84159	197	4782	12990	20270	22900
Commission	8	(629)	1504	1732	1732	4594	4009	3057	3124	3423	132	640	782	1024	2069
Operating Expenses related to Insurance Business	1857	4078	7816	12433	13291	22934	21345	25402	33593	41364	1736	6299	9239	10494	11575
Co- Insurance administration fee	-	-	-	-	-	-	4	5	6	12.1	-	-	-	-	-
Solutium Fund	-	-	-	-	-	-	24	43	(25)	29	-	8	27	4	6
Premium Deficiency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous	-	-	178	179	6228	-	96	72	96	(1)	-	2	-	-	-
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	3062	12983	34966	51982	109964	56610	59369	73899	110848	128986	2064	11731	23039	31792	36550
Operating Profit/(Loss) C= (A – B)	(925)	1924	1001	7764	13701	(1228)	(2997)	(5381)	(8857)	3047	(1752)	(4989)	(4948)	(8814)	(2661)
APPROPRIATIONS															
Transfer to Shareholders' Account	(925)	1924	1001	7764	13701	(1228)	(2997)	(5381)	(8857)	3047	(1752)	(4989)	(4948)	(8814)	(2661)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(925)	1924	1001	7764	13701	(1228)	(2997)	(5381)	(8857)	3047	(1752)	(4989)	(4948)	(8814)	(2661)

Note : Figures in brackets represent negative value

**TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT
TOTAL (FIRE+MARINE+MISCELLANEOUS)**

(₹ Lakh)

Particulars	BAJAJ ALLIANZ				BHARTI AXA				CHOLAMANDALAM						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	189127	188420	214965	247468	292433	(278)	8364	31570	56463	88638	38536	46229	62737	86913	116743
Profit/ Loss on sale/redemption of Investments	1231	695	151	(73)	(367)	78	1	1	7	37	128	501	138	63	161
Others	3146	3480	1627	1933	2084	135	20	365	2020	2473	12	7	7	6	15
Interest, Dividend & Rent – Gross	14915	16721	21453	28147	37650	146	579	2018	3548	9122	2702	3506	4661	7249	13518
TOTAL (A)	208419	209316	238196	277475	331801	82	8964	33954	62039	100270	41378	50243	67544	94231	130438
Claims Incurred (Net)	135992	138657	170127	190795	211814	289	8619	27596	47507	76719	27578	34434	48578	65818	90037
Commission	2378	3177	4036	7471	9911	(114)	(1040)	(395)	426	2180	(2801)	(2145)	(178)	1368	1705
Operating Expenses related to Insurance Business	59883	54851	64612	67223	76874	5447	15604	24485	28960	35610	16395	19395	23311	28041	33103
Co- Insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Solutium Fund	172	145	171	195	(204)	-	-	9	43	-	-	-	-	-	-
Premium Deficiency	354	212	(535)	32	200	-	428	(403)	208	(209)	-	128	(128)	-	-
Other Miscellaneous	-	-	-	-	-	-	-	267	72	-	-	-	-	-	-
Exceptional item (IMTPIP)	-	-	-	-	-	-	-	-	-	(12)	-	-	-	-	-
TOTAL (B)	198779	197042	238411	265716	298595	5622	23611	51560	77216	114287	41173	51812	71582	95227	124844
Operating Profit/(Loss) C= (A – B)	9640	12274	(215)	11759	33205	(5540)	(14647)	(17606)	(15177)	(14017)	206	(1569)	(4038)	(996)	5594
APPROPRIATIONS															
Transfer to Shareholders' Account	9640	12274	(215)	11759	33205	(5540)	(14647)	(17606)	(15177)	(14017)	206	(1569)	(4038)	(996)	5594
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	9640	12274	(215)	11759	33205	(5540)	(14647)	(17606)	(15177)	(14017)	206	(1569)	(4038)	(996)	5594

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

Particulars	FUTURE GENERALI				HDFC ERGO				ICICI LOMBARD						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	5682	18748	32912	52133	73910	17947	40006	60636	91447	124257	17947	40006	60636	354900	400925
Profit/ Loss on sale/redemption of Investments	15	88	192	335	459	167	247	352	740	537	167	247	352	4446	7721
Others	2	6	8	21	16	363	686	319	(18)	481	363	686	319	8815	(646)
Interest, Dividend & Rent – Gross	262	700	2196	4432	6898	1252	2378	4864	9058	14652	1252	2378	4864	26383	40594
TOTAL (A)	5960	19542	35308	56921	81283	19730	43316	66170	101227	139927	19730	43316	66170	394544	448595
Claims Incurred (Net)	6003	16915	27902	40973	59161	14489	39586	53230	76643	95105	14489	39586	53230	360091	338062
Commission	(737)	(1726)	(1333)	(166)	1652	(2034)	(3743)	(3864)	(4359)	(6602)	(2034)	(3743)	(3864)	(6135)	(18312)
Operating Expenses related to Insurance Business	9878	14274	19325	23599	25427	10751	18278	22920	28984	38704	10751	18278	22920	87284	101807
Co- Insurance administration fee	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Solutium Fund	9	21	32	–	–	–	–	–	–	–	–	–	–	–	–
Premium Deficiency	51	24	(75)	92	–	–	–	–	–	–	–	–	–	(12)	(173)
Other Miscellaneous	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Exceptional Item (IMTPIP)	–	–	–	–	–	–	–	–	7794	–	–	–	–	–	–
TOTAL (B)	15205	29508	45851	64405	86332	23206	54121	72286	109062	127207	23206	54121	72286	441227	421384
Operating Profit/(Loss) C= (A – B)	(9245)	(9967)	(10543)	(7485)	(5050)	(3476)	(10805)	(6115)	(7834)	12721	(3476)	(10805)	(6115)	(46684)	27211
APPROPRIATIONS															
Transfer to Shareholders' Account	(9245)	(9967)	(10543)	(7485)	(5050)	(3476)	(10805)	(6115)	(7834)	12721	(3476)	(10805)	(6115)	(46684)	27211
Transfer to Catastrophe Reserve	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Transfer to Other Reserves	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
TOTAL (C)	(9245)	(9967)	(10543)	(7485)	(5050)	(3476)	(10805)	(6115)	(7834)	12721	(3476)	(10805)	(6115)	(46684)	27211

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

Particulars	IFFCO TOKIO				L&T			LIBERTY VIDEOCON	MAGMA HDI	RAHEJA QBE			
	2008-09	2009-10	2010-11	2011-12	2012-13	2010-11	2011-12			2012-13	2009-10	2010-11	2011-12
Premiums earned (Net)	83293	92222	113510	133268	162408	28	4889	11962	1427	(175)	794	1444	
Profit/ Loss on sale/redemption of Investments	315	208	282	381	384	(5)	37	144	8	1	3	5	
Others	(4)	(28)	(44)	(5)	148	-	-	-	-	6	25	12	
Interest, Dividend & Rent – Gross	8254	10457	11323	15777	21961	54	248	1057	298	43	114	177	
TOTAL (A)	91858	102860	125070	149421	184901	77	5174	13164	1734	(126)	935	1638	
Claims Incurred (Net)	69502	73267	99046	123367	124545	245	5736	11830	1255	183	417	908	
Commission	(323)	2519	1511	(1200)	(468)	(36)	(155)	571	324	36	138	278	
Operating Expenses related to Insurance Business	23962	24927	31864	35257	44520	6109	9878	12043	2957	1429	1243	1278	
Co- Insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	
Solutium Fund	-	-	-	-	-	-	-	-	3	-	-	-	
Premium Deficiency	-	-	-	-	-	11	(880)	24	-	-	25	-	
Other Miscellaneous	-	-	-	-	-	-	941	-	-	-	-	-	
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (B)	93142	100713	132422	157424	168596	6329	16400	23564	4540	1648	1823	2464	
Operating Profit/(Loss) C = (A – B)	(1284)	2147	(7351)	(8003)	16304	(6252)	(11226)	(10400)	(2806)	(1774)	(889)	(826)	
APPROPRIATIONS													
Transfer to Shareholders' Account	(1284)	2147	(7351)	(8003)	16304	(6252)	(11226)	(10400)	(2806)	(1774)	(889)	(826)	
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (C)	(1284)	2147	(7351)	(8003)	16304	(6252)	(11226)	(10400)	(2806)	(1774)	(889)	(826)	

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

Particulars	RELIANCE				ROYAL SUNDARAM				SBI				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2010-11	2011-12	2012-13
Premiums earned (Net)	138886	139925	129380	116309	135982	59806	71486	87619	110503	124063	(253)	3462	22413
Profit/ Loss on sale/redemption of Investments	1775	1897	894	1653	1544	499	1016	136	75	93	-	24	267
Others	3	12	10	48	(21)	6	9	17	9	13	2	93	(34)
Interest, Dividend & Rent – Gross	8041	8404	10023	12621	17776	5149	5956	7082	10338	12896	65	659	2888
TOTAL (A)	148705	150237	140308	130631	155280	65460	78467	94854	120924	137064	(186)	4238	25534
Claims Incurred (Net)	107366	118569	133138	126587	126079	41235	50907	66022	86559	92442	564	4993	17919
Commission	(3155)	(3519)	(2252)	4127	4490	3206	3077	2082	2224	3617	(90)	75	2557
Operating Expenses related to Insurance Business	54104	48063	44687	38336	38954	21955	23397	30471	35318	37656	7055	13451	23350
Co- Insurance administration fee	-	-	-	-	-	-	-	-	-	-	-	-	-
Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium Deficiency	254	(254)	-	30	179	-	-	-	-	-	-	-	-
Other Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	158569	162860	175574	169079	169702	66397	77381	98575	124101	133715	7529	18519	43826
Operating Profit/(Loss) C= (A – B)	(9864)	(12623)	(35266)	(38448)	(14422)	(937)	1086	(3721)	(3176)	3349	(7716)	(14281)	(18292)
APPROPRIATIONS													
Transfer to Shareholders' Account	(9864)	(12623)	(35266)	(38448)	(14422)	(937)	1086	(3721)	(3176)	3349	(7716)	(14281)	(18292)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(9864)	(12623)	(35266)	(38448)	(14422)	(937)	1086	(3721)	(3176)	3349	(7716)	(14281)	(18292)

Note : Figures in brackets represent negative value

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Concl'd.)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

Particulars	SHRIRAM				TATA AIG				UNIVERSAL SOMPO						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	1715	13605	33003	54286	100934	58748	58973	72669	108432	138774	(87)	7524	19275	24654	34131
Profit/ Loss on sale/redemption of Investments	-	-	-	1	-	157	1155	1534	580	900	-	50	162	(98)	133
Others	57	317	309	112	207	236	(141)	(249)	(260)	(381)	9	(39)	(33)	(87)	(79)
Interest, Dividend & Rent – Gross	320	1066	2912	5653	23088	4709	5531	6930	10556	13731	146	596	1263	1869	4088
TOTAL (A)	2093	14988	36224	60051	124229	63850	65518	80884	119307	153024	68	8131	20667	26339	38273
Claims Incurred (Net)	1200	9599	25508	37836	89117	35567	39637	54311	86383	96858	241	5749	14216	21876	24358
Commission	9	(642)	1464	1647	1648	1982	2229	1899	2474	1167	100	685	769	856	2105
Operating Expenses related to Insurance Business	1861	4103	7871	12537	13445	27127	25016	29422	37971	46085	2743	8344	11646	13334	14415
Co- Insurance administration fee	-	-	-	-	-	-	34	38	49	79	-	-	-	-	-
Solutium Fund	-	-	-	-	-	-	24	43	(25)	29	-	8	27	4	6
Premium Deficiency	-	-	-	18	-	-	-	-	-	-	-	-	170	(145)	325
Other Miscellaneous	-	-	178	179	6228	-	96	72	96	-	3	8	-	-	-
Exceptional Item (IMTPIP)	-	-	-	-	-	-	-	-	(1)	-	-	-	-	-	-
TOTAL (B)	3069	13060	35021	52218	110437	64677	67035	85786	126948	144217	3087	14794	26828	35925	41209
Operating Profit/(Loss) C= (A – B)	(977)	1928	1203	7833	13791	(826)	(1517)	(4902)	(7641)	8807	(3019)	(6663)	(6161)	(9586)	(2936)
APPROPRIATIONS															
Transfer to Shareholders' Account	(977)	1928	1203	7833	13791	(826)	(1517)	(4902)	(7641)	8807	(3019)	(6663)	(6161)	(9586)	(2936)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(977)	1928	1203	7833	13791	(826)	(1517)	(4902)	(7641)	8807	(3019)	(6663)	(6161)	(9586)	(2936)

Note : Figures in brackets represent negative value

TABLE 63: PRIVATE SECTOR NON-LIFE INSURERS : SHAREHOLDERS ACCOUNT

(₹ Lakh)

PARTICULARS	BAJAJ ALLIANZ				BHARTI AXA				CHOLAMANDALAM						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)															
(a) Fire Insurance	2980	3964	3724	5428	11320	(497)	(1671)	(1134)	(861)	299	663	194	45	640	2036
(b) Marine Insurance	(1079)	(268)	995	1526	2056	(139)	(284)	(272)	(135)	(36)	178	(163)	192	163	486
(c) Miscellaneous Insurance	7739	8578	(4934)	4805	19829	(4904)	(12692)	(16200)	(14182)	(14281)	(635)	(1600)	(4276)	(1799)	3072
INCOME FROM INVESTMENTS															
(a) Interest, Dividend & Rent – Gross	4923	5650	6260	7221	8319	165	204	106	437	352	975	1090	1733	2511	3292
(b) Profit on sale of investments	812	270	152	56	189	88	125	203	170	93	46	229	89	34	92
Less: Loss on sale of investments	(406)	(35)	(108)	(75)	(270)	-	-	-	708	-	-	-	(43)	(-)	(30)
Other Income	453	102	286	575	834	152	91	481	8	37	18	535	-	-	-
TOTAL (A)	15423	18261	6375	19536	42277	(5135)	(14226)	(16816)	(13854)	(13536)	1245	285	(2259)	1549	8949
Provisions (Other than taxation)															
(a) For diminution in the value of investments					15						60	50			
(b) For doubtful debts	169	31	33	(7)											
(c) Others															
OTHER EXPENSES															
(a) Expenses other than those related to Insurance Business	277	249	151	144	108	562	-	214	-	7	-	50			48
(b) Bad debts written off															
(c) Others -preliminary & pre-operative, amortizations						35			91	851					
TOTAL (B)	446	280	184	137	123	597	(14226)	(17030)	91	858	60	100	(2259)	-	48
Profit Before Tax	14977	17980	6191	19399	42154	(5732)	(14226)	(17030)	(13945)	(14393)	1185	185	(2259)	1549	8901
Add/(Less): Prior Period Adjustment Account															
Add/(Less): Provision for Taxation /Deferred Tax	(5461)	(5898)	(1864)	7034	12646	(44)	(4)	(5)	5	5	(486)	51	(34)	(363)	2881
Profit After Tax	9516	12083	4327	12365	29508	(5775)	(14230)	(17035)	(13950)	(14398)	699	236	(2293)	1912	6020
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											561	-		(955)	(2521)
(e) Catastrophe Reserve															
Balance of profit/ loss B/f from last year	30047	39562	51645	55973	68338	(1352)	(7127)	(21358)	(38392)	(52342)	401	539	775	(957)	
Balance C/f to Balance Sheet	39562	51645	55973	68338	97846	(7127)	(21358)	(38392)	(52342)	(66740)	539	775	(1518)	-	3499

Note : Figures in brackets indicate negative value

TABLE 63: PRIVATE SECTOR NON-LIFE INSURERS : SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	FUTURE GENERALI				HDFC ERGO				ICICI LOMBARD						
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)															
(a) Fire Insurance	(683)	(1060)	(1013)	(1421)	(1269)	691	1067	1036	1662	2742	(2301)	(142)	(2707)	(2360)	(374)
(b) Marine Insurance	(287)	(458)	(610)	(344)	(337)	(185)	(143)	48	(1264)	(645)	(5740)	543	(2220)	(2093)	(2079)
(c) Miscellaneous Insurance	(8275)	(8448)	(8895)	(5720)	(3443)	(3982)	(11729)	(7199)	(8232)	10624	(735)	835	(13136)	(42230)	29664
INCOME FROM INVESTMENTS															
(a) Interest, Dividend & Rent – Gross	858	958	1481	2215	2964	843	1284	2399	3698	5315	8141	8117	9156	8726	10048
(b) Profit on sale of investments	48	117	129	168	212	113	133	174	302	195	6452	8589	4528	1795	1510
Less: Loss on sale of investments	–	–	–	–	(15)	(1)	(54)	(68)	(42)	112	(1272)	(956)	(204)	(506)	(386)
Other Income	(11)	(25)	(8908)	(5102)	(1888)	(2521)	(9442)	(3611)	(3876)	18343	1	24	248	478	235
TOTAL (A)	(8350)	(8917)	(8908)	(5102)	(1888)	(2521)	(9442)	(3611)	(3876)	18343	4546	17009	(4335)	(36190)	38617
Provisions (Other than taxation)															
(a) For diminution in the value of investments						4352	–	–	–	–	–	–	–	–	211
(b) For doubtful debts						–	–	–	–	–	–	–	–	–	5419
(c) Others						–	–	–	–	–	–	–	–	–	2353
OTHER EXPENSES															
(a) Expenses other than those related to Insurance Business	109	12	44	44	52	–	4	32	93	142	62	70	136	200	265
(b) Bad debts written off															
(c) Others -preliminary & pre-operative, amortizations	37	42	–	–	29	–	–	–	1	9	104	802	810	329	235
TOTAL (B)	146	54	44	44	81	(2521)	(9446)	(3643)	(3970)	151	4518	1179	3899	3332	10450
Profit Before Tax	(8496)	(8970)	(8952)	(5145)	(1970)	(2521)	(9446)	(3643)	(3970)	18192	27	15831	(8234)	(39521)	28168
Add/(Less):Prior Period Adjustment Account															
Add/(Less):Provision for Taxation /Deferred Tax	(37)	–	–	–	–	(53)	16	–	–	2743	2335	(1438)	200	2111	(2410)
Profit After Tax	(8533)	(8970)	(8952)	(5145)	(1970)	(2575)	(9430)	(3643)	(3970)	15449	2362	14393	(8034)	(41633)	30578
APPROPRIATIONS															
(a) Interim dividends paid during the year															
(b) Proposed final dividend															
(c) Dividend distribution tax															
(d) Transfer to any Reserve or Deferred Tax of last year or Reserve for Unexpired Risks															
(e) Catastrophe Reserve															
Balance of profit/ loss B/f from last year	(1933)	(10466)	(19436)	(28388)	(33534)	(4710)	(7284)	(16715)	(20357)	(24327)	9324	11686	17450	1765	(39868)
Balance C/f to Balance Sheet	(10466)	(19436)	(28388)	(33534)	(35503)	(7284)	(16715)	(20357)	(24327)	(8878)	11686	17450	1765	(39868)	(9290)

Note : Figures in brackets indicate negative value

TABLE 63: PRIVATE SECTOR NON-LIFE INSURERS : SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	IFFCO TOKIO				L&T			LIBERTY VIDEOCON	MAGMA HDI	RAHEJA QBE				
	2008-09	2009-10	2010-11	2011-12	2012-13	2010-11	2011-12			2012-13	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)														
(a) Fire Insurance	514	(1211)	(1734)	(168)	967	(873)	(714)	(1307)	(172)	(171)	(315)	(106)	(43)	
(b) Marine Insurance	(884)	(1185)	(1197)	(910)	(371)	(179)	(481)	(311)	(7)	(15)	(50)	(13)	7	
(c) Miscellaneous Insurance	(914)	4543	(4420)	(6925)	15709	(5200)	(10032)	(8782)	(2627)	(1380)	(1410)	(769)	(791)	
INCOME FROM INVESTMENTS														
(a) Interest, Dividend & Rent – Gross	1899	1300	2216	3159	3077	370	596	880	1595	992	1173	1461	1635	
(b) Profit on sale of investments	73	26	55	76	54	12	100	235	20	10	(110)	34	48	
Less: Loss on sale of investments	-	-	-	-	-	(47)	(11)	(1)	-	-	-	-	-	
Other Income	42	437	196	181	285	-	1	1	-	-	-	-	-	
TOTAL (A)	730	3910	(4885)	(4587)	19720	(5917)	(10541)	(9285)	(1191)	(564)	(711)	607	857	
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	38	49	52	76	92	16	54	43	159	-	16	30	44	
(b) Bad debts written off														
(c) Others -preliminary & pre-operative, amortizations														
TOTAL (B)	38	49	52	76	92	16	54	43	159	-	16	30	44	
Profit Before Tax	692	3861	(4937)	(4663)	19628	(5932)	(10595)	(9328)	(1349)	(564)	(727)	577	813	
Add/(Less): Prior Period Adjustment/Account														
Add/(Less): Provision for Taxation /Deferred Tax	(442)	(1323)	1667	(1483)	6149	(5932)	1	(9328)	(411)	-	-	(3)	(102)	
Profit After Tax	250	2538	(3270)	(3180)	13479	(5932)	(10596)	(9328)	(938)	(564)	(727)	580	915	
APPROPRIATIONS														
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Proposed final dividend	-	741	-	-	-	-	-	-	-	-	-	-	-	
(c) Dividend distribution tax	-	126	(3)	-	-	-	-	-	-	-	-	-	-	
(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	5379	5629	7300	4033	853	(809)	(6741)	(17337)	(2)	(920)	(1499)	(2226)	(1646)	
Balance C/f to Balance Sheet	5629	7300	4033	853	14333	(6741)	(17337)	(26685)	(940)	(1484)	(2226)	(1646)	(731)	

Note : Figures in brackets indicate negative value

TABLE 63: PRIVATE SECTOR NON-LIFE INSURERS : SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	RELIANCE			ROYAL SUNDARAM			SBI			
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance	1810	1898	1559	580	2300	533	748	659	659	568
(b) Marine Insurance	(1135)	(2)	222	(27)	(633)	(181)	70	157	668	265
(c) Miscellaneous Insurance	(10539)	(14519)	(37046)	(39001)	(16089)	(1288)	267	(4536)	(4503)	2516
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent – Gross	3960	3955	4819	5545	7310	1708	1888	2179	3023	4085
(b) Profit on sale of investments	910	1058	1382	768	1033	201	411	54	30	35
Less: Loss on sale of investments	(36)	(165)	(875)	(31)	(341)	–	–	–	–	–
Other Income	51	135	412	194	287	32	20	6	135	12
TOTAL (A)	(4978)	(7640)	(29527)	(31972)	(6133)	1004	3405	(1483)	11	7482
Provisions (Other than taxation)										
(a) For diminution in the value of investments	–	–	–	–	–	–	–	–	–	–
(b) For doubtful debts	–	–	–	–	–	–	–	–	–	–
(c) Others	–	(1376)	(1404)	2117	3063	–	–	–	–	–
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business	(39)	(39)	(45)	71	81	28	5	5	56	26
(b) Bad debts written off	–	–	–	–	–	–	–	–	–	–
(c) Others -preliminary & pre-operative, amortizations	–	–	–	–	–	3	–	–	–	8
TOTAL (B)	(39)	(1415)	(1449)	2188	3144	31	5	5	56	1156
Profit Before Tax	(5017)	(9055)	(30976)	(34160)	(9277)	973	3401	(1488)	(46)	6326
Add/(Less): Prior Period Adjustment Account										
Add/(Less): Provision for Taxation /Deferred Tax	(215)	4012	(184)	160		(407)	(304)	(526)	(68)	859
Profit After Tax	(5232)	(5043)	(31160)	(34320)	(9277)	566	3097	(2014)	22	5467
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	(11315)	(16547)	(21589)	(52749)	(87069)	715	1282	4379	2365	2387
Balance C/f to Balance Sheet	(16547)	(21589)	(52749)	(87069)	(96346)	1282	4379	2365	2387	7854

Note : Figures in brackets indicate negative value

TABLE 63: PRIVATE SECTOR NON-LIFE INSURERS : SHAREHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

PARTICULARS	SHRIRAM				TATA AIG					
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance	(47)	4	197	107	100	2280	2184	2368	2462	4079
(b) Marine Insurance	(5)	(-)	5	(38)	(10)	(1878)	(703)	(1889)	(1213)	1680
(c) Miscellaneous Insurance	(925)	1925	1001	7764	13701	(1228)	(2997)	(5381)	(8890)	3047
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent – Gross	511	516	582	1404	2734	2179	2223	2318	3151	5355
(b) Profit on sale of investments	-	-	-	-	-	93	611	659	298	1406
Less: Loss on sale of investments	13	26	31	19	21	13	(177)	(165)	(272)	(1228)
Other Income	1	14	24			85	40	57	792	803
TOTAL (A)	(452)	2485	1841	9255	16546	1542	1180	(2033)	(3672)	15142
Provisions (Other than taxation)										
(a) For diminution in the value of investments										
(b) For doubtful debts						512	1	65	132	177
(c) Others						-	-	-	-	-
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business	5	11	15	24	302	(5)	-	(2)	698	14
(b) Bad debts written off						86	-	9	3	
(c) Others -preliminary & pre-operative, amortizations	73	-	-	-	-	-	-	-	-	-
TOTAL (B)	78	11	15	24	302	593	2	72	833	191
Profit Before Tax	(529)	2474	1826	9231	16244	950	1178	(2105)	(4505)	14951
Add/(Less): Prior Period Adjustment Account							(700)			
Add/(Less): Provision for Taxation /Deferred Tax	139	(887)	(571)	3079	5226	(526)	191	1647	(1647)	4415
Profit After Tax	(390)	1587	1255	6153	11019	424	670	(458)	(2858)	10536
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 B/f from last year	-	(390)	1197	2452	8605	3497	2409	3079	2620	(238)
Balance C/f to Balance Sheet	(390)	1197	2452	8605	19623	2409	3079	2620	(238)	10298

Note : Figures in brackets indicate negative value

TABLE 63: PRIVATE SECTOR NON-LIFE INSURERS : SHAREHOLDERS ACCOUNT (Concl'd.)

(₹ Lakh)

PARTICULARS	UNIVERSAL SOMPO					TOTAL				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance	(1198)	(1452)	(763)	(695)	554	4746	4354	(1392)	(3250)	14138
(b) Marine Insurance	(69)	(221)	(454)	(77)	(828)	(11404)	(2874)	(5298)	(4376)	(936)
(c) Miscellaneous Insurance	(1752)	(4989)	(4944)	(8814)	(2661)	(27440)	(42164)	(120254)	(144209)	33563
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent – Gross	1651	1288	1020	1090	1945	27812	29464	40821	48777.26	64508
(b) Profit on sale of investments	–	130	211	60	115	8836	11710	7544	4056.44	5569
Less: Loss on sale of investments	–	–	(144)	(169)	(92)	(1688)	(1310)	(1573)	(338)	(2341)
Other Income	(42)	(100)	30	21	3	782	1228	1656	2387.09	2742
TOTAL (A)	(1411)	(5345)	(5044)	(8585)	(965)	1644	407	(79980)	(96953)	117243
Provisions (Other than taxation)										
(a) For diminution in the value of investments	–	–	–	–	–	4412	50	–	–	211
(b) For doubtful debts	–	–	–	–	–	681	339	2801	2920.72	5611
(c) Others	–	–	–	–	–	–	(1376)	(1404)	2117	5416
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business	–	–	–	–	–	1037	432	634	1489.65	1733
(b) Bad debts written off	–	–	–	2	24	86	–	259	12.84	3112
(c) Others -preliminary & pre-operative, amortizations	8	8	8	15	9	259	852	831	447.91	1580
TOTAL (B)	8	8	8	17	33	6476	298	3122	6987.94	17662
Profit Before Tax	(1419)	(5353)	(5051)	(8602)	(998)	(4910)	(2720)	(85999)	(103940)	99580
Add/(Less): Prior Period Adjustment Account	–	–	–	–	–	–	(700)	–	–	–
Add/(Less): Provision for Taxation /Deferred Tax	(20)	146	(73)	(736)	(332)	(5216)	(5436)	256	8079	31669
Profit After Tax	(1439)	(5207)	(5125)	(7866)	(667)	(10126)	(8856)	(85743)	(112019)	67911
APPROPRIATIONS										
(a) Interim dividends paid during the year	–	–	–	–	–	–	6452	5659	–	–
(b) Proposed final dividend	–	–	–	–	–	–	1838	–	–	–
(c) Dividend distribution tax	–	–	–	–	–	–	126	937	–	–
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks	–	–	–	–	–	2073	1079	1613	(955)	(2521)
(e) Catastrophe Reserve	–	–	–	–	–	–	–	–	–	–
Balance of profit/ loss B/f from last year	(30)	(1469)	(6676)	(11800)	(19666)	30024	16905	(3355)	(96185)	(209640)
Balance C/f to Balance Sheet	(1469)	(6676)	(11800)	(19666)	(20333)	17825	(1447)	(96185)	(209160)	(144250)

Note : Figures in brackets indicate negative value

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS : BALANCE SHEET
(As on 31st March)

(₹ Lakh)

Particulars	BAJAJ ALLIANZ					BHARTAXA					CHOLAMANDALAM				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Share Capital	11023	11023	11023	11023	11023	16258	20000	42227	70349	84549	14196	26696	26696	28365	29199
Reserves & Surplus	56224	68307	72634	85000	114508	2742	5891	13665	15347	16147	1100	1336	-	4292	14483
Share Application Money		(51)	(97)	(150)		11	17	-	2	2	(617)	(99)	(40)	(87)	(88)
Fair Value Change Account											171	112	47		
Borrowings											73				
Others															
Deferred Tax Liability															
TOTAL	67247	79279	83561	95873	125531	19011	33408	55895	85697	100698	14924	28045	26703	32569	43594
APPLICATION OF FUNDS															
Investments	219375	253146	330949	386569	471308	11600	27538	61051	107587	148411	36476	57215	96610	125730	172417
Loans															
Fixed Assets	12854	15336	15607	20808	28413	2825	3178	3466	3192	2109	2811	1403	2892	3591	4959
Deferred Tax Asset	1521	3785	4175	3760	4071						-	34	-	383	62
CURRENT ASSETS															
Cash and Bank Balances	28490	29649	66559	89266	113161	566	2844	2121	6883	4669	727	1671	698	3955	1728
Advances and Other Assets	54463	71323	27366	37496	36772	1594	3056	7335	13705	11664	13650	14807	16590	17216	66729
Sub-Total (A)	82953	100972	93925	126763	149932	2160	5900	9456	20588	16333	14377	16479	17288	21171	68457
CURRENT LIABILITIES															
Provisions	144953	180080	231041	290842	347555	3085	12565	32120	58042	81362	17218	19890	53861	68706	134236
Sub-Total (B)	249456	293959	361096	442027	528194	4701	24566	56471	98011	132895	38740	47086	91044	118306	202302
NET CURRENT ASSETS (C) = (A - B)	(166503)	(192987)	(267171)	(315265)	(378262)	(2541)	(18666)	(47014)	(77423)	(116562)	(24363)	(30607)	(73757)	(97135)	(133845)
Misc. Expenditure (to the extent not written off or adjusted)															
Profit & Loss Account (Debit Balance)						7127	21358	38392	52342	66740			957		
TOTAL	67247	79279	83561	95873	125531	19011	33408	55895	85697	100698	14924	28045	26703	32569	43594

Note : Figures in brackets indicate negative value

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS : BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

Particulars	FUTURE GENERALI				HDFC ERGO				ICICI LOMBARD						
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Share Capital	19025	28000	47500	52000	71000	20000	41500	48600	52300	52855	40314	40363	40457	43658	43702
Reserves & Surplus	759	1500	2250	9500		10400			25200	27720	119951	126949	112626	142015	142164
Share Application Money	23	3	(2)	(26)	1	1	4	39	(27)	(51)	(7432)	19	34023	19	10044
Fair Value Change Account						120	70	61	31	17	2			4959	6905
Borrowings															
Others															
Deferred Tax Liability															
TOTAL	19807	29503	49748	61474	71001	20121	41574	62800	77504	80541	152834	179244	194399	190651	202814
APPLICATION OF FUNDS															
Investments	13514	25994	59585	90920	124022	27291	62368	122361	188776	269570	303074	376057	466530	603362	750252
Loans															
Fixed Assets	2187	2994	2152	1597	1357	1697	2468	8327	9971	11122	15677	14334	38813	39980	40043
Deferred Tax Asset											5967	4529	4729	2617	5027
CURRENT ASSETS															
Cash and Bank Balances	2148	953	2048	4882	8078	5141	6709	10325	19681	17918	7305	5034	39001	42574	57962
Advances and Other Assets	7215	13087	19473	21765	28062	8049	18209	11876	19661	27851	216398	273247	273797	364003	333586
Sub-Total (A)	9363	14040	21521	26647	36139	13190	24917	22200	39342	45768	223703	278282	312798	406577	391547
CURRENT LIABILITIES															
Provisions	7861	19531	40299	55977	80239	19226	35929	64547	113919	160883	279845	367364	484155	701061	774600
Sub-Total (B)	15723	32961	61898	91224	126021	29341	64894	110446	184912	254797	395586	493958	628470	901732	993346
NET CURRENT ASSETS (C) = (A - B)	(6360)	(18921)	(40377)	(64577)	(89882)	(16151)	(39977)	(88246)	(145570)	(209029)	(171883)	(215676)	(315672)	(495155)	(601798)
Misc. Expenditure															
(to the extent not written off or adjusted)															
Profit & Loss Account (Debit Balance)	10466	19436	28388	33534	35503	7284	16715	20357	24327	8878	152834	179244	194399	39868	9290
TOTAL	19807	29503	49748	61474	71001	20121	41574	62800	77504	80541	152834	179244	194399	190651	202814

Note : Figures in brackets indicate negative value

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS : BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

Particulars	IFFCO TOKIO				L&T GENERAL			LIBERTY VIDEOCON	MAGMA HDI	RAHEJA QBE			
	2009	2010	2011	2012	2013	2011	2012			2013	2010	2011	2012
Share Capital	24700	24700	24700	26932	26932	26932	41500	35935	10000	20700	20700	20700	
Reserves & Surplus	21061	22732	19465	26553	40032				10800				
Share Application Money													
Fair Value Change Account			1	3	2	2	10	29		3	1	7	8
Borrowings													
Others													
Deferred Tax Liability													
TOTAL	45761	47432	44166	53488	66966	20002	32510	35935	20800	20703	20701	20707	20708
APPLICATION OF FUNDS													
Investments	70305	81482	123789	147700	195844	7621	18531	22283	27290	18186	18175	20013	21708
Loans													
Fixed Assets	1326	1516	2372	2698	2743	7140	8264	2286	260	354	213	181	127
Deferred Tax Asset	587	758	2472	3960	645				791			3	106
CURRENT ASSETS													
Cash and Bank Balances	38544	47963	58535	89846	121445	477	829	6383	641	17	22	86	110
Advances and Other Assets	48764	53736	30290	40986	36378	1184	3494	1536	1258	940	747	645	825
Sub-Total (A)	87308	101699	88826	130832	157823	1660	4323	7919	1899	957	770	731	935
CURRENT LIABILITIES													
Provisions	68976	85507	109925	159271	194146	2218	9386	1043	3934	233	449	919	1565
Sub-Total (B)	113765	138024	173293	231701	290088	3160	15945	998	10381	292	682	1868	2900
NET CURRENT ASSETS (C) = (A - B)	(26457)	(36324)	(84467)	(100869)	(132266)	(1499)	(11622)	6921	(8481)	665	88	(1137)	(1965)
Misc. Expenditure (to the extent not written off or adjusted)													
Profit & Loss Account (Debit Balance)						6741	17337	4444	940	1499	2226	1646	731
TOTAL	45761	47432	44166	53488	66966	20002	32510	35935	20800	20703	20701	20707	20708

Note : Figures in brackets indicate negative value

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS : BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

Particulars	RELIANCE				ROYAL SUNDARAM				SBI				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013	2011	2012	2013
Share Capital	11308	11522	11667	12119	12278	21000	21000	25000	29000	31500	15000	15000	15000
Reserves & Surplus	68398	89184	103239	147087	162429	1282	4379	4865	7287	14254	50310	50310	50310
Share Application Money													
Fair Value Change Account	(6958)	(888)	29	(756)	(530)	(286)	(63)	(26)	(166)	(164)	-	5	(18)
Borrowings													
Others													
Deferred Tax Liability													
TOTAL	72748	99818	114935	158450	174176	21996	25316	29839	36121	45590	65310	65315	65292
APPLICATION OF FUNDS													
Investments	136397	165666	213718	270213	325250	77754	90639	138271	184053	207960	53754	62916	88435
Loans	3006	3006	3006	3006	2994								
Fixed Assets	6437	4751	3022	2512	2504	1751	1662	1269	1249	1471	7713	6868	9721
Deferred Tax Asset	85	4097	3887	3727	3727	1043	1041	516	584	2033			
CURRENT ASSETS													
Cash and Bank Balances	11424	8243	6722	6210	5458	3824	4050	4639	7014	5235	7136	6617	15180
Advances and Other Assets	55949	74275	23807	21830	94753	16083	27123	13557	13892	19236	3049	4023	5114
Sub-Total (A)	67373	82517	30529	28040	100211	19907	31174	18096	20905	24471	10185	10640	20295
CURRENT LIABILITIES													
Provisions	88098	110286	134441	175497	277950	40812	58106	78727	106675	118353	8698	14359	34112
Sub-Total (B)	157098	181809	191978	236118	356857	37646	41094	49587	63995	71993	1425	14066	46879
NET CURRENT ASSETS (C) = (A - B)	(89725)	(99291)	(161449)	(208078)	(256645)	(58552)	(68026)	(110218)	(149765)	(165874)	62	(17785)	(60696)
Misc. Expenditure (to the extent not written off or adjusted)													
Profit & Loss Account (Debit Balance)	16547	21589	52749	87069	96346						3781	13316	27832
TOTAL	72748	99818	114935	158450	174176	21996	25316	29839	36121	45590	65310	65315	65292

Note : Figures in brackets indicate negative value

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS : BALANCE SHEET (Contd.)
(As on 31st March)

(₹ Lakh)

Particulars	SHIRIRAM				TATA AIG					
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Share Capital	10500	10500	10500	12122	25800	30000	30000	36500	45000	50500
Reserves & Surplus		1197	2452	8605	19623	3921	4591	4133	1274	11810
Share Application Money				2678						
Fair Value Change Account						(448)	1107	(362)	(1349)	(316)
Borrowings										
Others										
Deferred Tax Liability										
TOTAL	10500	11697	12952	23405	45423	33473	35698	40271	44925	61994
APPLICATION OF FUNDS										
Investments	12977	25867	60815	112857	193041	71443	85597	136241	188687	243521
Loans										
Fixed Assets	1344	2135	2092	2288	2163	2755	2933	3285	2986	9230
Deferred Tax Asset	353	529	772	955	1289	748	988	1189	2836	248
CURRENT ASSETS										
Cash and Bank Balances	1231	2473	19806	1257	3874	4666	6417	5323	10719	15155
Advances and Other Assets	2824	2608	2533	137940	187510	29149	32096	22719	21390	30247
Sub-Total (A)	4055	5081	22339	139197	191384	33815	38514	28042	32109	45402
CURRENT LIABILITIES										
Provisions	3972	8587	48072	193573	267053	43142	62063	83799	114475	157707
	4646	13328	24994	38318	75400	32146	30270	44687	67217	78699
Sub-Total (B)	8618	21914	73066	231891	342453	75287	92333	128486	181693	236406
NET CURRENT ASSETS (C) = (A - B)	(4563)	(16834)	(50727)	(92694)	(151069)	(41473)	(53820)	(100444)	(149584)	(191004)
Misc. Expenditure (to the extent not written off or adjusted)										
Profit & Loss Account (Debit Balance)	390									
TOTAL	10500	11697	12952	23405	45423	33473	35698	40271	44925	61994

Note : Figures in brackets indicate negative value

TABLE 64: PRIVATE SECTOR NON-LIFE INSURERS : BALANCE SHEET (Concl'd.)
(As on 31st March)

(₹ Lakh)

Particulars	UNIVERSAL SOMPO					TOTAL				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Share Capital	15000	15000	15000	35000	35000	233324	301004	395570	486068	597472
Reserves & Surplus	8580	8580	8580	8580	8580	283260	333146	402369	521550	632861
Share Application Money						759	9019	39973	12197	10044
Fair Value Change Account		(6)	(193)	(151)	(261)	(15706)	11940	6647	2273	5519
Borrowings						291	182	108	31	17
Others						2				
Deferred Tax Liability						73				
TOTAL	23580	23574	23387	43429	43319	502001	655291	844667	1022119	1245912
APPLICATION OF FUNDS										
Investments	18264	25814	32964	40700	77457	998470	1295569	1922433	2548615	3363815
Loans						3006	3006	3006	3006	2994
Fixed Assets	2157	2421	2347	1735	1124	53820	55483	100709	107898	128052
Deferred Tax Asset	8	155	82	818	1150	10312	15916	17822	19644	19149
CURRENT ASSETS										
Cash and Bank Balances	3368	1709	1782	21518	1922	107433	117731	225095	311338	379713
Advances and Other Assets	1859	6457	7688	11519	13746	455997	590966	462010	729564	903037
Sub-Total (A)	5227	8166	9469	33037	15669	563430	708697	687104	1040902	1282750
CURRENT LIABILITIES										
Provisions	1641	10453	20627	34486	46704	718829	970595	1392979	2097190	2699598
Sub-Total (B)	3546	19657	33276	52527	72413	1170320	1510654	2051802	2987051	3848552
NET CURRENT ASSETS (C) = (A - B)	1682	(11491)	(23807)	(19490)	(56744)	(606890)	(801957)	(1364698)	(1946148)	(2565802)
Misc. Expenditure (to the extent not written off or adjusted)										
Profit & Loss Account (Debit Balance)	1469	6676	11800	19666	20333	43283	87273	165393	289105	297703
TOTAL	23580	23574	23387	43429	43319	502001	655291	844667	1022119	1245912

Note : Figures in brackets indicate negative value

TABLE 65: HEALTH INSURANCE (OTHER THAN TRAVEL DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE) GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2012-13)

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

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	-	-	-	1337	1048.76	31768.81	144444	413.25	8109.98	258625	471.20	12370.80	404406	1933.21	52249.59
BHARTIAXA	34	-	347.99	3051	800.90	20060.23	-	-	-	16177	28.25	651.49	19262	829.16	21059.71
CHOLAMANDALAM MS	28	20407.75	19100.80	1126	224.00	5249.07	22167	493.66	2569.78	39796	59.97	1210.74	63117	21185.38	28130.39
FUTURE GENERALI	-	-	-	685	501.63	11765.83	9635	33.09	559.49	12565	19.97	543.46	22885	554.68	12868.78
HDFC ERGO	4	1613.04	2295.34	746	984.35	13778.90	140371	315.95	8433.71	326642	268.42	25230.38	467763	3181.76	49738.32
ICICI LOMBARD	93	22371.83	49696.08	2598	1831.11	72142.36	103857	288.38	12242.12	321145	341.19	33385.49	427693	24832.51	167466.05
IFFCO TOKIO	133	2634.00	5922.07	758	635.00	12146.39	16522	55.00	979.20	27274	51.00	1791.47	44687	3375.00	20839.14
LIBERTY VIDEOCON	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
L&T GENERAL	-	-	-	27	80.97	2310.41	1530	4.43	157.14	2295	2.86	155.07	3852	88.26	2622.62
MAGMA HDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RAHEJA OBE	-	-	-	-	-	-	-	-	-	44	0.04	1.51	44	0.04	1.51
RELIANCE	31	3054.19	5816.33	652	1497.87	13894.23	71353	242.11	5047.80	32088	37.05	1192.47	104124	4831.21	25950.84
ROYAL SUNDARAM	45	974.91	3399.47	475	538.28	2600.54	50984	146.24	3755.39	210221	367.21	11687.07	261725	2026.65	21442.47
SBI GENERAL	-	-	-	205	23.00	643.98	21	0.06	1.64	1002	0.90	28.49	1228	23.97	674.11
SHIRAM GENERAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TATA AIG	22	1568.24	7606.83	25	19.91	121.81	26316	86.37	2335.32	51479	60.96	1833.20	77842	1735.48	11897
UNIVERSAL SOMPO	-	-	-	199	222.89	2869.49	75721	202.87	2179.78	44283	66.11	514.02	120203	491.86	5563
PRIVATE TOTAL	390	52623.95	94184.92	11884	8408.69	189352.06	662921	2281.40	46371.35	1343636	1775.13	90595.66	2018831	65089.16	420503.98
NATIONAL	43527	11894.87	22578.04	12052	4975.94	141956.27	161548	618.14	12244.33	1369444	4380.03	77317.79	1586571	21868.98	254096.43
NEW INDIA	75	12445.00	21955.00	4773	6690.00	141441.00	93685	304.00	7758.81	1496305	3564.00	105546.00	1594838	23003.00	276700.81
ORIENTAL	47	10088.00	14231.74	65790	2979.00	79094.67	554295	1467.00	35910.03	573430	1389.00	34177.58	1193562	15923.00	163414.02
UNITED INDIA	130	54793.00	67699.00	14465	9600.00	130550.00	285142	440.00	16200.00	977879	2901.00	49326.00	1277616	67734.00	263775.00
PUBLIC TOTAL	43779	89220.87	126463.78	97080	24244.94	493041.94	1094670	2829.14	72113.17	4417058	12234.03	266367.37	5652587	12828.98	957986.26
APOLLO MUNICH	939	3388.02	3646.24	612	936.93	22522.35	300	845.02	18185.33	404	512.19	14969.80	2255	5682.16	59323.72
MAX BUFA	2	781.73	718.65	1664	144.65	3859.73	84819	256.61	12133.72	55601	55.57	3902.96	142086	1238.55	20615.06
RELIGARE	-	-	-	87	135.38	2487.09	8839	27.25	871.80	7850	8.25	480.25	16776	170.88	3839.14
STAR HEALTH	230	3363.85	9782.93	5303	387.62	7322.62	658554	2218.62	44788.41	488147	602.64	21132.76	1152234	6572.72	83026.72
STANDALONE HEALTH INSURERS TOTAL	1171	7533.60	14147.82	7666	1604.58	36191.79	752512	3347.50	75979.26	552002	1178.65	40485.77	1313351	13664.32	166804.64
GRAND TOTAL	45340	149378.42	234796.51	116630	34258.20	718585.79	2510103	8458.03	194463.78	6312696	15187.81	397448.80	8984769	207282.46	1545294.88

TABLE 65: HEALTH INSURANCE (OTHER THAN TRAVEL DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE) GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2012-13) (Concid.)

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

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	-	-	-	887	721.19	19443.38	136358	318.33	6693.34	188913	415.22	10582.40	326158	1454.74	36719.12
BHARTI AXA	34	-	864.93	2452	597.74	13125.64	-	-	-	16472	28.42	605.70	18958	626.15	14596.27
CHOLAMANDALAM MS	30	10194.05	16089.55	993	527.59	4886.39	15581	169.94	904.37	14660	40.22	1009.24	31264	10931.79	22889.55
FUTURE GENERALI	-	-	-	529	202.08	11139.00	7487	24.82	404.48	11473	17.65	440.71	19489	244.54	11984.19
HDFC ERGO	-	0.00	1101.49	422	634.47	10245.70	108624	251.37	6031.84	327925	275.77	22199.12	436971	1161.62	39578.15
ICICI LOMBARD	71	23839.24	47173.99	2002	2288.53	62745.19	110403	300.04	11316.83	271079	285.54	23569.73	383555	26713.34	144805.74
IFFCO TOKIO	134	19411.00	3154.44	726	635.00	13481.72	11528	38.00	689.28	23290	50.00	1736.45	35678	2664.00	19041.90
LIBERTY VIDEOCON	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
L&T GENERAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MAGMA HDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RAHEJA QBE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELIANCE	8	501.27	1046.32	658	1659.99	11275.41	80273	344.60	5465.54	31264	43.79	1147.21	112203	2549.64	18934.48
ROYAL SUNDARAM	8	1452.00	5907.97	505	1737.21	4781.70	47959	91.53	2016.11	214143	364.94	10407.91	262615	3645.68	23113.69
SBI GENERAL	-	-	-	64	51.00	374.32	-	-	-	-	-	-	64	51.00	374.32
SHRIRAM GENERAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TATA AIG	17	985.89	4058.01	-	-	-	21164	66.53	1756.21	60822	69.12	2357.21	82003	1121.54	8171.44
UNIVERSAL SOMPO	-	-	-	165	150.45	1936.75	51945	129.85	1560.51	3878	10.12	76.24	55988	290.42	3573.51
PRIVATE TOTAL	302	38913.44	79396.70	9434	9400.58	154222.23	591522	1735.58	36844.40	1164109	1600.97	74146.58	1765367	51650.57	344609.90
NATIONAL	62593	15709.98	24733.43	13514	4892.28	105608.97	142480	440.78	10222.36	1294411	3340.77	66648.66	1512998	24383.81	207213.42
NEW INDIA	6341	2752.00	3955.00	5275	4937.00	11349.81	68355	238.00	5500.78	1450661	4337.00	101560.74	1530632	12264.00	222366.33
ORIENTAL	84	11483.00	18815.88	54825	2830.00	71882.09	448070	1105.00	27034.81	557732	1260.00	31014.25	1060711	16678.00	148747.03
UNITED INDIA	75	15018.00	34400.00	14220	7000.00	125200.00	108482	334.00	12900.00	1156004	3025.00	50700.00	1278781	25377.00	223200.00
PUBLIC TOTAL	69093	44962.98	81904.31	87834	19659.28	41040.87	767387	2117.78	55657.95	4458808	11962.77	249923.65	5363122	78702.81	801526.78
APOLLO MUNICH	662	1970.62	2963.87	344	620.73	20235.86	91	284.16	13758.27	146	243.65	8454.33	1242	3119.16	45412.34
MAX BUPA	-	-	-	216	69.00	2196.00	42152	113.00	5300.11	34064	33.00	2400.10	76432	215.00	9896.21
RELIGARE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
STAR HEALTH	14	75327.28	58265.71	4121	241.69	4121.27	582515	1977.12	27315.28	423273	526.44	15825.55	1009923	78072.53	105527.81
STANDALONE HEALTH INSURERS TOTAL	676	77297.90	61229.58	4681	931.42	26553.13	624758	2374.28	46373.67	457483	803.09	26679.98	1087597	81406.69	160836.35
GRAND TOTAL	70071	161174.32	222530.59	101949	29991.28	594816.22	1983667	6227.64	138876.01	6080400	14366.83	350750.21	8236086	211760.07	1306973.03

"—" Not in operations.

Note : Financial year 2011-12 figures revised by insurers.

TABLE 66: HEALTH INSURANCE (OTHER THAN TRAVEL DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE) INCURRED CLAIMS RATIO (2012-13)

(Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt. Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			Total		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)
BAJAJ ALLIANZ	-	-	-	23671.09	23109.40	97.63	6615.31	3518.37	53.19	10493.44	6752.88	64.35	40779.84	33380.66	81.86
BHARTI AXA	147.11	1097.03	745.72	16539.75	14576.06	88.13	-	-	-	554.87	275.81	49.71	17241.74	15948.89	92.50
CHOLAMANDALAM MS	16319.09	11942.91	73.18	6040.36	3618.83	59.91	1380.89	724.87	52.49	-	-	-	23740.34	16286.61	68.60
FUTURE GENERALI	-	-	-	7494.84	6978.71	93.11	422.76	389.34	92.09	432.31	426.07	98.56	8349.92	7794.12	93.34
HDFC ERGO	1221.72	564.25	46.18	9886.62	9418.07	95.26	2783.69	1710.38	61.44	8327.72	1619.20	19.44	22219.75	13311.90	59.91
ICICI LOMBARD	33130.15	23643.31	71.36	56698.29	51978.06	91.67	10484.75	8179.94	78.02	11352.25	6814.08	60.02	111665.43	90615.39	81.15
IFFCO TOKIO	5101.56	4317.45	84.63	8785.56	7928.17	90.24	700.91	464.23	66.23	1568.49	1172.22	74.74	16156.52	13882.06	85.92
LIBERTY VIDEOCON	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
L&T GENERAL	-	-	-	1464.16	1599.86	109.27	55.55	21.48	38.67	43.83	17.30	39.48	1563.54	1638.65	104.80
MAGMA HDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RAHEJA QBE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELIANCE	2101.61	1824.81	86.83	10751.46	10527.36	97.92	4753.83	5736.01	120.66	1044.66	846.40	81.02	18651.57	18934.58	101.52
ROYAL SUNDARAM	1902.16	1475.19	77.55	2371.68	1780.73	75.08	2653.99	989.65	37.29	10654.80	4403.13	41.33	17582.63	8648.69	49.19
SBI GENERAL	-	-	-	476.90	516.50	108.30	0.17	-	-	-	2.72	-9.53	448.57	519.22	115.75
SHIRAM GENERAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TATA AIG	2978.84	934.75	31.38	45.94	-	-	1946.91	192.15	9.87	1620.79	476.31	29.39	6582.48	1603.22	24.32
UNIVERSAL SOMPO	-	-	-	2167.99	2032.05	93.73	1643.15	1630.33	99.22	123.81	57.97	46.82	3934.96	3720.35	94.55
PRIVATE TOTAL	62902.24	45799.69	72.81	146394.64	134063.82	91.58	33441.93	23556.74	70.44	46188.48	22864.08	49.50	288927.29	226284.34	78.32
NATIONAL	18473.40	13881.27	75.14	116148.96	126485.57	108.90	10018.34	9409.78	93.93	63261.60	70225.76	111.01	207902.30	220002.38	105.82
NEW INDIA	16962.00	20461.00	120.63	120287.26	137568.69	114.37	6439.81	3290.77	51.10	87137.40	79047.06	90.72	230826.48	240367.52	104.13
ORIENTAL	13693.09	13419.12	98.00	59051.33	69877.12	118.33	34550.85	25417.98	73.57	32884.00	37708.48	114.67	140179.27	146422.70	104.45
UNITED INDIA	46812.00	46704.00	99.77	116712.00	118134.00	101.22	13122.00	11721.00	89.32	39737.60	38722.00	97.44	216383.60	215281.00	99.49
PUBLIC TOTAL	95940.49	94465.39	98.46	412199.55	452065.38	109.67	64131.00	49839.53	77.72	223020.61	225703.30	101.20	795291.65	822073.60	103.37
APOLLO MUNICH	3530.30	1241.30	35.16	16494.12	14445.07	87.58	11647.55	5301.91	45.52	10886.00	4953.26	45.50	42557.97	25941.54	60.96
MAX BUPA	66.80	40.09	60.02	2647.57	2281.66	86.18	7344.50	3509.39	47.78	2737.41	1671.29	61.05	12796.27	7502.43	58.63
RELIGARE	-	-	-	1033.85	1122.84	108.61	175.71	123.40	70.23	97.15	65.91	67.84	1306.71	1312.15	100.42
STAR HEALTH	95.89	67.13	70.01	40.03	27.13	67.77	244.81	157.30	64.25	115.51	63.78	55.21	496.24	315.33	63.54
STANDALONE HEALTH TOTAL	3692.99	1348.52	36.52	20215.56	17876.70	88.43	19412.57	9092.00	46.94	13836.07	6754.24	48.82	57157.19	35071.45	61.36
GRAND TOTAL	162535.72	141613.61	87.13	578809.75	604005.89	104.35	116985.51	82488.27	70.51	283045.15	255321.62	90.21	1141376.13	1083429.39	94.92

TABLE 66: HEALTH INSURANCE (OTHER THAN TRAVEL DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE) INCURRED CLAIMS RATIO (2011-12) (Concl.d.)

(Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt. Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			Total		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)
BAJAJ ALLIANZ	-	-	-	15618.09	13719.27	87.84	5192.99	2778.94	53.51	9418.76	6089.80	64.66	30229.84	22588.02	74.72
BHARTIAXA	965.68	79.10	8.19	8731.90	6293.07	72.07	-	-	-	521.31	333.65	64.00	10218.88	6705.83	65.62
CHOLAMANDALAM MS	11556.16	9599.91	83.07	4814.00	2980.91	61.92	927.06	652.86	70.42	-	-	-	17297.23	13233.68	76.51
FUTURE GENERALI	-	-	-	6645.88	6046.87	90.99	281.00	186.85	66.49	316.35	242.63	76.70	7243.23	6476.35	89.41
HDFC ERGO	325.34	138.85	42.68	9604.22	9467.60	98.58	3259.21	906.31	27.81	4949.30	1153.83	23.31	18138.08	11666.59	64.32
ICICI LOMBARD	38392.13	33684.25	87.74	50235.43	43591.73	86.77	10470.23	7262.38	69.36	11133.85	5954.84	53.48	110231.64	90493.20	82.09
IFFCO TOKIO	688.37	707.58	102.79	10454.50	9955.15	95.22	512.31	275.47	53.77	1608.61	1079.28	67.09	13263.79	12017.48	90.60
LIBERTY VIDEOCON	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
L&T GENERAL	-	-	-	391.54	733.96	187.45	6.91	2.26	32.72	3.67	1.20	32.72	402.12	737.42	183.39
MAGMA HDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RAHEJA QBE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELIANCE	205.24	100.45	48.94	9967.55	9557.04	95.88	5303.75	5735.11	108.13	949.74	638.63	67.24	16426.28	16031.23	97.60
ROYAL SUNDARAM	5448.13	3083.33	56.59	2329.73	1624.99	70.00	1396.96	467.56	33.00	9339.18	424.11	45.00	18514.00	9417.00	50.86
SBI GENERAL	-	-	-	242.93	298.35	122.81	-	-	-	-	-	-	242.93	298.35	122.81
SHRIRAM GENERAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TATA AIG	726.92	373.41	51.37	-	-	-	1377.77	264.53	19.20	1830.77	444.05	24.25	3935.47	1082.00	27.49
UNIVERSAL SOMPO	-	-	-	1647.17	1472.12	89.37	1078.52	1272.00	117.94	54.40	36.11	66.38	2780.08	2780.23	100.01
PRIVATE TOTAL	58307.97	47766.89	81.92	120682.94	105741.08	87.62	29806.71	19804.28	66.44	40125.93	20215.13	50.38	248923.56	193527.38	77.75
NATIONAL	19115.76	15688.27	82.07	81622.15	90116.93	110.41	7900.57	6820.75	86.33	51510.84	55768.90	108.27	160149.33	168394.85	105.15
NEW INDIA	6265.00	7486.00	119.49	98514.83	96693.85	98.15	4955.70	2698.92	54.46	90434.67	89518.28	98.99	200170.19	196397.06	98.12
ORIENTAL	18299.72	19062.40	104.17	55157.36	66899.08	121.29	26293.19	13103.70	49.84	30163.46	35217.56	116.76	129913.73	134282.74	103.36
UNITED INDIA	29561.00	29408.00	99.48	113199.00	111845.00	98.80	10923.00	7243.00	66.31	38677.00	39406.00	101.88	192360.00	187902.00	97.68
PUBLIC TOTAL	73241.48	71644.67	97.82	348493.34	365554.86	104.90	50072.46	29866.37	59.65	210785.97	219910.74	104.33	682593.25	686976.65	100.64
APOLLO MUNICH	1632.71	920.19	56.36	12647.29	10055.51	79.51	8817.54	3286.41	37.27	5554.78	2958.51	53.26	28652.31	17220.62	60.10
MAX BUPA	-	-	-	861.37	792.43	92.00	2955.27	1437.12	48.63	1276.72	620.86	48.63	5093.36	2850.41	55.96
RELIGARE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
STAR HEALTH	539.43	603.12	111.81	22.28	13.50	60.58	147.64	104.03	70.46	85.54	46.65	54.53	794.89	767.29	96.53
STANDALONE HEALTH TOTAL	2172.14	1523.31	70.13	13530.93	10861.44	80.27	11920.45	4827.56	40.50	6917.04	3626.02	52.42	34540.57	20838.31	60.33
GRAND TOTAL	133721.60	120934.87	90.44	482707.21	482157.38	99.89	91799.61	54498.21	59.37	257828.94	243751.88	94.54	966057.37	901342.34	93.30

"—" Not in operations.

TABLE 67: PERSONAL ACCIDENT INSURANCE PREMIUM AND NUMBER OF PERSONS COVERED (2012-13)

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

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	-	-	-	3971	-	2548.79	-	-	-	519871	519.87	3131.16	523842	519.87	5679.95
BHARTI AXA	-	-	-	3823	3661.20	2722.00	-	-	-	7523	7.52	97.00	11346	3668.72	2819.00
CHOLAMANDALAM MS	65	108.21	19.71	10211	2285.03	5200.90	-	-	-	10247	14.00	109.70	20523	2407.24	5330.31
FUTURE GENERALI	3	8220.00	1890.60	1925	3972.36	3318.08	-	-	-	77115	77.12	1026.34	79043	12269.48	6235.01
HDFC ERGO	-	-	-	27632	3801.63	3776.50	70698	147.89	1040.03	1387139	1317.61	20551.11	1485469	5267.13	25367.65
ICICI LOMBARD	3	890.85	37.03	2845	5385.84	6621.02	-	-	-	579434	579.43	10305.56	582282	6856.12	16963.60
IFFCO TOKIO	-	-	-	5397	5112.00	2889.27	-	-	-	23476	28.00	163.82	28873	5140.00	3053.10
LIBERTY VIDEOCON	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
L&T GENERAL	-	-	-	72	62.22	325.14	37	0.11	0.62	2110	2.17	9.58	2219	64.50	335.34
MAGMA HDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RAHEJA QBE	-	-	-	118	35.40	61.89	-	-	-	12	0.02	0.33	130	35.42	62.23
RELIANCE	-	-	-	1257	2769.14	2126.11	4338	5.88	30.20	12020	13.69	71.83	17615	2788.71	2228.14
ROYAL SUNDARAM	1	131.96	121.96	60066	1357.80	2689.30	-	-	-	71984	152.10	2277.31	132051	1641.86	5088.57
SBI GENERAL	-	-	-	597	11807.81	10845.32	-	-	-	-	-	-	597	11807.81	10845.32
SHRIRAM GENERAL	-	-	-	2076	108.80	346.80	85	0.18	0.68	10309	10.31	35.63	12470	119.28	383.11
TATA AIG	-	-	-	27251	13727.92	5024.13	13572	41.66	497.40	70770	77.58	1417.14	111593	13847.15	6938.67
UNIVERSAL SOMPO	-	-	-	483	842.60	275.81	-	-	-	7603	2547.71	226.30	8086	3390.31	502.11
PRIVATE TOTAL	72	9351.02	2069.30	147724	54929.74	48771.07	88730	195.72	1588.93	2779613	5347.12	39422.81	3016139	69823.60	91832.09
NATIONAL	-	-	-	39202	2876.07	11163.38	-	-	-	519557	766.61	3415.21	558759	3642.68	14578.59
NEW INDIA	149	0.22	0.60	26392	7520.25	10801.16	-	-	-	510475	2314.22	5078.37	537016	9834.69	15880.13
ORIENTAL	-	-	-	21449	21149.49	7918.57	-	-	-	993000	10777.13	7630.48	1014449	31926.62	15549.05
UNITED INDIA	-	-	-	175387	80069.00	16043.00	-	-	-	556188	1047.00	3050.00	731575	81116.00	19093.00
PUBLIC TOTAL	149	0.22	0.60	262430	111614.81	45926.11	-	-	-	2579220	14904.97	19174.06	2841799	126519.99	65100.77
APOLLO MUNICH	-	-	-	324	326.73	512.74	-	-	-	819	830.83	1610.92	1143	1157.56	2123.66
MAX BUPA	-	-	-	-	-	-	924	2.53	18.14	6979	6.99	72.91	7903	9.52	91.05
RELIGARE	-	-	-	34	37.98	40.39	-	-	-	-	-	-	34	37.98	40.39
STAR HEALTH	-	-	-	10231	696.68	1106.70	-	-	-	116829	135.67	556.75	127060	832.34	1663.46
STANDALONE HEALTH TOTAL	-	-	-	10589	1061.39	1659.84	924	2.53	18.14	124627	973.49	2240.58	136140	2037.41	3918.56
GRAND TOTAL	221	9351.24	2069.89	420743	167605.94	96357.01	89654	198.25	1587.07	5483460	21225.57	60837.45	5994078	198381.00	160851.42

TABLE 67: PERSONAL ACCIDENT INSURANCE PREMIUM AND NUMBER OF PERSONS COVERED (2011-12) (Concd.)

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

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	No. of policies	Premium	No. of policies	Premium	No. of policies	Premium	No. of policies	Premium
BAJAJ ALLIANZ	-	-	4268	2062.99	-	-	511273	3874.06	515541	5937.05
BHARTI AXA	-	-	3183	2048.00	-	-	8935	96.00	12118	2144.00
CHOLAMANDALAM MS	31	57.00	5183	4562.37	-	-	14730	142.94	19944	4715.31
FUTURE GENERALI	2	4895.00	1548	3181.41	-	-	56495	763.34	58045	4629.75
HDFC ERGO	-	-	34880	4660.65	947.44	5853.07	663861	10213.15	1141077	18724.42
ICICI LOMBARD	6	1122.81	2757	3487.02	-	-	653979	8648.18	656742	13898.66
IFFCO TOKIO	-	-	8290	2625.43	-	-	22896	129.50	31186	2754.92
LIBERTY VIDEOCON	-	-	-	-	-	-	-	-	-	-
L&T GENERAL	-	-	18	179.25	-	-	7174	12.09	7192	191.34
MAGMA HDI	-	-	-	-	-	-	-	-	-	-
RAHEJA QBE	-	-	172	50.03	-	-	11	0.32	183	50.35
RELIANCE	-	-	2776	2427.10	3203	31.76	17074	102.04	23053	2560.90
ROYAL SUNDARAM	-	-	22948	1974.86	-	-	86522	1787.06	109470	3761.92
SBI GENERAL	-	-	38	605.00	-	-	-	-	38	605.00
SHRIRAM GENERAL	-	-	185	232.48	16	0.18	-	31.18	7379	263.84
TATA AIG	-	-	44561	4782.31	11965	505.60	40075	1284.74	96601	6572.65
UNIVERSAL SOMPO	-	-	669	254.01	-	-	8459	208.82	9128	462.82
PRIVATE TOTAL	39	6074.81	131476	32800.75	457520	6390.61	2098662	27293.41	2687697	67272.93
NATIONAL	-	-	38111	12489.44	-	-	549594	3233.15	587705	15722.59
NEW INDIA	2697	4.24	24804	9905.85	-	-	508183	4320.69	535684	14228.16
ORIENTAL	1	28150.90	39912	7987.72	-	-	1047002	9067.49	1086915	19382.21
UNITED INDIA	1	613.00	203363	16338.00	-	-	644904	2179.00	848268	18823.00
PUBLIC TOTAL	2699	28768.14	306190	46721.01	-	-	2749683	18800.33	3058572	68155.96
APOLLO MUNICH	-	-	200	387.90	-	-	774	1302.35	974	1690.25
MAX BUPA	-	-	-	-	-	-	-	-	-	-
RELIGARE	-	-	-	-	-	-	-	-	-	-
STAR HEALTH	-	-	9372	988.25	-	-	217440	739.80	226812	1728.05
STANDALONE HEALTH TOTAL	-	-	9572	1376.15	-	-	218214	2042.15	227786	3418.30
GRAND TOTAL	2738	34842.95	447238	80897.90	457520	6390.61	5066559	48135.89	5974055	138847.19

"—" Not in operations.

Note : Previous year figures revised by insurers.

TABLE 68: PERSONAL ACCIDENT INSURANCE – INCURRED CLAIMS RATIO (2012-13)

(Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt. Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family / Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio %	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio %	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio %	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio %	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio %
BAJAJ ALLIANZ	-	-	64.07	1845.89	1182.57	-	-	-	-	3071.89	1053.66	34.30	4917.78	2236.23	45.47
BHARTI AXA	-	-	55.83	487.00	271.90	-	-	-	-	59.72	30.30	50.74	546.72	302.20	55.28
CHOLAMANDALAM MS	-	-	58.25	2288.43	1332.93	-	-	-	-	106.62	78.62	73.73	2395.05	1411.54	58.94
FUTURE GENERALI	1024.52	577.46	56.36	1781.22	1823.88	102.39	-	-	-	771.93	334.36	43.31	3577.67	2735.69	76.47
HDFC ERGO	-	-	115.21	2724.53	3138.89	115.21	600.13	504.96	84.14	11858.58	3209.42	27.06	15183.23	6853.26	45.14
ICICI LOMBARD	131.29	426.05	324.52	5022.34	3001.45	59.76	-	-	-	3126.01	671.89	21.49	8279.63	4099.39	49.51
IFFCO TOKIO	-	-	73.00	2253.36	1644.98	73.00	-	-	-	119.48	110.70	92.65	2372.84	1755.68	73.99
LIBERTY VIDEOCON	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
L&T GENERAL	-	-	160.75	135.25	217.42	160.75	-	-	-	9.14	6.52	71.26	144.40	223.94	155.09
MAGMA HDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RAHEJA QBE	-	-	26.50	39.58	10.49	26.50	-	-	-	-	-	-	39.58	10.49	26.50
RELIANCE	-	-	81.63	1965.45	1604.49	81.63	30.47	111.32	365.33	89.61	107.51	119.98	2085.52	1823.32	87.43
ROYAL SUNDARAM	55.69	16.58	29.77	1976.78	1340.97	67.84	-	-	-	1663.31	451.38	27.00	3695.78	1808.93	48.95
SBI GENERAL	-	-	107.96	2655.36	2866.65	107.96	-	-	-	-	-	-	2655.36	2866.65	107.96
SHRIRAM GENERAL	-	-	89.92	83.27	74.87	89.92	-	-	-	22.35	20.37	91.13	105.62	95.24	90.17
TATA AIG	-	-	55.52	4351.85	2416.22	55.52	412.61	78.91	19.12	1048.66	526.46	50.20	5813.12	3021.59	51.98
UNIVERSAL SOMPO	-	-	80.17	147.83	118.52	80.17	-	-	-	12.99	8.97	69.01	160.82	127.49	79.27
PRIVATE TOTAL	1211.50	1020.09	84.20	27758.11	21046.23	75.82	1043.21	695.19	66.64	21960.30	6610.15	30.10	51973.12	29371.66	56.51
NATIONAL	-	-	57.63	10380.76	5982.43	57.63	-	-	-	3175.79	1334.10	42.01	13556.55	7316.53	53.97
NEW INDIA	0.54	0.81	150.49	9746.04	7176.37	73.63	-	-	-	4582.28	1786.00	38.98	14328.87	8963.18	62.55
ORIENTAL	-	-	66.15	7153.84	4732.64	66.15	-	-	-	6192.66	9344.83	150.90	13346.51	14077.47	105.48
UNITED INDIA	-	-	73.72	11495.00	8474.00	73.72	-	-	-	3050.00	1355.00	44.43	14545.00	9829.00	67.58
PUBLIC TOTAL	0.54	0.81	150.49	38775.65	26365.44	67.99	-	-	-	17000.74	13819.93	81.29	55776.92	40186.18	72.05
APOLLO MUNICH	-	-	15.44	87.30	13.48	15.44	-	-	-	1145.93	150.74	13.15	1233.23	164.22	13.32
MAX BUPA	-	-	-	-	-	-	5.31	-	-	21.98	0.01	0.04	27.29	0.01	0.03
RELIGARE	-	-	515.00	1.25	6.45	515.00	-	-	-	-	-	-	1.25	6.45	516.00
STAR HEALTH	-	-	46.81	7.25	3.40	46.81	-	-	-	3.65	1.61	44.14	10.90	5.01	45.92
STANDALONE HEALTH INSURERS TOTAL	-	-	24.35	95.80	23.33	24.35	5.31	-	-	1171.56	152.36	13.00	1272.67	175.68	13.80
GRAND TOTAL	1212.04	1020.90	84.23	66629.56	47435.00	71.19	1048.52	695.19	66.30	40132.60	20582.44	51.29	109022.71	69733.52	63.96

TABLE 68: PERSONAL ACCIDENT INSURANCE – INCURRED CLAIMS RATIO (2011-12) (Concid.)

(Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt. Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family / Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio %	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio %	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio %	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio %	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio %
BAJAJ ALLIANZ	-	-	-	1612.08	1606.61	99.66	-	-	-	2946.84	1004.41	34.08	4558.92	2611.03	57.27
BHARTIAXA	-	-	-	327.00	202.75	62.00	-	-	-	67.60	43.99	65.07	394.60	246.74	62.53
CHOLAMANDALAM MS	-	-	-	1999.88	1020.68	51.04	-	-	-	121.13	63.38	52.32	2121.01	1084.05	51.11
FUTURE GENERALI	431.83	834.07	193.15	1529.14	823.12	53.83	-	-	-	538.49	299.88	55.69	2499.46	1957.07	78.30
HDFC ERGO	-	-	-	2200.71	1296.90	58.93	3208.71	641.95	20.01	5598.94	2311.66	41.29	11008.36	4250.51	38.61
ICICI LOMBARD	87.39	238.22	272.58	4260.55	3389.12	79.55	-	-	-	2018.88	711.93	35.26	6366.83	4339.27	68.15
IFFCO TOKIO	-	-	-	1838.11	1336.24	72.70	-	-	-	88.82	69.18	77.89	1926.93	1405.42	72.94
LIBERTY VIDEOCON	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
L&T GENERAL	-	-	-	16.77	31.14	185.68	-	-	-	4.77	5.90	123.74	21.54	37.04	171.96
MAGMA HDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RAHEJA QBE	-	-	-	27.73	51.00	183.92	-	-	-	-	-	-	27.73	51.00	183.92
RELIANCE	-	-	-	1579.47	1490.42	94.36	30.74	53.67	2	104.72	22.06	21.06	1714.93	1566.15	91.32
ROYAL SUNDARAM	-	-	-	1616.94	1110.28	68.67	-	-	-	1720.06	373.72	21.73	3337.00	1484.00	44.47
SBI GENERAL	-	-	-	172.83	94.64	54.76	-	-	-	-	-	-	172.83	94.64	54.76
SHRIRAM GENERAL	-	-	-	55.03	27.32	49.65	-	-	-	40.72	11.82	29.02	96.19	39.23	40.78
TATA AIG	-	-	-	4140.61	1815.67	43.85	421.21	(53.94)	(12.81)	1077.82	194.03	18.00	5639.64	1955.76	34.68
UNIVERSAL SOMPO	-	-	-	67.14	118.86	177.04	-	-	-	99.66	68.08	68.31	166.79	186.94	112.08
PRIVATE TOTAL	519.23	1072.28	206.52	21443.99	14414.75	67.22	3661.10	641.77	17.53	14428.44	5180.04	35.90	40052.76	21308.85	53.20
NATIONAL	-	-	-	10248.34	5349.42	52.20	-	-	-	2652.99	551.78	20.80	12901.33	5901.20	45.74
NEW INDIA	1.45	62.69	4328.12	8831.76	4385.11	49.65	-	-	-	3863.62	1303.97	33.75	12696.82	5751.77	45.30
ORIENTAL	46.07	33.91	73.00	7922.45	6796.99	85.79	-	-	-	6384.70	6759.09	105.86	14353.22	13589.99	94.68
UNITED INDIA	220.00	-	-	12105.00	8624.00	71.24	-	-	-	1561.00	982.00	62.91	13886.00	9606.00	69.18
PUBLIC TOTAL	267.52	96.60	36.11	39107.55	25155.52	64.32	-	-	-	14462.31	9596.84	66.36	53837.37	34848.96	64.73
APOLLO MUNICH	-	-	-	146.48	27.21	18.58	-	-	-	976.32	92.10	9.43	1122.80	119.32	10.63
MAX BUPA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELIGARE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
STAR HEALTH	-	-	-	5.92	2.84	47.87	-	-	-	4.43	0.98	22.05	10.36	3.81	36.82
STANDALONE HEALTH INSURERS TOTAL	-	-	-	152.40	30.05	19.72	-	-	-	980.76	93.08	9.49	1133.16	123.13	10.87
GRAND TOTAL	786.75	1168.88	148.57	60703.94	39600.33	65.24	3661.10	641.77	17.53	29871.50	14869.96	49.78	95023.29	56280.94	59.23

“-” Not in operations.

Note : i) Figures in brackets indicate negative values.

ii) Financial year 2011-12 figures revised by insurers.

TABLE 69: OVERSEAS TRAVEL INSURANCE GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2012-13)

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

Insurer	Group Insurance Business			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
BAJAJ ALLIANZ	80399	-	1196.27	-	-	-	316112	316.11	6130.84	396511	316.11	7327.11
BHARTI AXA	-	-	-	-	-	-	-	-	-	-	-	-
CHOLAMANDALAM MS	885	37.17	56.86	-	-	-	14803	20.81	511.72	15688	57.98	568.58
FUTURE GENERALI	495	12.38	40.10	113	0.53	1.61	56970	56.97	1002.64	57578	69.87	1044.35
HDFC ERGO	446	1074.23	2188.17	742	2.08	27.25	13287	12.55	196.38	14475	1088.86	2411.80
ICICI LOMBARD	161205	161.21	596.34	-	-	-	138796	138.80	5960.86	300001	300.00	6557.20
IFFCO TOKIO	-	-	-	-	-	-	34461	35.00	270.50	34461	35.00	270.50
LIBERTY VIDEOCON	-	-	-	-	-	-	-	-	-	-	-	-
L&T GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
MAGMA HDI	-	-	-	-	-	-	-	-	-	-	-	-
RAHEJA QBE	-	-	-	-	-	-	-	-	-	-	-	-
RELIANCE	48303	48.30	228.88	4193	8.55	77.02	668794	668.79	3168.17	721290	725.65	3474.07
ROYAL SUNDARAM	-	-	-	-	-	-	9312	9.31	134.30	9312	9.31	134.30
SBI GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
SHRIRAM GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
TATA AIG	177845	216.81	2634.97	483	1.47	58.11	298825	372.33	7961.14	477153	590.61	10654.22
UNIVERSAL SOMPO	-	-	-	-	-	-	1583	1.71	14.00	1583	1.71	14.00
PRIVATE TOTAL	469578	1550.09	6941.59	5531	12.63	163.99	1552943	1632.38	25350.55	2028052	3195.10	32456.14
NATIONAL	7	12.63	32.80	-	-	-	18137	19.16	2020.08	18144	31.79	2052.88
NEW INDIA	-	-	-	-	-	-	39600	39.60	1126.85	39600	39.60	1126.85
ORIENTAL	-	-	-	-	-	-	25169	25.17	618.12	25169	25.17	618.12
UNITED INDIA	-	-	-	-	-	-	18904	19.20	506.00	18904	19.20	506.00
PUBLIC TOTAL	7	12.63	32.80	-	-	-	101810	103.13	4271.04	101817	115.76	4303.85
APOLLO MUNICH	11	10.68	134.53	-	1.36	11.15	25	34.44	411.44	36	46.48	557.12
MAX BUPA	-	-	-	4	0.02	0.48	144	0.15	15.25	148	0.16	15.73
RELIGARE	-	-	-	-	-	-	-	-	-	-	-	-
STAR HEALTH	1	0.14	0.57	455	1.34	9.97	37356	37.15	1320.35	37812	38.63	1330.90
STANDALONE HEALTH INSURERS TOTAL	12	10.82	135.10	459	2.72	21.60	37525	71.73	1747.04	37996	85.27	1903.75
GRAND TOTAL	469597	1573.54	7109.50	5990	15.35	185.59	1692278	1807.24	31368.64	2167865	3396.13	38663.73

TABLE 69: OVERSEAS TRAVEL INSURANCE GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2011-12) (Concid.)

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

Insurer	Group Insurance Business			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
BAJAJ ALLIANZ	89797	—	1097.64	—	—	—	300883	300.88	5482.54	390680	300.88	6580.18
BHARTI AXA	—	—	—	—	—	—	—	—	—	—	—	—
CHOLAMANDALAM MS	879	26.37	50.22	—	—	—	27755	29.65	631.55	28634	56.02	681.77
FUTURE GENERALI	398	8.31	33.58	194	0.69	2.85	57631	59.91	949.05	58223	68.91	985.48
HDFC ERGO	397	118.62	1423.77	611	1.69	24.80	6681	28.05	123.03	7689	148.36	1571.60
ICICI LOMBARD	108200	108.20	362.79	—	—	—	133459	133.46	5456.84	241659	241.66	5819.63
IFFCO TOKIO	—	—	—	—	—	—	42422	42.00	285.01	42422	42.00	285.01
LIBERTY VIDEOCON	—	—	—	—	—	—	—	—	—	—	—	—
L&T GENERAL	—	—	—	—	—	—	—	—	—	—	—	—
MAGMA HDI	—	—	—	—	—	—	—	—	—	—	—	—
RAHEJA QBE	—	—	—	—	—	—	—	—	—	—	—	—
RELIANCE	75648	75.65	305.00	3934	8.03	70.64	646069	646.07	3218.10	725651	729.74	3593.74
ROYAL SUNDARAM	—	—	—	—	—	—	7541	7.54	106.07	7541	7.54	106.07
SBI GENERAL	—	—	—	—	—	—	—	—	—	—	—	—
SHRIRAM GENERAL	—	—	—	—	—	—	5	0.01	0.03	5	0.01	0.03
TATA AIG	167686	383.73	2158.12	5783	20.66	107.22	294213	400.88	7606.71	467682	805.27	9872.06
UNIVERSAL SOMPO	—	—	—	—	—	—	554	0.60	10.32	554	0.60	10.32
PRIVATE TOTAL	443005	720.88	5431.12	10522	31.07	205.52	1517213	1649.04	23869.25	1970740	2400.99	29505.89
NATIONAL	7	6.61	17.90	—	—	—	19464	19.97	746.11	19471	26.58	764.01
NEW INDIA	—	—	—	—	—	—	41087	41.09	1087.00	41087	41.09	1087.00
ORIENTAL	—	—	—	—	—	—	28408	28.41	697.71	28408	28.41	697.71
UNITED INDIA	—	—	—	—	—	—	16181	18.15	396.00	16181	18.15	396.00
PUBLIC TOTAL	7	6.61	17.90	—	—	—	105140	107.61	2926.82	105147	114.22	2944.72
APOLLO MUNICH	8	12.07	91.17	—	0.50	7.06	16	15.59	363.21	24	28.16	461.43
MAX BUPA	—	—	—	—	—	—	114	0.11	12.05	114	0.11	12.05
RELIGARE	—	—	—	—	—	—	—	—	—	—	—	—
STAR HEALTH	1	0.14	1.08	416	1.23	9.02	34714	34.54	1243.17	35131	35.91	1253.26
STANDALONE HEALTH INSURERS TOTAL	9	12.21	92.25	416	1.73	16.07	34844	50.24	1618.42	35269	64.18	1726.75
GRAND TOTAL	443021	739.70	5541.27	10938	32.80	221.59	1657197	1806.90	28414.49	2111156	2579.40	34177.35

“—” Not in operations.

TABLE 70: OVERSEAS TRAVEL INSURANCE – INCURRED CLAIMS RATIO (2012-13)

(Amount in ₹ Lakh)

Insurer	Group Insurance Schemes excluding Govt. Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)
BAJAJ ALLIANZ	1047.75	843.79	80.53	-	-	-	5418.81	1297.20	23.94	6466.56	2140.99	33.11
BHARTIAXA	-	-	-	-	-	-	-	-	-	-	-	-
CHOLAMANDALAM MS	57.36	16.63	29.00	-	-	-	463.34	112.70	24.30	520.70	129.33	24.84
FUTURE GENERALI	43.24	(18.67)	(43.17)	1.78	1.87	105.26	1084.49	12.16	1.12	1129.51	(4.64)	(0.41)
HDFC ERGO	2002.23	2249.35	112.34	22.57	25.04	110.94	162.68	119.93	73.72	2187.48	2394.32	109.46
ICICI LOMBARD	488.93	334.47	68.41	-	-	-	5325.33	2615.93	49.12	5814.25	2950.40	50.74
IFFCO TOKIO	-	-	-	-	-	-	228.88	176.32	77.04	228.88	176.32	77.04
LIBERTY VIDEOCON	-	-	-	-	-	-	-	-	-	-	-	-
L&T GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
MAGMA HDI	-	-	-	-	-	-	-	-	-	-	-	-
RAHEJA QBE	-	-	-	-	-	-	-	-	-	-	-	-
RELIANCE	209.71	257.77	122.92	67.47	29.30	43.42	2787.72	1430.68	51.32	3064.90	1717.74	56.05
ROYAL SUNDARAM	-	-	-	-	-	-	115.46	49.94	43.30	115.46	49.94	43.25
SBI GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
SHRIRAM GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
TATA AIG	2361.94	1821.32	77.11	23.62	0.80	3.39	7099.52	3096.67	43.62	9485.08	4918.79	51.86
UNIVERSAL SOMPO	-	-	-	-	-	-	10.44	1.69	16.20	10.44	1.69	16.20
PRIVATE TOTAL	6211.16	5504.66	88.63	115.44	57.01	49.38	22696.66	8913.22	39.27	29023.26	14474.89	49.87
NATIONAL	22.56	21.08	93.45	-	-	-	1385.88	1000.67	72.20	1408.44	1021.76	72.55
NEW INDIA	-	-	-	-	-	-	935.28	401.43	42.92	935.28	401.43	42.92
ORIENTAL	-	-	-	-	-	-	612.37	354.14	57.83	612.37	354.14	57.83
UNITED INDIA	-	-	-	-	-	-	455.40	187.00	41.06	455.40	187.00	41.06
PUBLIC TOTAL	22.56	21.08	93.45	-	-	-	3388.93	1943.24	57.34	3411.49	1964.33	57.58
APOLLO MUNICH	95.11	(1.72)	(1.81)	9.11	(1.15)	(12.62)	317.53	94.63	29.80	421.75	91.76	21.76
MAX BUPA	-	-	-	-	-	-	13.63	1.09	7.97	13.63	1.09	7.97
RELIGARE	-	-	-	-	-	-	-	-	-	-	-	-
STAR HEALTH	0.02	0.00	9.38	0.03	(0.00)	(0.81)	4.04	2.63	65.17	4.09	2.64	64.46
STANDALONE HEALTH INSURERS TOTAL	95.13	(1.72)	(1.81)	9.14	(1.15)	(12.58)	335.20	98.35	29.34	439.46	95.48	21.73
GRAND TOTAL	6328.84	5524.02	87.28	124.58	55.86	44.84	26420.79	10954.82	41.46	32874.22	16534.70	50.30

Note: Figures in brackets indicate negative values.

TABLE 70: OVERSEAS TRAVEL INSURANCE – INCURRED CLAIMS RATIO (2011-12) (Concl.)

(Amount in ₹ Lakh)

Insurer	Group Insurance Schemes excluding Govt. Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio %	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio %	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio %	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio %
BAJAJ ALLIANZ	895.45	246.21	27.50	-	-	-	4483.02	861.69	19.22	5378.46	1107.89	20.60
BHARTI AXA	-	-	-	-	-	-	-	-	-	-	-	-
CHOLAMANDALAM MS	50.88	14.75	29.10	-	-	-	612.42	158.83	25.94	663.30	173.58	26.17
FUTURE GENERALI	26.53	20.68	77.94	2.40	0.63	26.10	782.59	577.15	73.75	811.52	598.46	73.75
HDFC ERGO	1357.91	1518.74	111.84	21.01	6.21	29.54	104.21	58.84	56.47	1483.12	1583.79	106.79
ICICI LOMBARD	347.59	185.47	53.36	-	-	-	4919.60	3525.47	71.66	5267.19	3710.94	70.45
IFFCO TOKIO	-	-	-	-	-	-	215.60	144.59	67.00	215.60	144.59	67.00
LIBERTY VIDEOCON	-	-	-	-	-	-	-	-	-	-	-	-
L&T GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
MAGMA HDI	-	-	-	-	-	-	-	-	-	-	-	-
RAHEJA QBE	-	-	-	-	-	-	-	-	-	-	-	-
RELIANCE	257.98	111.61	43.26	63.76	66.01	103.53	2688.69	463.10	17.22	3010.43	640.72	21.28
ROYAL SUNDARAM	-	-	-	-	-	-	92.88	47.62	51.27	92.88	47.62	51.27
SBI GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
SHRIRAM GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
TATA AIG	1933.69	1327.08	68.63	99.72	-	-	6914.62	2642.51	38.22	8948.03	3969.58	44.36
UNIVERSAL SOMPO	-	-	-	-	-	-	7.05	0.56	8.00	7.05	0.56	8.00
PRIVATE TOTAL	4870.03	3424.53	70.32	186.89	72.84	38.98	20820.67	8480.36	40.73	25877.59	11977.73	46.29
NATIONAL	16.26	-	-	-	-	-	677.86	420.87	6208.85	694.12	420.87	60.63
NEW INDIA	-	-	-	-	-	-	978.00	531.00	54.29	978.00	531.00	54.29
ORIENTAL	-	-	-	-	-	-	691.23	312.92	45.27	691.23	312.92	45.27
UNITED INDIA	-	-	-	-	-	-	396.00	87.00	21.97	396.00	87.00	21.97
PUBLIC TOTAL	16.26	-	-	-	-	-	2743.09	1351.79	49.28	2759.35	1351.79	48.99
APOLLO MUNICH	58.71	39.66	67.55	4.34	1.75	40.37	244.23	127.56	52.23	307.27	168.96	54.99
MAX BUPA	-	-	-	-	-	-	-	-	-	-	-	-
RELIGARE	-	-	-	-	-	-	-	-	-	-	-	-
STAR HEALTH	-	-	-	0.02	0.02	67.04	3.24	3.11	96.23	3.26	3.13	96.02
STANDALONE HEALTH INSURERS TOTAL	58.71	39.66	67.55	4.36	1.77	40.52	247.47	130.67	52.80	310.53	172.09	55.42
GRAND TOTAL	4944.99	3464.19	70.05	191.25	74.61	39.01	23811.23	9962.82	41.84	28947.47	13501.62	46.64

“-” Not in operations.

TABLE 71: DOMESTIC TRAVEL INSURANCE GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2012-13)

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

Insurer	Group Insurance Business			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
BAJAJ ALLIANZ	-	-	-	-	-	-	18420	18.42	19.64	18420	18.42	19.64
BHARTI AXA	-	-	-	-	-	-	-	-	-	-	-	-
CHOLAMANDALAM MS	-	-	-	-	-	-	1111	1.11	0.80	1111	1.11	0.80
FUTURE GENERALI	-	-	-	-	-	-	-	-	-	-	-	-
HDFC ERGO	-	-	-	-	-	-	-	-	-	-	-	-
ICICI LOMBARD	532940	532.94	646.07	-	-	-	-	-	-	532940	532.94	646.07
IFFCO TOKIO	-	-	-	-	-	-	-	-	-	-	-	-
LIBERTY VIDEOCON	-	-	-	-	-	-	-	-	-	-	-	-
L&T GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
MAGMA HDI	-	-	-	-	-	-	-	-	-	-	-	-
RAHEJA QBE	-	-	-	-	-	-	-	-	-	-	-	-
RELIANCE	111843	128.05	128.15	-	-	-	-	-	-	111843	128.05	128.15
ROYAL SUNDARAM	-	-	-	-	-	-	-	-	-	-	-	-
SBI GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
SHRIRAM GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
TATA AIG	-	-	-	-	-	-	399002	582.88	748.52	399002	582.88	748.52
UNIVERSAL SOMPO	-	-	-	-	-	-	-	-	-	-	-	-
PRIVATE TOTAL	644783	660.99	774.22	-	-	-	418533	602.41	768.96	1063316	1263.40	1543.18
NATIONAL	-	-	-	-	-	-	172	0.17	3.68	172	0.17	3.68
NEW INDIA	-	-	-	-	-	-	-	-	-	-	-	-
ORIENTAL	-	-	-	-	-	-	-	-	-	-	-	-
UNITED INDIA	-	-	-	-	-	-	-	-	-	-	-	-
PUBLIC TOTAL	-	-	-	-	-	-	172	0.17	3.68	172	0.17	3.68
APOLLO MUNICH	-	-	-	-	-	-	-	-	-	-	-	-
MAX BUPA	-	-	-	-	-	-	-	-	-	-	-	-
RELIGARE	-	-	-	-	-	-	-	-	-	-	-	-
STAR HEALTH	-	-	-	-	-	-	-	-	-	-	-	-
STANDALONE HEALTH INSURERS TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	644783	660.99	774.22	-	-	-	418705	602.58	772.64	1063488	1263.57	1546.86

TABLE 71: DOMESTIC TRAVEL INSURANCE VGROSS PREMIUM AND NUMBER OF PERSONS COVERED (2011-12) (Concid.)

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

Insurer	Group Insurance Business			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
BAJAJ ALLIANZ	-	-	-	-	-	-	16575	16.58	20.51	16575	16.58	20.51
BHARTI AXA	-	-	-	-	-	-	-	-	-	-	-	-
CHOLAMANDALAM MS	-	-	-	-	-	-	1075	1.08	0.68	1075	1.08	0.68
FUTURE GENERALI	-	-	-	-	-	-	-	-	-	-	-	-
HDFC ERGO	-	-	-	-	-	-	-	-	-	-	-	-
ICICI LOMBARD	447021	447.02	524.87	-	-	-	-	-	-	447021	447.02	524.87
IFFCO TOKIO	-	-	-	-	-	-	-	-	-	-	-	-
LIBERTY VIDEOCON	-	-	-	-	-	-	-	-	-	-	-	-
L&T GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
MAGMA HDI	-	-	-	-	-	-	-	-	-	-	-	-
RAHEJA QBE	-	-	-	-	-	-	-	-	-	-	-	-
RELIANCE	699	0.85	0.26	-	-	-	-	-	-	699	0.85	0.26
ROYAL SUNDARAM	-	-	-	-	-	-	-	-	-	-	-	-
SBI GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
SHRIRAM GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
TATA AIG	-	-	-	-	-	-	595823	749.84	876.16	595823	749.84	876.16
UNIVERSAL SOMPO	-	-	-	-	-	-	-	-	-	-	-	-
PRIVATE TOTAL	447720	447.87	525.14	-	-	-	613473	767.49	897.35	1061193	1215.36	1422.48
NATIONAL	-	-	-	-	-	-	180	0.18	2.56	180	0.18	2.56
NEW INDIA	-	-	-	-	-	-	-	-	-	-	-	-
ORIENTAL	-	-	-	-	-	-	-	-	-	-	-	-
UNITED INDIA	-	-	-	-	-	-	-	-	-	-	-	-
PUBLIC TOTAL	-	-	-	180	0.18	2.56	-	-	-	180	0.18	2.56
APOLLO MUNICH	-	-	-	-	-	-	-	-	-	-	-	-
MAX BUPA	-	-	-	-	-	-	-	-	-	-	-	-
RELIGARE	-	-	-	-	-	-	-	-	-	-	-	-
STAR HEALTH	-	-	-	-	-	-	-	-	-	-	-	-
STANDALONE HEALTH INSURERS TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	447720	447.87	525.14	-	-	-	613653	767.67	899.90	1061373	1215.54	1425.04

"—" Not in operations.

TABLE 72: DOMESTIC TRAVEL INSURANCE – INCURRED CLAIMS RATIO (2012-13)

(Amount in ₹ Lakh)

Insurer	Group Insurance Schemes excluding Govt. Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)
BAJAJ ALLIANZ	-	-	-	-	(1.27)	(7.26)	17.45	(1.27)	(7.26)	17.45	(1.27)	(7.26)
BHARTIAXA	-	-	-	-	-	-	-	-	-	-	-	-
CHOLAMANDALAM MS	-	-	-	0.80	0.27	34.00	0.80	0.27	34.00	0.80	0.27	34.00
FUTURE GENERALI	-	-	-	-	-	-	-	-	-	-	-	-
HDFC ERGO	-	-	-	-	-	-	-	-	-	-	-	-
ICICI LOMBARD	577.44	(16.59)	(2.87)	-	-	-	577.44	(16.59)	(2.87)	577.44	(16.59)	(2.87)
IFFCO TOKIO	-	-	-	-	-	-	-	-	-	-	-	-
LIBERTY VIDEOCON	-	-	-	-	-	-	-	-	-	-	-	-
L&T GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
MAGMA HDI	-	-	-	-	-	-	-	-	-	-	-	-
RAHEJA QBE	-	-	-	-	-	-	-	-	-	-	-	-
RELIANCE	112.72	0.65	0.57	-	-	-	112.72	0.65	0.57	112.72	0.65	0.57
ROYAL SUNDARAM	-	-	-	-	-	-	-	-	-	-	-	-
SBI GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
SHRIRAM GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
TATA AIG	-	-	-	-	(2.21)	(0.31)	718.08	(2.21)	(0.31)	718.08	(2.21)	(0.31)
UNIVERSAL SOMPO	-	-	-	-	-	-	-	-	-	-	-	-
PRIVATE TOTAL	690.15	(15.94)	(2.31)	736.33	(3.21)	(0.44)	1426.49	(19.15)	(1.34)	1426.49	(19.15)	(1.34)
NATIONAL	-	-	-	3.12	-	-	3.12	-	-	3.12	-	-
NEW INDIA	-	-	-	-	-	-	-	-	-	-	-	-
ORIENTAL	-	-	-	-	-	-	-	-	-	-	-	-
UNITED INDIA	-	-	-	-	-	-	-	-	-	-	-	-
PUBLIC TOTAL	-	-	-	3.12	-	-	3.12	-	-	3.12	-	-
APOLLO MUNICH	-	-	-	-	-	-	-	-	-	-	-	-
MAX BUPA	-	-	-	-	-	-	-	-	-	-	-	-
RELIGARE	-	-	-	-	-	-	-	-	-	-	-	-
STAR HEALTH	-	-	-	-	-	-	-	-	-	-	-	-
STANDALONE HEALTH INSURERS TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	690.15	(15.94)	(2.31)	739.45	(3.21)	(0.43)	1429.61	(19.15)	(1.34)	1429.61	(19.15)	(1.34)

Note : Figures in brackets indicate negative values.

TABLE 72: DOMESTIC TRAVEL INSURANCE – INCURRED CLAIMS RATIO (2011-12) (Concl'd.)

(Amount in ₹ Lakh)

Insurer	Group Insurance Schemes excluding Govt. Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio (%)
BAJAJ ALLIANZ	-	-	-	-	-	-	17.27	1.19	6.88	17.27	1.19	6.88
BHARTI AXA	-	-	-	-	-	-	-	-	-	-	-	-
CHOLAMANDALAM MS	-	-	-	-	-	-	0.70	0.22	31.42	0.70	0.22	31.42
FUTURE GENERALI	-	-	-	-	-	-	-	-	-	-	-	-
HDFC ERGO	-	-	-	-	-	-	-	-	-	-	-	-
ICICI LOMBARD	472.39	0.61	0.13	-	-	-	-	-	-	472.39	0.61	0.13
IFFCO TOKIO	-	-	-	-	-	-	-	-	-	-	-	-
LIBERTY VIDEOCON	-	-	-	-	-	-	-	-	-	-	-	-
L&T GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
MAGMA HDI	-	-	-	-	-	-	-	-	-	-	-	-
RAHEJA QBE	-	-	-	-	-	-	-	-	-	-	-	-
RELIANCE	0.23	0.01	3.92	-	-	-	-	-	-	-	-	-
ROYAL SUNDARAM	-	-	-	-	-	-	-	-	-	-	-	-
SBI GENERAL	-	-	-	-	-	-	-	-	-	-	-	-
SHRIRAM GENERAL	-	-	-	-	-	-	5.00	0.01	3.14	5.00	0.01	3.14
TATA AIG	-	-	-	-	-	-	957.35	6.13	0.64	957.35	6.13	0.64
UNIVERSAL SOMPO	-	-	-	-	-	-	-	-	-	-	-	-
PRIVATE TOTAL	472.62	0.61	0.13	980.32	7.54	0.77	1452.94	8.16	0.90	1452.94	8.16	0.90
NATIONAL	-	-	-	2.05	-	-	2.05	-	-	2.05	-	-
NEW INDIA	-	-	-	-	-	-	-	-	-	-	-	-
ORIENTAL	-	-	-	-	-	-	-	-	-	-	-	-
UNITED INDIA	-	-	-	-	-	-	-	-	-	-	-	-
PUBLIC TOTAL	-	-	-	2.05	-	-	2.05	-	-	2.05	-	-
APOLLO MUNICH	-	-	-	-	-	-	-	-	-	-	-	-
MAX BUPA	-	-	-	-	-	-	-	-	-	-	-	-
RELIGARE	-	-	-	-	-	-	-	-	-	-	-	-
STAR HEALTH	-	-	-	-	-	-	-	-	-	-	-	-
STANDALONE HEALTH INSURERS TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	472.62	0.61	0.13	982.37	7.54	0.77	1454.99	8.16	0.90	1454.99	8.16	0.90

"—" Not in operations.

TABLE 73: HEALTH INSURERS : POLICYHOLDERS ACCOUNT

(Amount in ₹ Lakh)

Particulars	APOLLO MUNICH				MAX BUPA				RELIGARE	
	2008-09	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2012-13
Premiums earned (Net)	2164	6996	14874	30082	44213	-	815	5092	12837	1308
Profit/ Loss on sale/redemption of Investments			65	139						
Others										
Interest, Dividend & Rent – Gross	96	300	670	1415	2151	-	114	418	975	84
TOTAL (A)	2260	7296	15544	31563	46503	-	929	5510	13812	1392
Claims Incurred (Net)	2473	5974	9215	17509	26198	-	406	2886	7504	1319
Commission	359	1056	1774	2813	4229	-	139	550	1286	220
Operating Expenses related to Insurance Business	7238	9830	13326	17411	18917	3855	12668	14926	17709	4602
Others- Amortizations, Write offs & Provisions										
Foreign Taxes										
TOTAL (B)	10070	16860	24316	37733	49344	3855	13213	18361	26499	6141
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)	(7810)	(9564)	(8772)	(6170)	(2841)	(3855)	(12284)	(12851)	(12687)	(4748)
APPROPRIATIONS										
Transfer to Shareholders' Account										
Transfer to Catastrophe Reserve	(7810)	(9564)	(8772)	(6170)	(2841)	(3855)	(12284)	(12851)	(12687)	(4748)
Transfer to Other Reserves										
TOTAL (C)	(7810)	(9564)	(8772)	(6170)	(2841)	(3855)	(12284)	(12851)	(12687)	(4748)

Note : Figures in brackets indicate negative value

TABLE 73: HEALTH INSURER'S : POLICYHOLDERS ACCOUNT (Concl.)

(Amount in ₹ Lakh)

Particulars	STAR HEALTH					TOTAL				
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	30145	61043	83140	80851	51123	32309	68039	98828	116025	109481
Profit/ Loss on sale/redemption of Investments	142			(42)	(53)	142			23	85
Others					57					57
Interest, Dividend & Rent – Gross	442	717	1251	1257	1458	539	1017	2035	3091	4669
TOTAL (A)	30730	61760	84391	82066	52585	32990	69056	100863	119138	114293
Claims Incurred (Net)	25847	53173	75814	77423	32297	28320	59147	85435	97818	67317
Commission	(1228)	(1267)	(883)	465	1375	(869)	(211)	1030	3828	7111
Operating Expenses related to Insurance Business	6270	9311	9077	20278	31864	13508	22996	35071	52615	73093
Others- Amortizations, Write offs & Provisions										
Foreign Taxes										
TOTAL (B)	30889	61217	84008	98166	65536	40959	81932	121536	154261	147520
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A – B)	(159)	543	383	(16101)	(12951)	(7969)	(12876)	(20673)	(35123)	(33227)
APPROPRIATIONS										
Transfer to Shareholders' Account										
Transfer to Catastrophe Reserve	(159)	543	383	(16101)	(12951)	(7969)	(12876)	(20673)	(35123)	(33227)
Transfer to Other Reserves										
TOTAL (C)	(159)	543	383	(16101)	(12951)	(7969)	(12876)	(20673)	(35123)	(33227)

Note : Figures in brackets indicate negative value

TABLE 74: HEALTH INSURERS : SHAREHOLDERS ACCOUNT

(₹ Lakh)

PARTICULARS	APOLLO MUNICH				MAX BUPA				RELIGARE	
	2008-09	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13	2012-13
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance	(7810)	(9564)	(8772)	(6170)	(2841)	(3855)	(12284)	(12851)	(12687)	(4748)
(b) Marine Insurance										
(c) Miscellaneous Insurance	(7810)	(9564)	(8772)	(6170)	(2841)	(3855)	(12284)	(12851)	(12687)	(4748)
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent – Gross	469	539	621	1257	1651	57	596	764	848	1190
Amortisation of discount/ premium	94	13	82	179	108	125	84	200	210	89
(b) Profit on sale of investments	80	104	42	91	113					(4)
Less: loss on sale of investments	1	2	(18)	(25)	160	13	9	1	32	0.23
OTHER INCOME										
TOTAL (A)	(7166)	(8907)	(7844)	(4616)	(809)	(3660)	(11595)	(11887)	(11596)	(3473)
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	16	63	82	125	176					342
(b) Bad debts written off							30			
(c) Others										
TOTAL (B)	16	63	99	125	176		30			342
Profit Before Tax	(7182)	(8970)	(7943)	(4741)	(985)	(3660)	(11625)	(11887)	(11596)	(3816)
Provision for Taxation	36	0.04	1	1	(1495)	0.04	0.04			22
Profit after Tax	(7218)	(8970)	(7944)	(4743)	510	(3660)	(11625)	(11887)	(11596)	(3838)
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	(2859)	(10077)	(19047)	(26991)	(31734)	(636)	(4296)	(15921)	(27807)	779
Balance C/f to Balance Sheet	(10077)	(19047)	(26991)	(31734)	(31224)	(4296)	(15921)	(27807)	(39403)	(4617)

Note : Figures in brackets indicate negative value

TABLE 74: HEALTH INSURERS : SHAREHOLDERS ACCOUNT (Concl'd.)

(₹ Lakh)

PARTICULARS	STAR HEALTH					TOTAL				
	2008-09	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance	(159)	543	383	(16101)	(12951)	(7969)	(12877)	(20673)	(35123)	(33227)
(b) Marine Insurance	(159)	543	383	(16101)	(12951)	(7969)	(12877)	(20673)	(35123)	(33227)
(c) Miscellaneous Insurance										
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent – Gross	540	498	800	677	388	1009	1094	2016	2698	4076
Amortisation of discount/ premium	174				0.46	268	138	166	179	108
(b) Profit on sale of investments				(23)	(15)	80	104	42	291	414
Less: loss on sale of investments					15	1	15	(18)	(48)	(19)
OTHER INCOME										
TOTAL (A)	555	1041	1183	(15447)	(12563)	(6611)	(11526)	(18256)	(31949)	(28441)
PROVISIONS (Other than taxation)										
(a) For diminution in the value of investments									18	
(b) For doubtful debts						2				
(c) Others	2									
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business										
(b) Bad debts written off						16	63	82	125	518
(c) Others										
TOTAL (B)	26	19	16	(1)	(1)	26	19	45	(1)	(1)
Profit Before Tax	28	19	16	(1)	(1)	44	82	145	124	517
Provision for Taxation	527	1022	1167	(15445)	(12562)	(6655)	(11608)	(18401)	(32073)	(28958)
Profit after Tax	404	496	428	(691)	(439)	439	496	429	(690)	(1473)
	124	526	739	(14754)	(12562)	(7095)	(12104)	(18830)	(31383)	(27486)
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	124	526	739			124	526	739		
	(258)	(258)	(258)	(258)	(15012)	(3116)	(10971)	(23600)	(43169)	(73774)
Balance C/f to Balance Sheet	(258)	(258)	(258)	(15012)	(27573)	(10335)	(23600)	(43169)	(74553)	(102817)

Note : Figures in brackets indicate negative value

TABLE 75: HEALTH INSURERS : BALANCE SHEET
(As on 31st March)

(₹ Lakh)

Particulars	APOLLO MUNICH				MAX BUPA				RELIGARE		
	2009	2010	2011	2012	2013	2010	2011	2012	2013	2013	
SOURCES OF FUNDS											
Share Capital	10737	12930	19620	25465	30898	15100	27100	35200	50400	17500	
Share Application Money	3491	374	17878	20632	23364			3250	702		
Reserves & Surplus	5472	14696	17878	20632	23364						
Fair Value Change Account	(18)	2	23	4	4	7	10	6	14	0.02	
Deferred Tax Liability											
Borrowings											
TOTAL	19682	28001	37522	46101	54266	15107	27110	38456	51116	17500	
APPLICATION OF FUNDS											
Investments	8111	13431	25209	32750	37764	9260	12626	18915	25989	12529	
Loans											
Fixed Assets	1966	2068	1556	1388	1567	1261	2132	2149	2285	2382	
Deferred Tax Assets					1498						
CURRENT ASSETS											
Cash & Bank Balance	2474	1099	5435	10015	17777	1150	668	260	320	6822	
Advances and Other Assets	1989	2545	3800	6207	8323	1137	1447	1536	2894	775	
Sub-Total (A)	4463	3643	9235	16223	26100	2288	2115	1795	3214	7597	
CURRENT LIABILITIES											
Provisions	2348	5044	12294	13088	12584	1934	4088	3175	5452	7384	
Sub-Total (B)	4935	10188	25470	35993	43886	1997	5684	12210	19776	9625	
Net Current Assets (C)= (A-B)	(472)	(6544)	(16235)	(19771)	(17787)	291	(3569)	(10414)	(16562)	(2028)	
Misc. Expenditure (to the extent not written off or adjusted)											
Profit & Loss Account (Debit Balance)	10077	19047	26991	31734	31224	4296	15921	27807	39403	4617	
TOTAL	19682	28001	37522	46101	54266	15107	27110	38456	51116	17500	

Note : Figures in brackets indicate negative value

TABLE 75: HEALTH INSURERS : BALANCE SHEET (Concl.d.)
(As on 31st March)

(₹ Lakh)

Particulars	STAR HEALTH					TOTAL				
	2009	2010	2011	2012	2013	2010	2011	2011	2012	2013
SOURCES OF FUNDS										
Share Capital	10930	16433	20299	27877	32695	21667	44463	67019	88542	131493
Share Application Money		13867	10308			3491	14241	10308	3250	702
Reserves & Surplus	124	650	6708	16305	22208	5596	15346	24586	36938	45572
Fair Value Change Account						(18)	9	33	10	18
Deferred Tax Liability	232	329	691			232	329	691		
Borrowings										
TOTAL	11285	31279	38007	44183	54902	30967	74387	102638	128740	177784
APPLICATION OF FUNDS										
Investments	8106	17452	23484	18493	28072	16217	40143	61319	70157	104354
Loans	500					500				
Fixed Assets	2122	3901	6166	6458	5308	4087	7229	9855	9995	11543
Deferred Tax Assets										1498
CURRENT ASSETS										
Cash & Bank Balance	2755	17035	11516	4796	18184	5230	19284	17619	15071	43103
Advances and Other Assets	11473	20733	30599	37089	23352	13461	24415	35846	44832	35344
Sub-Total (A)	14228	37768	42115	41885	41536	18691	43699	53465	59903	78447
CURRENT LIABILITIES										
Provisions	4470	12697	10418	13857	13464	6818	19675	26799	30119	38884
Sub-Total (B)	13928	28502	34016	37665	47587	18864	40687	65170	85868	120875
Net Current Assets (C)= (A-B)	300	9266	8100	4220	(6051)	(172)	3012	(11705)	(25965)	(42428)
Misc. Expenditure (to the extent not written off or adjusted)		403						403		
Profit & Loss Account (Debit Balance)	258	258	258	15012	27573	10335	23600	43169	74553	102817
TOTAL	11285	31279	38007	44183	54902	30967	74387	102638	128740	177784

Note : Figures in brackets indicate negative value

**TABLE 76: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC) :
POLICYHOLDERS ACCOUNT**

(₹ Lakh)

PARTICULARS	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	52527	57599	67486	76625	79604
Profit/ Loss on sale/redemption of Investments		175	346	146	370
Others	59	1464	601	500	569
Interest, Dividend & Rent – Gross	15684	11753	13662	18949	21519
TOTAL (A)	68270	70992	82096	96219	102062
Claims Incurred (Net)	35523	67518	75744	67961	81280
Commission	(2476)	(3157)	(953)	(5792)	(5504)
Operating Expenses related to Insurance Business	9437	10360	15148	12669	13825
Other – Premium Deficiency		4820	(4820)	4686	(4686)
Others- Amortizations, Write offs & Provisions					
Foreign Taxes					
TOTAL (B)	42484	79540	85118	79525	84915
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A – B)	25786	(8548)	(3023)	16695	17148
APPROPRIATIONS					
Transfer to Shareholders' Account	25786	(8548)	(3023)	16695	17148
Transfer to Catastrophe Reserve					
Transfer to Other Reserves					
TOTAL (C)	25786	(8548)	(3023)	16695	17148

Note : Figures in brackets indicate negative value

**TABLE 77: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC):
SHAREHOLDERS ACCOUNT**

(₹ Lakh)

PARTICULARS	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)					
(a) Fire Insurance					
(b) Marine Insurance					
(c) Miscellaneous Insurance	25786	(8548)	(3023)	16695	17148
	25786	(8548)	(3023)	16695	17148
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	18166	15584	13667	16141	17607
(b) Profit on sale of investments	–	233	346	124	302
Less: Loss on sale of investments					
OTHER INCOME	381	158	1063	131	689
TOTAL (A)	44333	7426	12054	33091	35746
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments					
(b) For doubtful debts	301	712	6		
(c) Others					
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business					
(b) Bad debts written off					
(c) Others	203	167	285	319	732
TOTAL (B)	504	879	291	319	732
Profit Before Tax	43829	6548	11763	32772	35014
Provision for Taxation	15213	2756	3589	10188	10964
Prior Period Adjustments	277	(1581)	(393)	63	(228)
Profit after Tax	28339	5373	8566	22521	24279
APPROPRIATIONS					
(a) Interim dividends paid during the year	11583			2700	
(b) Dividend distribution tax on Interim Dividends				438	
(c) Proposed final dividend	8100	1075	2610	2700	6000
(d) Dividend distribution tax	1377	183	423	438	1020
(e) Transfer to any Reserves or Other Accounts					
Transfer to General Reserve	7279	4116	5534	16245	17260
Balance of Profit / Loss B/f from last year	1	2	2	1	1
Balance C/f to Balance Sheet	2	2	1	1	

Note : Figures in brackets indicate negative value

**TABLE 78: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC) :
BALANCE SHEET (As on 31st March)**

(₹ Lakh)

Particulars	2009	2010	2011	2012	2013
SOURCES OF FUNDS					
Share Capital	90000	90000	90000	90000	100000
Reserves & Surplus	98622	102738	108271	124516	141775
Fair Value Change Account		3156	7951	2259	1925
Borrowings	3133	27			
Deferred Tax Liability					
TOTAL	191755	195921	206222	216775	243700
APPLICATION OF FUNDS					
Investments	106198	262046	316356	334043	393794
Loans					
Fixed Assets	13629	13568	14319	14705	15264
CURRENT ASSETS					
Cash & Bank Balance	200179	79228	87686	95245	112278
Advances and Other Assets	29997	37946	44383	50485	62253
Sub-Total (A)	230176	117174	132069	145730	174531
CURRENT LIABILITIES	121584	160672	208767	228781	286250
Provisions	39907	38257	48160	50958	54313
Sub-Total (B)	161491	198929	256927	279740	340563
Net Current Assets (C)= (A-B)	68685	(81755)	(124858)	(134010)	(166032)
Deferred Tax Assets	219	2063	405	2036	673
Misc. Expenditure (to the extent not written off or adjusted)	3024				
Profit & Loss Account (Debit Balance)					
TOTAL	191755	195921	206222	216775	243700

Note: Figures in brackets indicate negative value

**TABLE 79: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) :
POLICYHOLDERS ACCOUNT**

(₹ Lakh)

PARTICULARS	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	74261	102252	127592	132021	147624
Profit/ Loss on sale/redemption of Investments		107	152	0.36	
Others					
Interest, Dividend & Rent – Gross	10555	11058	12848	15016	16484
TOTAL (A)	84816	113417	140592	147038	164109
Claims Incurred (Net)	52962	118919	95015	102102	144461
Commission	(894)	(4430)	(13108)	(23660)	(22254)
Operating Expenses related to Insurance Business	1588	2024	4480	3637	4644
Others- Amortizations, Write offs & Provisions	269	207	2176	129	133
Foreign Taxes					
TOTAL (B)	53926	116720	88564	82208	126983
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A – B)	30891	(3303)	52028	64830	37126
APPROPRIATIONS					
Transfer to Shareholders' Account	30891	(3303)	52028	64830	37126
Transfer to Catastrophe Reserve					
Transfer to Other Reserves					
TOTAL (C)	30891	(3303)	52028	64830	37126

Note : Figures in the brackets indicate negative value

**TABLE 80: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) :
SHAREHOLDERS ACCOUNT**

(₹ Lakh)

PARTICULARS	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)					
(a) Fire Insurance					
(b) Marine Insurance					
(c) Miscellaneous Insurance	30891	(3303)	52028	64830	37126
	30891	(3303)	52028	64830	37126
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	4935	6777	5199	9377	14387
(b) Profit on sale of investments		66	61	–	
Less: Loss on sale of investments					
OTHER INCOME	33	485	65	460	56
TOTAL (A)	35859	4025	57353	74667	51568
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments					
(b) For doubtful debts		36	(136)		
(c) Others	138	220	84	124	219
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business					
(b) Bad debts written off					
(c) Others	126	127	110	88	122
TOTAL (B)	264	383	59	212	341
Profit Before Tax	35594	3642	57294	74454	51227
Provision for Taxation	12333	302	19265	24242	16406
Profit after Tax	23261	3340	38030	50213	34821
APPROPRIATIONS					
(a) Interim dividends paid during the year					
(b) Proposed final dividend	2000		2000	2500	
(c) Dividend distribution tax	340		324	406	
(d) Transfer to any Reserves or Other Accounts					
Transfer to General Reserve	20921		35705	47307	34821
Balance of Profit / Loss B/f from last year					
Balance C/f to Balance Sheet					

Note : Figures in the brackets indicate negative value

**TABLE 81: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) :
BALANCE SHEET (As on 31st March)**

(₹ Lakh)

SOURCES OF FUNDS	2009	2010	2011	2012	2013
Share Capital	20000	20000	20000	20000	20000
Reserves & Surplus	53237	56578	92283	139590	174411
Fair Value Change Account	18	618	382	(379)	(734)
Borrowings					451
TOTAL	73255	77196	112665	159211	194128
APPLICATION OF FUNDS					
Investments	92334	144209	156484	200355	241363
Loans	139	129	125	119	192
Fixed Assets	462	2944	2349	1977	4908
Deferred Tax Assets	392	277	194	310	
CURRENT ASSETS					
Cash & Bank Balance	104786	93324	162946	122651	164690
Advances and Other Assets	18268	45840	49535	54444	95974
Sub-Total (A)	123055	139164	212481	177095	260664
CURRENT LIABILITIES	100339	144484	190743	143720	230720
Provisions	42788	65043	68224	76925	82279
Sub-Total (B)	143127	209527	258967	220646	312999
Net Current Assets (C)= (A-B)	(20072)	(70363)	(46486)	(43550)	(52335)
Misc. Expenditure (to the extent not written off or adjusted)					
Profit & Loss Account (Debit Balance)					
TOTAL	73255	77196	112665	159211	194128

Note : Figures in brackets indicate negative value

TABLE 82: GENERAL INSURANCE CORPORATION : POLICYHOLDERS ACCOUNT

(₹ Lakh)

PARTICULARS	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	780617	807643	954403	1131573	1332179
Profit/ Loss on sale/redemption of Investments	31786	48792	43191	24461	76914
Others	794	(82)	(2041)	1065	12640
Interest, Dividend & Rent – Gross	82096	80778	90800	117530	143935
TOTAL (A)	895294	937131	1086354	1274629	1565667
Claims Incurred (Net)	621714	685639	862578	1398641	1094234
Commission	174918	193025	192635	206663	290575
Operating Expenses related to Insurance Business & Investments	6312	7146	7882	10589	11532
Premium Deficiency				14147	(14147)
TOTAL (B)	802943	885809	1063094	1630040	1382194
Operating Profit/(Loss) C = (A – B)	92351	51322	23260	(355411)	183473
APPROPRIATIONS					
Transfer to Shareholders' Account	92351	51322	23260	(355411)	183473
Transfer to Catastrophe Reserve					
Transfer to Other Reserves					
TOTAL (C)	92351	51322	23260	(355411)	183473

Note : Figures in brackets indicate negative value

TABLE 83: GENERAL INSURANCE CORPORATION : SHAREHOLDERS ACCOUNT

(₹ Lakh)

PARTICULARS	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)					
(a) Fire Insurance	(3872)	32771	24694	(240554)	38162
(b) Marine Insurance	(7078)	26312	17533	(47007)	59580
(c) Miscellaneous Insurance	102368	(8246)	(19370)	(70144)	85502
(d) Life Insurance	932	485	401	2294	229
	92351	51322	23260	(355411)	183473
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	46865	51201	59639	69374	44925
(b) Profit on sale of investments	18145	30927	28369	14438	24006
Less: Loss on sale of investments					
OTHER INCOME	27703	22007	17190	41404	5894
TOTAL (A)	185065	155457	128458	(230195)	258298
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	977	1303	3192	1615	323
(b) For doubtful debts	(131)	(1438)	3643	15070	957
(c) Others	2969	2544	2273	2021	1885
OTHER EXPENSES					
(a) Expenses other than those related insurance business	112	145	183	167	99
(b) Loss on Exchange	–	23835	–		
(c) Bad debts written off	–	–	–		
(d) Others	(22)	–	13	0.03	16817
(e) Interest on Service Tax	–	47	219		
TOTAL (B)	3906	26437	9523	18873	20080
Profit before Tax	181159	129020	118935	(249067)	238217
Provision for Taxation	40439	(48440)	15594	(2192)	3755
Profit after Tax	140720	177461	103341	(246875)	234462
Balance brought forward from last year		1	6	6	(246789)
Profit Available for appropriation		177461	103347	(246869)	(12327)
APPROPRIATIONS					
(a) Interim dividends paid during the year					
(b) Proposed final dividend	27950	35260	20640		46870
(c) Dividend distribution tax	4750	5856	3428	(80)	7966
(d) Transfer to any Reserves or other Accounts					
(e) Transfer to General Reserve	108020	136339	79273		23446
(f) Balance of Profit / Loss B/f from last year	1				
(g) Balance c/f to Balance Sheet	1	6	6	(246789)	(90609)

Note: Figures in brackets indicate negative value

**TABLE 84: GENERAL INSURANCE CORPORATION : BALANCE SHEET
(As on 31st March)**

(₹ Lakh)

PARTICULARS	2009	2010	2011	2012	2013
SOURCES OF FUNDS					
Share Capital	43000	43000	43000	43000	43000
Reserves & Surplus	735334	859657	939022	726051	923160
Fair Value Change Account	607474	1702846	1881771	1707279	1757604
Borrowings					
Deferred Tax Liability	191				
TOTAL	1385999	2605503	2863793	2476330	2723764
APPLICATION OF FUNDS					
Investments	2099471	3357393	3669248	3694609	3997610
Loans	71932	69515	59539	49919	46291
Fixed Assets	4361	4465	4489	4940	5477
Deferred Tax Asset		7535	152	505	704
CURRENT ASSETS					
Cash & Bank Balance	313270	277311	475660	691437	823428
Advances and Other Assets	512929	667994	763768	931681	1120480
Sub-Total (A)	826199	945305	1239428	1623118	1943907
CURRENT LIABILITIES	1144044	1229704	1476642	2134473	2421540
Provisions	471921	549005	632421	762289	848685
Sub-Total (B)	1615964	1778710	2109064	2896762	3270225
Net Current Assets (C)= (A-B)	(789765)	(833404)	(869636)	(1273644)	(1326317)
Misc. Expenditure (to the extent not written off or adjusted)					
Profit & Loss Account (Debit Balance)					
TOTAL	1385999	2605503	2863793	2476330	2723764

Note : Figures in brackets indicate negative value

**TABLE 85: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS
(As on 31st March)**

States/Union Territory	Bajaj Allianz				Bharti AXA				Cholamandalam				Future Generali			
	2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013
Andhra Pradesh	22	20	21	21	4	4	4	4	5	5	5	5	4	4	4	5
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	3	2	3	3	1	1	1	1	1	1	1	1	1	1	1	1
Bihar	5	4	4	4	-	-	-	-	1	1	1	1	2	2	2	1
Chhattisgarh	4	4	4	4	1	2	1	1	1	1	1	3	1	1	1	1
Goa	4	3	4	4	1	1	1	1	1	1	1	2	1	1	-	-
Gujarat	27	18	22	22	3	3	3	4	9	9	8	8	6	10	9	9
Haryana	5	4	5	5	1	2	2	2	3	4	3	3	5	5	5	4
Himachal Pradesh	2	2	1	1	-	-	-	-	-	-	-	-	1	1	-	-
Jammu & Kashmir	2	2	2	2	-	-	-	-	-	-	-	-	1	1	1	1
Jharkhand	4	3	3	3	1	1	1	1	2	2	2	2	2	2	2	2
Karnataka	16	16	13	13	5	5	5	5	6	6	6	6	4	4	3	4
Kerala	9	8	9	9	1	1	1	2	7	7	6	6	6	6	4	4
Madhya Pradesh	6	7	5	5	2	2	2	2	3	4	4	4	4	4	3	3
Maharashtra	32	24	26	25	8	8	8	12	18	16	16	17	15	15	16	18
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	6	6	6	6	1	1	1	1	2	2	2	2	2	2	2	2
Punjab	13	8	9	8	3	3	3	3	4	3	3	3	4	4	4	3
Rajasthan	7	6	3	3	3	2	2	2	2	3	3	3	6	6	4	4
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	25	26	19	18	4	4	4	4	27	19	19	20	7	7	7	7
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	10	9	8	8	3	4	4	5	6	6	6	6	11	11	6	4
Uttarakhand	1	1	1	1	1	1	1	1	1	1	1	1	-	-	1	1
West Bengal	14	14	13	15	2	2	2	3	3	3	3	3	4	4	5	4
Andaman & Nicobar Island	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	13	9	9	9	4	3	3	2	3	1	1	1	3	2	2	2
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	1	1	1	1	-	-	-	-	1	1	1	1	-	-	-	1
Total	232	199	192	191	50	51	50	58	106	96	93	101	91	94	84	82

TABLE 85: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	HDFC Ergo				ICICI Lombard				IFFCO Tokio				L&T General			
	2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013
Andhra Pradesh	6	6	6	6	31	31	27	25	3	3	3	3	-	1	1	1
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	1	1	1	1	3	3	3	3	-	-	-	-	-	-	-	-
Bihar	1	1	1	1	4	4	4	4	-	-	-	-	-	-	-	-
Chhattisgarh	1	1	1	1	7	7	7	5	1	1	1	1	-	-	-	-
Goa	1	1	1	1	2	2	2	1	1	1	1	1	-	-	-	-
Gujarat	5	5	5	5	26	25	25	22	7	8	8	9	-	1	1	1
Haryana	2	2	3	3	16	13	13	10	3	3	3	3	-	-	-	-
Himachal Pradesh	-	-	-	-	2	2	2	2	-	-	-	-	-	-	-	-
Jammu & Kashmir	1	1	1	1	2	2	2	2	-	1	1	1	-	-	-	-
Jharkhand	2	2	2	2	4	4	4	4	-	-	-	-	-	-	-	-
Karnataka	4	4	4	4	23	22	22	19	4	4	4	5	-	1	1	1
Kerala	8	8	8	8	16	15	15	14	1	1	1	1	-	-	-	-
Madhya Pradesh	3	3	3	3	19	17	17	11	3	3	3	3	-	-	-	-
Maharashtra	11	11	12	13	43	36	36	32	16	16	16	16	-	2	4	6
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	1	1	1	1	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	2	2	2	2	17	16	16	13	1	1	1	1	-	1	1	1
Punjab	4	4	4	4	19	16	16	16	1	2	2	2	-	-	-	-
Rajasthan	5	5	5	5	17	14	14	12	1	1	1	3	-	-	-	-
Sikkim	-	-	-	-	1	1	1	1	-	-	-	-	-	-	-	-
Tamil Nadu	6	5	6	6	22	21	21	21	3	3	3	6	-	2	2	2
Tripura	-	-	-	-	1	1	1	1	-	-	-	-	-	-	-	-
Uttar Pradesh	5	5	7	7	36	30	30	27	3	3	3	3	-	-	-	1
Uttarakhand	1	1	1	1	7	6	6	6	-	1	1	1	-	-	-	-
West Bengal	2	2	2	2	20	16	16	14	3	3	3	3	-	1	1	1
Andaman & Nicobar Island	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	1	1	1	1	2	1	1	1	1	1	1	1	-	-	-	-
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	6	6	3	3	8	8	8	7	8	10	10	10	-	1	1	1
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puduchery	-	1	1	1	1	1	1	1	-	-	-	-	-	-	-	-
Total	78	78	80	81	350	315	311	275	60	66	66	74	-	10	12	17

TABLE 85: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	Liberty Videocon	Magma HDI	Raheja QBE				Reliance General				Royal Sundaram				SBI General			
	2013	2013	2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013
Andhra Pradesh	1	3	-	1	1	1	16	16	14	12	9	9	9	12	-	2	2	4
Arunachal Pradesh	-	-	-	-	-	-	-	2	-	-	-	1	-	1	-	-	-	-
Assam	-	-	-	-	-	-	1	1	1	1	-	1	1	1	-	1	1	1
Bihar	-	1	-	-	-	-	2	1	2	2	1	1	1	1	-	-	-	1
Chhattisgarh	-	2	-	-	-	-	2	2	2	2	1	1	1	1	-	-	-	1
Goa	-	-	-	-	-	-	1	1	1	1	1	1	1	1	-	1	1	1
Gujarat	1	3	-	-	1	1	21	21	15	13	10	10	10	12	-	1	2	2
Haryana	-	3	-	-	-	-	7	7	3	4	1	1	1	1	-	-	-	-
Himachal Pradesh	-	-	-	-	-	-	1	1	2	2	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	1	1	1	1	-	-	-	-	-	-	-	-
Jharkhand	-	2	-	-	-	-	4	4	4	4	1	1	1	2	-	-	-	2
Karnataka	1	1	-	-	1	1	15	15	13	12	7	9	9	13	-	1	1	2
Kerala	-	1	-	-	-	-	13	13	12	12	7	7	7	8	-	-	2	2
Madhya Pradesh	-	3	-	-	-	-	13	13	6	5	3	3	3	3	-	1	2	4
Maharashtra	2	5	1	1	2	2	33	33	19	19	8	8	10	10	-	2	3	4
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	-	3	-	-	-	-	3	3	2	2	2	2	3	3	-	1	1	2
Punjab	-	2	-	-	-	-	8	7	8	5	-	-	1	1	-	-	-	1
Rajasthan	-	2	-	-	-	-	9	9	4	6	1	1	1	1	-	1	1	3
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	1	2	-	-	1	1	15	15	11	11	17	17	19	23	-	2	2	2
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-
Uttar Pradesh	-	2	-	-	-	-	20	17	11	8	3	3	4	4	-	1	1	1
Uttarakhand	-	1	-	-	-	-	-	3	-	1	-	-	-	-	-	-	1	1
West Bengal	-	6	-	-	-	-	11	11	9	9	4	5	5	5	-	1	1	2
Andaman & Nicobar Island	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	1	-	-	-	-	-	1	1	2	1	1	1	1	-	1	1	1
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	1	3	-	-	1	1	15	15	11	5	2	2	2	2	-	1	1	1
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	1	1	1	1	1	1	1	1	-	-	-	-
Total	7	46	1	2	7	7	212	212	151	139	80	84	94	108	17	25	38	

TABLE 85: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	Shriram General			Tata AIG				Universal Sampo				National				
	2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013
Andhra Pradesh	6	7	10	10	2	2	2	4	3	3	5	5	91	91	110	114
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	2
Assam	-	-	-	-	1	1	1	1	-	1	1	1	34	34	36	42
Bihar	-	-	-	-	-	-	-	1	1	1	1	1	39	39	40	47
Chhattisgarh	-	-	1	1	1	1	1	1	1	1	1	1	13	13	12	12
Goa	-	-	1	1	1	1	1	1	-	-	-	-	8	8	8	10
Gujarat	3	3	4	4	4	6	6	7	3	3	5	5	55	52	58	74
Haryana	5	5	5	1	1	1	1	1	-	2	4	4	42	41	45	54
Himachal Pradesh	-	1	1	1	-	-	-	-	-	-	-	-	17	17	25	24
Jammu & Kashmir	-	-	1	1	-	-	-	-	-	1	2	1	14	14	17	21
Jharkhand	-	-	1	1	2	2	2	2	-	2	2	2	23	23	23	29
Karnataka	1	1	1	1	2	3	3	4	2	3	7	7	59	59	80	73
Kerala	1	1	3	3	1	2	2	3	1	1	1	1	51	51	54	68
Madhya Pradesh	2	3	3	3	1	1	1	2	2	2	4	4	52	52	53	56
Maharashtra	5	8	10	10	12	13	13	16	8	10	14	13	124	126	131	141
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2	3
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	1	1	2	3
Orissa	-	-	-	-	1	1	1	1	2	2	3	3	37	40	46	56
Punjab	3	3	3	3	2	2	2	2	1	2	2	2	88	87	109	103
Rajasthan	7	9	13	14	1	2	2	2	2	3	6	5	73	68	67	80
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1
Tamil Nadu	6	6	8	9	4	4	4	6	3	4	4	7	94	96	101	114
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	4	4	6	12
Uttar Pradesh	8	11	17	17	3	4	4	4	2	4	11	12	105	109	110	130
Uttarakhand	1	2	2	2	1	1	1	1	2	2	2	2	9	9	14	14
West Bengal	1	2	2	2	3	3	2	2	2	4	6	6	103	96	102	109
Andaman & Nicobar Island	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	1	1	1	1	1	1	1	1	1	1	1	1	11	14	13	10
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	5	5	5	5	3	2	2	4	3	2	2	2	63	64	69	66
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	1	1	1	-	-	-	-	4	5	3	6
Total	55	68	92	89	47	54	53	67	39	54	84	86	1220	1219	1340	1477

TABLE 85: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	New India				Oriental				United				Apollo Munich				Max Bupa			
	2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013
Andhra Pradesh	77	79	100	124	68	78	103	130	145	143	147	155	1	3	3	3	-	1	1	1
Arunachal Pradesh	1	1	1	1	-	2	2	4	1	1	1	1	-	-	-	-	-	-	-	-
Assam	23	23	29	37	26	30	33	44	49	49	48	48	-	-	-	-	-	-	-	-
Bihar	20	20	22	24	36	38	45	46	31	30	33	33	-	-	-	-	-	-	-	1
Chhattisgarh	11	11	11	25	14	20	20	31	14	14	14	14	-	-	-	-	-	-	-	-
Goa	5	5	5	8	4	4	5	7	8	8	8	9	-	-	-	-	-	-	-	-
Gujarat	64	64	84	104	67	73	79	91	79	74	88	89	1	1	4	4	-	1	1	1
Haryana	29	29	31	39	33	34	44	55	46	48	50	51	2	1	1	2	-	-	-	-
Himachal Pradesh	8	8	12	18	15	15	18	19	13	13	12	12	-	-	-	-	-	-	-	-
Jammu & Kashmir	11	11	12	15	14	14	17	21	13	13	15	15	-	-	-	-	-	-	-	-
Jharkhand	22	22	22	24	16	19	19	30	18	18	18	18	-	-	-	-	-	-	-	-
Karnataka	66	64	64	74	73	90	99	111	99	101	102	106	2	3	3	3	-	1	1	3
Kerala	58	58	69	100	56	67	70	78	97	96	97	102	2	2	2	2	-	-	-	1
Madhya Pradesh	39	39	47	73	43	50	51	58	53	54	55	55	-	-	-	-	-	-	-	-
Maharashtra	151	153	167	209	103	111	115	127	140	138	144	154	6	10	11	11	-	2	2	3
Manipur	1	1	1	1	1	1	1	4	1	1	1	1	-	-	-	-	-	-	-	-
Meghalaya	3	3	3	4	3	3	3	4	5	5	5	5	-	-	-	-	-	-	-	-
Mizoram	1	1	1	1	1	1	1	2	1	1	1	1	-	-	-	-	-	-	-	-
Nagaland	2	2	2	2	2	2	3	3	1	1	1	1	-	-	-	-	-	-	-	-
Orissa	35	35	38	53	30	35	34	49	30	31	33	40	1	1	1	1	-	-	-	-
Punjab	52	52	57	81	61	74	80	89	83	83	84	87	1	1	2	2	-	1	1	1
Rajasthan	34	34	40	73	57	61	60	77	90	88	86	111	1	1	2	2	-	1	1	1
Sikkim	1	1	1	2	1	1	1	2	1	1	1	1	-	-	-	-	-	-	-	-
Tamil Nadu	95	95	121	178	71	96	110	122	186	190	194	224	3	5	5	5	-	1	1	1
Tripura	1	1	1	4	3	2	4	10	4	4	4	6	-	-	-	-	-	-	-	-
Uttar Pradesh	99	99	99	155	95	104	111	167	81	96	103	110	2	2	4	4	-	-	-	1
Uttarakhand	16	16	35	25	13	16	18	22	34	24	20	21	-	-	-	-	-	-	-	-
West Bengal	50	50	60	70	38	42	43	57	48	50	51	53	1	2	2	2	-	1	1	1
Andaman & Nicobar Island	1	1	1	1	-	-	-	-	1	1	1	1	-	-	-	-	-	-	-	-
Chandigarh	12	12	12	11	7	8	8	9	9	7	9	9	1	1	1	1	-	-	-	1
Dadra & Nagar Haveli	1	1	1	1	-	-	-	-	-	1	1	1	-	-	-	-	-	-	-	-
Daman & Diu	-	-	1	1	2	2	1	2	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	45	45	50	49	46	52	52	54	51	47	54	54	6	6	6	6	-	2	2	5
Lakshadweep	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	4	4	3	6	1	1	1	1	5	5	5	5	-	-	-	-	-	-	-	-
Total	1039	1041	1204	1594	1000	1146	1251	1526	1437	1436	1486	1593	30	39	49	50	-	11	12	21

TABLE 85: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Concl.d.)
(As on 31st March)

States/Union Territory	Religare		Star Health				AIC				ECGC				Total		
	2013	2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013	2010	2011	2012	2013
Andhra Pradesh	3	29	29	21	17	1	1	1	1	3	3	3	4	526	542	603	674
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	3	5	5	9
Assam	-	1	2	2	2	1	1	1	1	1	1	1	1	149	154	163	191
Bihar	-	1	1	1	1	1	1	1	1	-	-	-	-	143	144	158	172
Chhattisgarh	-	2	4	3	3	1	1	1	1	-	-	-	-	76	85	83	111
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	39	39	41	49
Gujarat	4	2	8	10	12	-	1	2	2	4	4	4	4	396	401	456	513
Haryana	-	4	5	8	9	-	-	-	-	2	2	2	3	207	209	229	257
Himachal Pradesh	-	1	1	1	1	-	-	-	-	-	-	-	-	60	61	74	80
Jammu & Kashmir	-	1	2	1	1	-	-	-	-	1	1	1	1	61	64	74	85
Jharkhand	-	1	4	4	4	1	1	1	1	-	-	-	-	103	110	112	135
Karnataka	4	20	22	22	22	1	1	2	2	4	3	3	4	413	438	469	500
Kerala	1	15	29	23	29	1	1	1	1	1	1	1	1	352	375	389	457
Madhya Pradesh	1	10	14	13	15	1	1	1	1	1	1	1	1	260	274	279	317
Maharashtra	5	23	30	24	25	1	1	2	2	11	10	10	11	769	784	811	908
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	7
Meghalaya	-	1	1	-	-	-	-	-	-	-	-	-	-	15	15	14	17
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	5
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	8	9
Orissa	1	4	11	4	4	1	1	1	1	1	1	1	1	178	195	199	248
Punjab	2	3	5	8	8	1	-	-	-	2	2	2	2	353	359	400	431
Rajasthan	1	6	11	9	9	1	1	1	1	2	2	2	2	325	329	327	423
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	8
Tamil Nadu	3	57	65	49	52	1	1	2	2	10	9	9	11	656	693	722	858
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	13	12	17	35
Uttar Pradesh	3	6	10	12	15	1	1	1	1	5	5	5	5	504	534	557	700
Uttarakhand	-	-	3	4	4	1	1	1	1	-	-	-	-	88	88	110	107
West Bengal	1	13	26	11	13	1	1	1	1	3	2	2	3	326	341	343	387
Andaman & Nicobar Island	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3
Chandigarh	1	2	2	3	3	1	1	1	1	1	1	1	1	54	58	59	60
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2	2	3
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2	3
Delhi	2	11	12	7	8	1	1	1	1	5	4	4	5	301	300	306	309
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1
Puducherry	-	2	2	1	1	-	-	-	-	-	-	-	-	21	24	21	27
Total	32	215	299	241	258	18	18	22	22	57	51	51	60	6417	6660	7050	8099

TABLE 86: STATE-WISE NUMBER OF REGISTERED BROKERS

State	(As on 31 st March)				
	2009	2010	2011	2012	2013
Maharashtra	95	98	98	107	112
Delhi	59	59	63	66	68
West Bengal	27	27	28	30	31
Tamil Nadu	27	27	28	29	30
Andhra Pradesh	19	19	18	19	21
Uttar Pradesh	15	16	18	20	21
Gujarat	11	12	13	13	13
Karnataka	11	12	12	13	13
Punjab	12	12	11	11	11
Kerala	6	7	8	10	11
Rajasthan	5	5	5	6	6
Chandigarh	5	5	4	4	4
Madhya Pradesh	3	3	3	3	3
Haryana	1	1	2	2	2
Total	296	303	311	333	346

TABLE 87: 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				NUMBER OF CLAIMS SETTLED WITHIN 1 MONTH					
		2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
1	Alankit Health Care TPA Ltd.	55308	85987	104332	50379	44916	24282	28099	93708	28234	29341
2	Anmol Medicare TPA Ltd.	4186	13036	6615	14864	17908	2218	8926.00	3935	9321	15450
3	Anyuta TPA in Health Care Pvt. Ltd.	49	76	82	1422	21226	49	76	76	1392	18967
4	Dedicated Healthcare Services	-	157109	139255	151290	137241	-	93376	92685	107184	83159
5	E Meditek (TPA) Services Ltd.	259635	319807	331278	365797	310863	227036	255866	267332	331372	242310
6	East West Assist TPA Pvt. Ltd.	-	51110	49015	37352	48496	-	29879	33870	31006	28887
7	Family Health Plan (TPA) Ltd.	94013	130104	163163	183288	197254	75907	52525	58588	92752	129526
8	Focus Health Services TPA Pvt. Ltd.	338	1469	1741	2153	2170	151	109	886	-	168
9	Genins India TPA Ltd.	81651	78476	82832	60489	62777	63827	52605	70662	52750	47750
10	Good Health Plan Ltd.	24886	36709	42461	49905	75098	20598	10912	10790	23727	36309
11	Grand Health Care TPA Services Pvt Ltd	-	-	-	113	120	-	-	-	-	3
12	Health India TPA Pvt. Ltd.	190859	234058	147458	65728	65065	129603	118807	125941	55275	51802
13	Heritage Health TPA Pvt. Ltd.	65674	75440	98387	95360	110717	27990	30427	53206	59986	87155
14	i-Care heralth Management & TPA Services Pvt. Ltd.	-	5479	16541	18753	NR	-	3099	11525	12568	NR
15	MD India Healthcare Services (TPA) Pvt. Ltd.	208331	405852	876693	715140	871417	185144	373118	631694	722693	698942
16	Med Save Health Care TPA Ltd.	327640	118426	105654	89206	80676	80068	70909	70039	66861	56242
17	MediAssist India TPA Pvt. Ltd.	327640	376000	411308	515064	612783	202631	308818	344845	416816	507930
18	Meidicare TPA Services (I) Pvt. Ltd.	75250	74307	71530	61124	56228	52004	49085	40577	42064	22061
19	Paramount Health Services (TPA) Pvt. Ltd.	185743	148527	182395	424829	804338	167612	117013	144164	321788	717542
20	Park Mediclaim TPA Pvt Ltd	20671	9257	33773	45535	47054	8671	8164	9874	40895	26326
21	Raksha TPA Pvt. Ltd.	250211	394606	159758	172084	182138	242082	325415	156455	160898	155375
22	Rothshield Healthcare (TPA) Services Ltd	20	529	1332	1041	1227	12	363	639	907	1053
23	Safeway TPA Services Pvt. Ltd	8101	13856	10035	9926	9420	3782	9679	6631	5648	5631
24	Spurthi Meidtech (TPA) Solutions Pvt. Ltd.	-	-	-	30	286	-	-	-	25.00	250
25	Sri Gokulam Health Services TPA (P) Ltd.	-	-	-	NA	128	-	-	-	NA	36
26	TTK Healthcare TPA Pvt. Ltd.	313948	305017	272223	288054	282492	262397	162303	225040	283857	232428
27	United Healthcare Parekh TPA Pvt. Ltd.	35229	81989	93141	95968	106905	19769	47357	57680	54138	88926
28	Universal Medi-Aid TPA Service	-	-	NA	NA	NR	-	-	NA	NA	NR
29	Vipul Med Corp TPA Private Ltd.	109119	248790	240582	268367	221663	51379	191293	234819	250304	193846
	TOTAL	2638502	3366016	3641584	3783261	4370606	1847212	2348223	2745661	3171554	3477415

NA: Data not received.

TABLE 87: 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				NUMBER OF CLAIMS SETTLED BETWEEN 3-6 MONTHS					
		2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
1	Alankit Health Care TPA Ltd.	22247	35661	15055	17930	9465	4744	11241	1663	4526	78
2	Anmol Medicare TPA Ltd.	581	3390	839	3667	-	249	415	53	378	-
3	Anyuta TPA in Health Care Pvt. Ltd.	-	-	3	-	-	-	-	3	-	-
4	Dedicated Healthcare Services	-	59626	32722	27281	32484	-	6880	4935	4964	6312
5	E Meditek (TPA) Services Ltd.	18578	31984	19906	35827	13169	4543	7803	10058	7531	6058
6	East West Assist TPA Pvt. Ltd.	-	18454	9281	5485	14271	-	1742	5401	565	1661
7	Family Health Plan (TPA) Ltd.	17851	36166	46118	76701	31221	-	11055	17329	16009	4789
8	Focus Health Services TPA Pvt. Ltd.	-	604	290	1711	802	-	638	-	286	399
9	Genins India TPA Ltd.	12583	23332	7862	5970	5818	4387	7162	2409	1301	455
10	Good Health Plan Ltd.	2477	16518	16497	14534	20413	93	5787	6995	2795	3170
11	Grand Health Care TPA Services Pvt Ltd	-	-	-	-	70	-	-	-	80	42
12	Health India TPA Pvt. Ltd.	39384	72889	26480	11067.00	9442	5305	24667	3594	-	336
13	Heritage Health TPA Pvt. Ltd.	26030	36248	34725	33049	14705	6227	9355	5807	4065	1054
14	i-Care heralth Management & TPA Services Pvt. Ltd.	-	744	1845	2179	NR	-	14	198	338	NR
15	MD India Healthcare Services (TPA) Pvt. Ltd.	6942	19692	141432	23772	20378	773	1538	38864	2404	2492
16	Med Save Health Care TPA Ltd.	36950	36857	29233	21713	13378	2833	6422	5786	1283	1124
17	Medi Assist India TPA Pvt. Ltd.	72555	18019	12313	45065	61390	8952	865	763	3593	7501
18	Meidicare TPA Services (I) Pvt. Ltd.	7755	8137	10911	3785	16168	240	208	3172	1089	6561
19	Paramount Health Services (TPA) Pvt. Ltd.	364	12546	11924	20137	47277	58	1248	3372	1949	1522
20	Park Mediclaim TPA Pvt Ltd	7042	201	11400	686	11306	3939	53	13208	97	4308
21	Raksha TPA Pvt. Ltd.	8129	35412	972	8604	4489	-	-	-	26	71
22	Rothshield Healthcare (TPA) Services Ltd	3	117	464	103	64	-	24	143	17	4
23	Safeway TPA Services Pvt. Ltd	2280	2667	1061	3349	1791	1474	935	884	424	895
24	Spurthi Meidtech (TPA) Solutions Pvt. Ltd.	-	-	-	3	-	-	-	-	-	-
25	Sri Gokulam Health Services TPA (P) Ltd.	-	-	-	NA	29	-	-	-	NA	-
26	TTK Healthcare TPA Pvt. Ltd.	29359	94294	38046	3065	24315	8020	21343	6231	462	4069
27	United Healthcare Parekh TPA Pvt. Ltd.	11103	22366	27569	24403	11486	847	1184	2126	3175	1565
28	Universal Medi-Aid TPA Service	-	-	NA	NA	NR	-	-	NA	NA	NR
29	Vipul Med Corp TPA Private Ltd.	37960	11484	20121	13529	13981	8338	906	2814	1826	1647
	TOTAL	360173	597408	517069	403615	377912	61022	121485	135808	59183	56113

NA: Data not received.

TABLE 87: TPA – NUMBER OF CLAIMS RECEIVED AND DURATION WISE SETTLEMENT OF CLAIMS (Concl'd.)

Sl. No.	NAME OF THE TPA	NUMBER OF CLAIMS SETTLED AFTER 6 MONTHS				
		2008-09	2009-10	2010-11	2011-12	2012-13
1	Alankit Health Care TPA Ltd.	1446	3143	521	772	-
2	Anmol Medicare TPA Ltd.	-	-	4827	15	6
3	Anyuta TPA in Health Care Pvt. Ltd.	-	-	-	-	-
4	Dedicated Healthcare Services	-	1679	734	-	-
5	E Meditek (TPA) Services Ltd.	-	-	-	1829	1843
6	East West Assist TPA Pvt. Ltd.	-	265	265	381	343
7	Family Health Plan (TPA) Ltd.	-	3807	6788	2479	1133
8	Focus Health Services TPA Pvt. Ltd.	-	24	415	-	2
9	Genins India TPA Ltd.	2064	2190	388	489	179
10	Good Health Plan Ltd.	-	1302	1835	570	529
11	Grand Health Care TPA Services Pvt Ltd	-	-	-	-	-
12	Health India TPA Pvt. Ltd.	-	5231	-	-	-
13	Heritage Health TPA Pvt. Ltd.	1191	1769	1259	1322	566
14	i-Care heralth Management & TPA Services Pvt. Ltd.	-	-	7	107	NR
15	MD India Healthcare Services (TPA) Pvt. Ltd.	-	-	6968	332	-
16	Med Save Health Care TPA Ltd.	350	1613	1841	730	599
17	Medi Assist India TPA Pvt. Ltd.	2245	276	312	682	490
18	Meidcare TPA Services (I) Pvt. Ltd.	66	111	963	1941	1180
19	Paramount Health Services (TPA) Pvt. Ltd.	125	749	909	597	438
20	Park Mediclaim TPA Pvt Ltd	125	6	-	10	2115
21	Raksha TPA Pvt. Ltd.	-	-	-	-	-
22	Rothshield Healthcare (TPA) Services Ltd	-	5	25	6	-
23	Safeway TPA Services Pvt. Ltd	215	-	265	-	2
24	Spurthi Meidtech (TPA) Solutions Pvt. Ltd.	-	-	-	-	-
25	Sri Gokulam Health Services TPA (P) Ltd.	-	-	-	NA	-
26	TTK Healthcare TPA Pvt. Ltd.	3101	6857	1544	106	1522
27	United Healthcare Parekh TPA Pvt. Ltd.	41	183	297	502	596
28	Universal Medi-Aid TPA Service	-	-	NA	NA	NR
29	Vipul Med Corp TPA Private Ltd.	1965	152	9696	1185	727
	TOTAL	12934	29362	39859	14055	12270

NA: Data not received.

TABLE 88: STATUS OF GRIEVANCES : NON LIFE INSURERS

Insurer	2008-09			2009-10			2010-11					
	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
Bajaj Allianz	24	143	129	38	38	105	119	24	24	184	177	31
Bharati AXA	-	-	-	-	-	1	1	-	-	51	51	-
Cholamandalam	25	51	71	5	5	34	32	7	7	77	81	3
Future Generali	-	9	6	3	3	9	12	-	-	37	32	5
HDFC Ergo	4	5	8	1	1	15	15	1	1	101	101	1
ICICI Lombard	37	384	396	25	25	315	324	16	16	449	461	4
IFFCO Tokio	26	55	65	16	16	75	69	22	22	142	126	38
L&T	-	-	-	-	-	-	-	-	-	-	-	-
Magma HDI	-	-	-	-	-	-	-	-	-	-	-	-
Raheja QBE	-	-	-	-	-	-	-	-	-	-	-	-
Reliance	24	332	282	74	74	286	325	35	35	960	833	162
Royal Sundaram	12	85	77	20	20	55	56	19	19	107	122	4
SBI General	-	-	-	-	-	-	-	-	-	-	-	-
Shriram	-	1	1	-	-	2	2	-	-	38	38	-
TATA AIG	42	187	203	26	26	84	108	2	2	124	125	1
Universal Sampo	-	-	-	-	-	3	1	2	2	41	38	5
PRIVATE TOTAL	194	1281	1265	210	210	1015	1096	129	129	2430	2301	258
National	218	245	327	136	136	269	260	145	145	683	643	185
New India	272	280	332	220	220	338	381	177	177	800	593	384
Oriental	72	153	181	44	44	170	133	81	81	605	250	436
United India	118	240	316	42	42	277	298	21	21	743	598	166
PUBLIC TOTAL	682	921	1160	443	443	1061	1077	427	427	2844	2100	1171
PRIVATE HEALTH INSURERS												
Apollo Munich	-	2	2	-	-	8	7	1	1	29	28	2
Max Bupa	-	-	-	-	-	-	-	-	-	-	-	-
Religare Health	-	-	-	-	-	-	-	-	-	-	-	-
Star Health	-	27	25	2	2	23	25	-	-	90	88	2
SPECIALISED INSURERS												
ECGC	2	2	3	1	1	3	2	2	2	9	11	-
AIC	-	1	1	-	-	4	3	1	1	4	5	-
GRAND TOTAL	876	2202	2425	653	653	2076	2173	556	556	5274	4401	1429

O/S : Outstanding

TABLE 88: STATUS OF GRIEVANCES : NON LIFE INSURERS (Concd.)

Insurer	2011-12				2012-13			
	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
Bajaj Allianz	31	11728	11727	32	1	10245	10244	2
Bharati AXA	-	2701	2701	-	-	4972	4972	-
Cholamandalam	3	10728	10725	6	3	3750	3748	5
Future Generali	5	2336	2336	5	-	3231	3231	-
HDFC Ergo	1	1917	1917	1	-	712	711	1
ICICI Lombard	4	23735	23731	8	4	14001	13980	25
IFFCO Tokio	38	4137	4137	38	-	3139	3135	4
L&T	-	103	103	-	-	70	69	1
Magma HDI	-	-	-	-	-	1	1	-
Raheja QBE	5	3	3	5	-	2	2	-
Reliance	-	9715	9682	33	33	7629	7602	60
Royal Sundaram	162	5884	5884	162	-	3383	3379	4
SBI General	4	447	445	6	2	367	359	10
Shriram	-	169	168	1	1	256	255	2
TATA AIG	2	4332	4331	3	1	5458	5458	1
Universal Sampo	1	269	269	1	-	442	441	1
PRIVATE TOTAL	258	80497	80450	305	47	60311	60230	128
National	185	2426	1792	819	634	3712	3976	370
New India	384	2035	1975	444	60	3022	2980	102
Oriental	436	4391	3923	904	468	4663	4850	281
United India	166	3743	3420	489	323	7108	7089	342
PUBLIC TOTAL	1171	12658	11110	2719	1548	18616	19057	1107
PRIVATE HEALTH INSURERS								
Apollo Munich	2	1117	1117	2	-	1183	1181	2
Max Bupa	-	735	734	1	1	857	851	7
Religare Health	-	-	-	-	-	17	16	1
Star Health	-	441	440	1	1	596	595	2
SPECIALISED INSURERS								
ECGC	-	63	-	63	63	111	162	12
AIC	-	-	-	-	-	-	-	-
GRAND TOTAL	1429	93155	91560	3024	1595	78927	79287	1235

O/S : Outstanding

TABLE 89: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (NON-LIFE INSURANCE)

Name of Centre	2008-09			2009-10			2010-11			2011-12			2012-13		
	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
Ahmedabad	57	384	412	29	832	817	44	1834	915	963	1556	1864	655	1213	1393
Bhopal	14	119	111	22	136	119	39	126	64	101	85	33	153	70	40
Bhubaneshwar	207	105	249	63	109	146	26	146	113	59	129	110	78	172	175
Chandigarh	85	777	686	176	987	814	349	814	482	646	601	518	729	582	675
Chennai	37	663	683	17	719	719	17	905	883	39	861	858	42	918	825
Delhi	195	338	395	138	1050	893	295	1318	1204	409	1563	1489	483	1333	1364
Guwahati	106	198	266	38	241	259	20	213	172	61	179	171	69	149	171
Hyderabad	27	466	478	15	423	401	37	861	706	192	645	759	78	613	520
Kochi	42	335	334	43	469	451	61	517	394	184	516	418	282	405	344
Kolkata	116	824	810	130	683	598	215	815	801	229	766	793	202	838	819
Lucknow	-	265	265	-	225	225	-	352	315	9	451	458	2	368	353
Mumbai	143	1166	1142	167	1223	1112	278	2147	1639	786	2635	1864	1557	2410	2005
TOTAL	1029	5640	5831	838	7097	6554	1381	10048	7688	3678	9987	9335	4330	9071	8684

O/S : Outstanding

TABLE 90: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE & NON-LIFE COMBINED)

Name of Centre	2008-09			2009-10			2010-11			2011-12			2012-13		
	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
Ahmedabad	68	539	570	37	1133	1119	51	2319	1125	1245	2062	2601	706	1903	2097
Bhopal	27	495	434	88	515	526	77	336	185	228	208	52	384	250	73
Bhubaneshwar	344	271	453	162	329	432	59	384	340	103	268	238	133	500	469
Chandigarh	146	1397	1247	296	1918	1581	633	2082	1108	1572	2383	1885	2070	3763	3837
Chennai	42	1440	1449	33	1660	1674	19	1838	1811	46	1747	1738	55	2005	1872
Delhi	218	501	482	237	2521	2219	539	2763	2582	720	3902	3643	979	3932	3759
Guwahati	122	395	462	55	549	576	28	493	395	126	359	397	88	398	367
Hyderabad	34	1080	1079	35	1238	1223	50	2249	2030	269	1712	1841	140	1723	1613
Kochi	58	619	599	78	839	820	97	1032	835	294	1026	814	506	1018	805
Kolkata	180	1622	1617	185	1794	1569	410	2207	2285	332	2257	2250	339	2712	2421
Lucknow	16	1117	1133	-	1229	1229	-	1800	1503	258	2186	2306	138	1916	1855
Mumbai	164	1917	1892	189	2339	2222	306	3562	3040	828	4230	3420	1638	4662	4189
TOTAL	1419	11393	11417	1395	16064	15190	2269	21065	17239	6021	22340	21185	7176	24782	23357

O/S : Outstanding