

HANDBOOK ON INDIAN INSURANCE STATISTICS 2014-15



INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA

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MISSION STATEMENT

- ✓ To protect the interest of and secure fair treatment to policyholders;
- ✓ To bring about speedy and orderly growth of the insurance industry (including annuity and superannuation payments), for the benefit of the common man, and to provide long term funds for accelerating growth of the economy;
- ✓ To set, promote, monitor and enforce high standards of integrity, financial soundness, fair dealing and competence of those it regulates;
- ✓ To ensure speedy settlement of genuine claims, to prevent insurance frauds and other malpractices and put in place effective grievance redressal machinery;
- ✓ To promote fairness, transparency and orderly conduct in financial markets dealing with insurance and build a reliable management information system to enforce high standards of financial soundness amongst market players;
- ✓ To take action where such standards are inadequate or ineffectively enforced;
- ✓ To bring about optimum amount of self-regulation in day-to-day working of the industry consistent with the requirements of prudential regulation.

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SUMMARY

A. SUMMARY OF INDIAN LIFE INSURANCE SECTOR

PARTICULARS	Remarks	Unit	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
PROFILE															
No of companies	As on 31 st March	Nos.	5	12	13	13	14	15	16	18	22	23	23	24	24
No of branch offices	As on 31 st March	Nos.	2199	2306	2445	2612	3001	3865	5373	8913	11815	12018	11546	11167	10285
Insurance penetration	Calendar Year	In per cent	2.15	2.59	2.26	2.53	2.53	2.53	4.10	4.00	4.00	4.60	4.40	3.40	3.17
Insurance density	Calendar Year	US \$	9.1	11.7	12.9	15.7	18.3	33.2	33.2	40.4	41.2	47.7	55.7	49.0	42.7
BUSINESS FIGURES															
Number of new policies issued	FY	In Lakhs		254	286	262	262	355	462	509	509	532	482	442	442
First year premium (Including single premium)	FY	(` Crore)	9707	19857	16942	19788	26218	38786	75649	93713	87331	109894	126398	113966	107361
Total Premium	FY	(` Crore)	34898	50094	55748	66654	82855	105876	156076	201351	221785	265447	291639	287072	287202
Market share of LIC (based on Total Premium)	FY	In per cent	100	99	98	95	91	86	82	74	71	70	70	71	73
Individual Business in Force (Number of policies)	FY	In Thousands						193601	451963	257911	291618	318927	329187	335284	336112
Individual Business in Force (Sum Assured)	FY	(` Crore)						1554045	3857531	2396646	2913703	3338541	3856219	4311470	4719833
INTERMEDIARIES															
No of individual agents	As on 31 st March	Nos.	826334	1068441	1265183	1212679	1420235	1976934	2485980	2883214	2898653	2581840	2358885	2122757	
No of corporate agents	As on 31 st March	Nos.	275	757	2436	819	216	656	2415	2506	2930	2165	882	739	
Commission paid	FY	(` Lakh)	456691	515273	615838	709861	863548	1226864	1468058	1549598	1803559	1828029	1849874	1921810	
Operating Expenses related to Insurance Business	FY	(` Lakh)	467417	545115	642483	821560	961105	1358584	2030673	2583190	2890628	3294230	2965610	3155237	
POLICYHOLDERS' SERVICES															
No of claims submitted (Individual)	FY	No. of policies								577322	640620	762435	851534	854200	878482
No of claims submitted (Group)	FY	No of Lives								162837	264138	309151	436201	402407	365437
Amount Claimed (Individual)	FY	(` Crore)								4626	5279	6541	8286	9158	10275
Amount Claimed (Group)	FY	(` Crore)								1114	1383	1679	2118	2458	2749
Total Benefit Paid (Net)	FY	(` Lakh)	1747952	2054522	2399357	2875133	3520986	5571501	6168637	5837029	9556491	14215045	15261746	19122047	

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

PARTICULARS	Remarks (Amount of Premium)	Unit	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Channel Wise-New Business (No. of Lives Covered)-Individual plus Group															
Channel Wise-New Business (Amount of Premium)-Individual plus Group															
Individual agents	FY	(` Crore)							54611	67611	56884	66906	68094	53113	49761
Corporate agents-Banks	FY	(` Crore)						3690	6822	7307	9288	12391	12811	12811	12154
Corporate agents-Others	FY	(` Crore)						1829	3503	3511	3912	3277	2322	2322	1653
Brokers	FY	(` Crore)						363	573	857	1476	1685	1460	1460	1288
Direct selling	FY	(` Crore)						13847	15174	18340	28262	40886	44163	44163	42380
MI Agents															
Common Service Centres(CSCs)															
Total	FY	(` Crore)						75597	93683	86900	109845	126333	113868	113868	107236
Referrals	FY	(` Crore)						1258	2347	2731	2610	875	35	35	21
Channel Wise-New Business (No. of Lives Covered)-Individual plus Group															
Individual agents	FY	In Lakhs						423	500	463	540	450	478	478	510
Corporate agents-Banks	FY	In Lakhs						29	35	41	33	66	48	48	52
Corporate agents-Others	FY	In Lakhs						18	33	33	104	97	27	27	74
Brokers	FY	In Lakhs						8	9	9	54	52	28	28	27
Direct selling	FY	In Lakhs						175	277	491	609	648	527	527	560
Common Service Centres(CSCs)	FY	In Lakhs													
MI Agents	FY	In Lakhs													
Total	FY	In Lakhs						660	854	1038	1339	1313	1109	1109	1223
Referrals	FY	In Lakhs						8	14	20	13	9	0.13	0.13	0.13
Region Wise distribution of Offices															
Metro	As on 31st March	Nos.						549	939	1265	1244	1132	1106	1106	1071
Urban	As on 31st March	Nos.						1347	1637	2123	2105	1988	1956	1956	2133
Unclassified	As on 31st March	Nos.						3477	6337	8427	8669	8426	8105	8105	7081
Total	As on 31st March	Nos.						5373	8913	11815	19575	11546	11167	11167	10285
Assets Under Management															
Life Fund	As on 31st March	(` Crore)	194010	230369	229649	307309	366220	397189	465555	541630	629650	731291	841075	974620	1120000
Pension & General Annuity & Group fund	As on 31st March	(` Crore)	0	0	30638	43627	54705	64074	71575	91262	113952	143627	189927	236667	282387
Unit ULIP Fund	As on 31st March	(` Crore)	0	0	266	1688	7527	25888	67050	133077	172763	337540	399116	369972	342507
Total Fund	As on 31st March	(` Crore)	194010	230369	260552	352625	428452	487151	604180	765969	916365	1212458	1430118	1581259	1744894
Profit / (Loss) after tax	As on 31st March	(` Lakh)	29115	59398	11064	(41456)	(16483)	(45242)	(115960)	(341281)	(488301)	(98882)	265704	597354	694839
Equity Capital	As on 31st March	(` Crore)		1669	2234	3244	4353	5892	8124	12296	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

Note: Figures in brackets represent negative values.

A1. SUMMARY OF INDIAN LIFE INSURANCE SECTOR (Concl'd.)

PARTICULARS	Remarks	Unit	2013-14	2014-15
PROFILE				
No of companies	As on 31st March	Nos.	24	24
No of branch offices	As on 31st March	Nos.	11032	11033
Insurance penetration	Calendar Year	In per cent	3.1	2.6
Insurance density	Calendar Year	US \$	41	44
BUSINESS FIGURES				
Number of new policies issued	FY	In Lakhs	409	259
First year premium (Including single premium)	FY	(` Crore)	120325	113328
Total Premium	FY	(` Crore)	314301	328101
Market share of LIC (based on Total Premium)	FY	In per cent	75.39	73.05
Individual Business in Force (Number of policies)	FY	In Thousands	334802	326297
Individual Business in Force (Sum Assured)	FY	(` Crore)	6646516	7553045
INTERMEDIARIES				
No of individual agents	As on 31st March	Nos.	2188500	2067907
No of corporate agents	As on 31st March	Nos.	689	503
Commission paid	FY	(` Lakh)	2084637	1946068
Operating Expenses related to Insurance Business	FY	(` Lakh)	3746541	3686159
POLICYHOLDERS' SERVICES				
No of claims submitted (Individual)	FY	No. of policies	885361	877828
No of claims submitted (Group)	FY	No of Lives	425978	466783
Amount Claimed (Individual)	FY	(` Crore)	11958	12968
Amount Claimed (Group)	FY	(` Crore)	3230	3651
Total Benefit Paid (Net)	FY	(` Lakh)	21631191	21107289
Channel Wise-New Business (Amount of Premium)-Individual plus Group				
Individual agents	FY	(` Crore)	48831	41246.70
Corporate agents-Banks	FY	(` Crore)	11327	12830.52
Corporate agents-Others	FY	(` Crore)	1252	1421.01
Brokers	FY	(` Crore)	1267	1451.03
Direct selling	FY	(` Crore)	57478	56218.38
MI Agents				17.19
Common Service Centres(CSCs)				0.32
Total	FY	(` Crore)	120156	113185.15
Referrals	FY	(` Crore)	20	7.98
PARTICULARS				
Channel Wise-New Business (No. of Lives Covered)-Individual plus Group				
Individual agents	FY	In Lakhs	484	285.89
Corporate agents-Banks	FY	In Lakhs	56	68.99
Corporate agents-Others	FY	In Lakhs	53	344.16
Brokers	FY	In Lakhs	41	57.94
Direct selling	FY	In Lakhs	714	725.22
Common Service Centres(CSCs)	FY	In Lakhs		0.02
MI Agents	FY	In Lakhs		5.08
Total	FY	In Lakhs	1348	1487.31
Referrals	FY	In Lakhs	0.13	0.09
Region Wise distribution of Offices				
Metro	As on 31st March	Nos.	1048	1083
Urban	As on 31st March	Nos.	2543	2489
Unclassified	As on 31st March	Nos.	7441	7461
Total	As on 31st March	Nos.	11032	11033
Assets Under Management				
Life Fund	As on 31st March	(` Crore)	1288225	1495309
Pension & General Annuity & Group fund	As on 31st March	(` Crore)	337579	389472
Unit ULIP Fund	As on 31st March	(` Crore)	331661	362740
Total Fund	As on 31st March	(` Crore)	1957466	2247522
Profit / (Loss) after tax	As on 31st March	(` Lakh)	758783	761131
Equity Capital	As on 31st March	(` Crore)	25939	26244
REDRESSEL OF CONSUMER GRIEVANCES				
No of grievances reported during the year	FY	Nos.	374620	278992
No. of complaints reported with the Ombudsmen at difference centres	FY	Nos.	17512	14339

B. SUMMARY OF INDIAN NON-LIFE INSURANCE SECTOR

PARTICULARS	Remarks	Unit	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
PROFILE															
No of companies (incl reinsurer)	As on 31st March	Nos.	10	13	15	16	16	16	17	20	22	26	26	28	28
No. of branch offices	As on 31st March	Nos.										6417	6660	7050	8099
Insurance penetration	Calendar Year	In percent	0.56	0.56	0.67	0.62	0.64	0.61	0.60	0.60	0.60	0.60	0.70	0.70	0.78
Insurance density	Calendar Year	US \$	2.4	2.4	3.0	3.5	4.0	4.4	5.2	6.2	6.2	6.7	8.7	10.0	10.5
BUSINESS FIGURES															
Number of new policies issued	FY	In Lakhs			436	417	498	511	467	573	671	675	793	857	1070
Gross Direct Premium (Within & Outside India)	FY	(` Crore)	10499	12385	14870	16542	18456	21339	25930	28806	31428	35816	43842	54578	65023
Market share of PSUs (Excluding GIC, AIC & ECGC)		In Per cent			90.92	86.35	81.00	74.87	66.60	61.48	59.74	59.20	60.25	59.11	55.61
Segment-Wise Gross Direct Premium (Within India) - Excluding Specialised & Standalone Insurers															
Fire	FY	(` Lakh)	206436	266739	295478	315005	333092	377453	413238	345921	338468	386927	455512	543449	665891
Marine	FY	(` Lakh)	98515	1105340	121519	111754	122810	128409	162784	32857	195615	216759	251876	287679	302915
Motor	FY	(` Lakh)						873338	1069666	1268525	1333602	1504699	1817272	2424712	2962980
Health	FY	(` Lakh)						222075	331929	489442	608800	731137	994393	1180902	1397467
Others	FY	(` Lakh)	675744	772485	973695	1132722	1292158	434697	512929	498604	558698	622522	738594	850835	968012
Total	FY	(` Lakh)	980695	1144582	1390692	1559481	1748060	2035972	2490549	2788134	3035183	3462045	4257647	5287577	6297624
Net Retentions of Non-Life Insurers															
Fire	FY	In Per Cent			80.46		76.00	85.76	65.72	75.65	77.35	73.99	65.39	75.76	71.88
Marine Cargo	FY	In Per Cent			89.46		85.07	91.77	77.10	84.43	88.59	85.35	79.18	78.86	83.59
Marine Hull	FY	In Per Cent			26.68		25.55	39.76	18.30	20.01	31.26	23.31	25.06	32.29	34.79
Motor	FY	In Per Cent			99.02		99.64	100.00	96.15	100.00	99.99	99.99	98.88	99.02	98.78
Engineering	FY	In Per Cent			81.29		75.78	91.55	72.89	77.52	71.26	68.88	70.15	73.53	70.78
Aviation	FY	In Per Cent			25.98		23.53	48.53	21.93	24.21	23.71	25.64	37.50	20.16	27.25
Other miscellaneous	FY	In Per Cent			94.70		88.35	94.47	89.63	97.11	96.95	91.39	90.63	94.52	90.01
Total- All Segments	FY	In Per Cent			87.90		86.45	92.58	83.41	91.26	94.45	90.30	88.24	91.84	89.84
Incurred Claims Ratio															
Fire	FY	In Per Cent		46.52	47.04	30.33	39.54	64.57	58.52	68.69	75.74	79.91	86.07	96.78	68.82
Marine	FY	In Per Cent		59.70	67.10	62.19	66.61	74.41	86.52	91.63	102.93	78.08	90.18	83.72	64.96
Motor	FY	In Per Cent							84.69	92.31	88.82	84.51	102.54	94.96	88.63
Health	FY	In Per Cent							141.02	106.99	105.95	111.13	100.08	94.00	96.42
Others	FY	In Per Cent		105.15	109.12	88.95	86.27	86.88	52.85	52.52	54.17	56.64	56.13	54.29	48.72
Total- All Segments	FY	In Per Cent		88.02	78.27	77.20	77.43	88.39	81.27	87.78	86.31	85.67	93.30	88.90	82.79
Underwriting Profit/Loss	FY	(` Lakh)	38442	(26646)	63191	142536	129350	147366	313711	224932	39707	120451	(994353)	(882740)	(698428)
Assets Under Management	As on 31st March	(` Crore)	24462	23400	30334	34075	37412	42332	50383	56280	58893	66372	82520	99268	122992
Equity Share Capital (Including specialised insurers but excluding GIC)		(` Crore)		1517	1723	2149	2299	2784	3056	3661	4400	5255	6276	7396	9520
Commission expenses	FY	(` Lakh)	(5319)	(2420)	8634	11075	30384	40078	25233	61750	104660	119879	144373	202798	191464
Operating expenses related to Insurance business		(` Lakh)	225842	268069	308449	420346	440489	520001	541293	632209	760976	874600	1062048	1117216	1354018
Operating profit/(Loss)	FY	(` Lakh)	(2554)	(57594)	10696	46452	87824	38922	205785	135774	(104451)	(104774)	(368607)	(245735)	145043
Income from investments	FY	(` Lakh)	1514	78077	91224	126067	142246	192612	211079	260384	226494	277048	938183	950493	1191167
Profit after tax (Industry Total)	FY	(` Lakh)	(1358)	(7210)	68064	141100	153811	174723	355134	286300	84212	117061	(101894)	2452	328183
REDRESSAL OF CONSUMER GRIEVANCES															
No of grievances reported during the year														93155	78927
No. of complaints reported with the Ombudsmen at difference centres														9987	9071

Note: Figures in brackets represent negative values.

B1. SUMMARY OF INDIAN NON-LIFE INSURANCE SECTOR

PARTICULARS	Remarks	Unit	2013-14	2014-15
PROFILE				
No of companies (incl reinsurer)	As on 31st March	Nos.	29	29
No. of branch offices	As on 31st March	Nos.	9872	10407
Insurance penetration	Calendar Year	In percent	0.80	0.7
Insurance density	Calendar Year	US \$	11	11
BUSINESS FIGURES				
Number of new policies issued excluding Standalone and Specialised Insurers	FY	In Lakhs	1025	1183
Gross Direct Premium (Within & Outside India)	FY	(` Crore)	79934	87151
Market share of PSUs - Gen.Ins.Cos.(GDP within India)		In Per cent	49.77	50.24
Segment Wise Gross Direct Premium (Within India)				
Fire	FY	(` Lakh)	736263	805654
Marine	FY	(` Lakh)	316180	302006
Motor	FY	(` Lakh)	3382275	3737932
Health	FY	(` Lakh)	1963430	2263626
Others	FY	(` Lakh)	1357234	1359206
Total	FY	(` Lakh)	7755381	8468428
Net Retentions of Non-Life Insurers(including GIC)				
Fire	FY	In Per Cent	69.24	64.54
Marine Cargo	FY	In Per Cent	85.99	81.59
Marine Hull	FY	In Per Cent	31.94	35.47
Motor	FY	In Per Cent	100.00	99.67
Engineering	FY	In Per Cent	71.07	71.8
Aviation	FY	In Per Cent	1.00	38.91
Other miscellaneous	FY	In Per Cent	89.43	88.14
Total-All Segments	FY	In Per Cent	90.32	89.57
Incurred Claims Ratio				
Fire	FY	In Per Cent	76.54	73.78
Marine	FY	In Per Cent	63.37	67.44
Motor	FY	In Per Cent	79.50	77.14
Health	FY	In Per Cent	97.05	96.93
Others	FY	In Per Cent	72.96	73.91
Total- All Segments	FY	In Per Cent	81.98	81.7
Underwriting Profit/Loss	FY	(` Lakh)	764081	1012732
Assets Under Management (including GIC)		(` Crore)	149536	172144
Equity Share Capital including GIC	As on 31st March	(` Crore)	10240	11504
Commission expenses	As on 31st March	(` Lakh)	477835	521200
Operating expenses related to Insurance business	FY	(` Lakh)	1625067	2020637
Operating profit/(Loss)	FY	(` Lakh)	244298	185191
Income from investments	FY	(` Crore)	14319	16767
Profit after tax (Industry Total)	FY	(` Lakh)	464906	463915
REDRESSELOF CONSUMER GRIEVANCES				
No of grievances reported during the year			63736	60688
No. of complaints reported with the Ombudsmen at difference centres			9627	7145

C: INTERNATIONAL COMPARISON OF INSURANCE PENETRATION* (In Per cent)

Countries	2001			2002			2003			2004		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	9.15	5.7	3.45	8.48	5.02	3.46	7.99	4.42	3.57	8.02	4.17	3.85
Brazil	2.14	0.36	1.78	2.79	1.05	1.74	2.96	1.28	1.68	2.98	1.36	1.62
France	8.58	5.73	2.85	8.58	5.61	2.97	9.15	5.99	3.16	9.52	6.38	3.14
Germany	6.59	3	3.59	6.76	3.06	3.7	6.99	3.17	3.82	6.97	3.11	3.86
Russia	3.06	1.55	1.51	2.77	0.96	1.81	3.25	1.12	2.13	2.83	0.61	2.22
South Africa	17.97	15.19	2.78	18.78	15.92	2.86	15.88	12.96	2.92	14.38	11.43	2.95
Switzerland	12.71	7.95	4.76	13.36	8.14	5.22	12.74	7.72	5.02	11.75	6.73	5.02
United Kingdom	14.18	10.73	3.45	14.75	10.19	4.56	13.37	8.62	4.75	12.6	8.92	3.68
United States	8.97	4.4	4.57	9.58	4.6	4.98	9.61	4.38	5.23	9.36	4.22	5.14
Asian Countries												
Hong Kong	6.34	5.13	1.21	6.65	5.2	1.45	7.88	6.38	1.5	9.27	7.88	1.39
India#	2.71	2.15	0.56	3.26	2.59	0.67	2.88	2.26	0.62	3.17	2.53	0.64
Japan	11.07	8.85	2.22	10.86	8.64	2.22	10.81	8.61	2.2	10.51	8.26	2.25
Malaysia	5.18	3.38	1.8	4.91	2.94	1.97	5.35	3.29	2.06	5.4	3.52	1.88
Pakistan	0.68	0.3	0.38	0.62	0.24	0.38	0.62	0.24	0.38	0.71	0.28	0.43
PR China	2.2	1.34	0.86	2.98	2.03	0.95	3.33	2.3	1.03	3.26	2.21	1.05
Singapore	4.58	3.4	1.18	4.91	3.48	1.43	7.59	6.09	1.5	7.5	6.02	1.48
South Korea	12.07	8.69	3.38	11.61	8.23	3.38	9.63	6.77	2.86	9.52	6.75	2.77
Sri Lanka	1.2	0.53	0.67	1.3	0.55	0.75	1.3	0.55	0.75	1.37	0.6	0.77
Taiwan	8.62	6.03	2.59	10.16	7.35	2.81	11.31	8.28	3.03	14.13	11.06	3.07
Thailand	2.94	1.86	1.08	3.24	2.09	1.15	3.45	2.25	1.2	3.52	1.94	1.58
World	7.83	4.68	3.15	8.14	4.76	3.38	8.06	4.59	3.47	7.99	4.55	3.44

C: INTERNATIONAL COMPARISON OF INSURANCE PENETRATION* (Contd.)

(In Per cent)

Countries	2005			2006			2007			2008			2009		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	6.60	3.51	3.09	7.00	3.80	3.20	6.80	3.80	3.00	7.30	4.40	2.90	6.40	3.40	3.00
Brazil	3.01	1.33	1.68	2.80	1.30	1.60	3.00	1.40	1.60	3.00	1.40	1.60	3.10	1.60	1.50
France	10.21	7.08	3.13	11.00	7.90	3.10	10.30	7.30	3.00	9.20	6.20	3.00	10.30	7.20	3.10
Germany	6.79	3.06	3.73	6.70	3.10	3.60	6.60	3.10	3.60	6.60	3.00	3.50	7.00	3.30	3.70
Russia	2.27	0.12	2.15	2.30	0.10	2.30	2.40	0.10	2.40	2.30	-	2.30	2.50	-	2.50
South Africa	13.87	10.84	3.03	16.00	13.00	3.00	15.30	12.50	2.80	15.30	12.50	2.90	12.90	10.00	2.90
Switzerland	11.19	6.20	4.99	11.00	6.20	4.90	10.30	5.70	4.60	9.90	5.50	4.40	9.80	5.40	4.50
United Kingdom	12.45	8.90	3.55	16.50	13.10	3.40	15.70	12.60	3.00	15.70	12.80	2.90	12.90	10.00	3.00
United States	9.15	4.14	5.01	8.80	4.00	4.80	8.90	4.20	4.70	8.70	4.10	4.60	8.00	3.50	4.50
Asian Countries															
Hong Kong	9.93	8.63	1.29	10.50	9.20	1.20	11.80	10.60	1.20	11.20	9.90	1.30	11.00	9.60	1.40
India#	3.14	2.53	0.61	4.80	4.10	0.60	4.70	4.00	0.60	4.60	4.00	0.60	5.20	4.60	0.60
Japan	10.54	8.32	2.22	10.50	8.30	2.20	9.60	7.50	2.10	9.80	7.60	2.20	9.90	7.80	2.10
Malaysia	5.42	3.60	1.82	4.90	3.20	1.70	4.60	3.10	1.50	4.30	2.80	1.50	4.40	2.90	1.60
Pakistan	0.67	0.27	0.40	0.80	0.30	0.50	0.70	0.30	0.40	0.80	0.30	0.40	0.70	0.30	0.40
PR China	2.70	1.78	0.92	2.70	1.70	1.00	2.90	1.80	1.10	3.30	2.20	1.00	3.40	2.30	1.10
Singapore	7.47	6.00	1.48	6.50	5.40	1.10	7.60	6.20	1.50	7.80	6.30	1.60	6.80	5.10	1.70
South Korea	10.25	7.27	2.98	11.10	7.90	3.20	11.80	8.20	3.60	11.80	8.00	3.70	10.40	6.50	3.90
Sri Lanka	1.46	0.62	0.84	1.60	0.60	0.90	1.50	0.60	0.90	1.40	0.60	0.90	1.40	0.60	0.90
Taiwan	14.11	11.17	2.93	14.50	11.60	2.90	15.70	12.90	2.80	16.20	13.30	2.90	16.80	13.80	3.00
Thailand	3.61	1.99	1.62	3.50	1.90	1.60	3.40	1.80	1.50	3.30	1.80	1.50	4.00	2.40	1.60
World	7.52	4.34	3.18	7.50	4.50	3.00	7.50	4.40	3.10	7.10	4.10	2.90	7.00	4.00	3.00

Source: Swiss Re, Sigma various volumes

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

data relates to financial year.

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

(In Per cent)

Countries	2010			2011			2012			2013			2014		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	5.90	3.10	2.80	6.00	3.00	3.00	5.60	2.84	2.76	5.20	3.00	2.10	6.0	3.8	2.2
Brazil	3.10	1.60	1.50	3.20	1.70	1.50	3.65	1.99	1.66	4.00	2.20	1.80	3.9	2.1	1.9
France	10.50	7.40	3.10	9.50	6.20	3.30	8.92	5.64	3.28	9.00	5.70	3.20	9.1	5.9	3.1
Germany	7.20	3.50	3.70	6.80	3.20	3.60	6.74	3.12	3.62	6.70	3.10	3.60	6.5	3.1	3.4
Russia	2.30	0.00	2.30	2.40	0.10	2.30	1.33	0.09	1.24	1.30	0.10	1.20	1.4	0.2	1.2
South Africa	14.80	12.00	2.80	12.90	10.20	2.70	14.16	11.56	2.60	15.40	12.70	2.70	14.0	11.4	2.7
Switzerland	9.90	5.50	4.40	10.00	5.50	4.50	9.57	5.25	4.33	9.60	5.30	4.40	9.2	5.1	4.1
United Kingdom	12.40	9.50	2.90	11.80	8.70	3.10	11.27	8.44	2.84	11.50	8.80	2.80	10.6	8.0	2.6
United States	8.00	3.50	4.50	8.10	3.60	4.50	8.18	3.65	4.52	7.50	3.20	4.30	7.3	3.0	4.3
Asian Countries															
Hong Kong	11.40	10.10	1.40	11.40	10.10	1.40	12.44	11.02	1.42	13.20	11.70	1.50	14.2	12.7	1.4
India#	5.10	4.40	0.70	4.10	3.40	0.70	3.96	3.17	0.78	3.90	3.10	0.80	3.3	2.6	0.7
Japan	10.10	8.00	2.10	11.00	8.80	2.20	11.44	9.17	2.27	11.10	8.80	2.30	10.8	8.4	2.4
Malaysia	4.80	3.20	1.60	5.10	3.30	1.80	4.80	3.08	1.72	4.80	3.20	1.70	4.8	3.1	1.7
Pakistan	0.70	0.30	0.30	0.70	0.40	0.30	0.71	0.43	0.28	0.70	0.50	0.30	0.8	0.5	0.3
PR China	3.80	2.50	1.30	3.00	1.80	1.20	2.96	1.70	1.26	3.00	1.60	1.40	3.2	1.7	1.5
Singapore	6.10	4.60	1.60	5.90	4.30	1.50	6.03	4.43	1.60	5.90	4.40	1.60	6.7	5.0	1.6
South Korea	11.20	7.00	4.20	11.60	7.00	4.60	12.12	6.87	5.25	11.90	7.50	4.40	11.3	7.2	4.1
Sri Lanka	1.40	0.60	0.90	1.20	0.60	0.60	1.20	0.54	0.66	1.10	0.50	0.70	1.1	0.5	0.7
Taiwan	18.40	15.40	3.00	17.00	13.90	3.10	18.19	15.03	3.16	17.60	14.50	3.10	18.9	15.6	3.3
Thailand	4.30	2.60	1.70	4.40	2.70	1.70	5.02	2.95	2.07	5.50	3.80	1.70	5.8	3.6	2.2
World	6.90	4.00	2.90	6.60	3.80	2.80	6.50	3.69	2.81	6.30	3.50	2.80	6.2	3.4	2.7

Source: Swiss Re, Sigma various volumes
 * Insurance penetration is measured as ratio of premium (in US Dollars) to GDP (in US Dollars)
 # data relates to financial year.

D: INTERNATIONAL COMPARISON OF INSURANCE DENSITY*

(In US Dollars)

Countries	2001			2002			2003			2004		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	1668.3	1040.3	628.0	1705.9	1010.4	695.5	2041.4	1129.3	912.1	2471.4	1285.1	1186.3
Brazil	64.0	10.8	53.2	72.2	27.2	45.0	82.6	35.8	46.8	101.1	45.9	55.2
France	1898.8	1268.2	630.6	2064.2	1349.5	714.7	2698.3	1767.9	930.4	3207.9	2150.2	1057.7
Germany	1484.2	674.3	809.9	1627.7	736.7	891.0	2051.2	930.4	1120.8	2286.6	1021.3	1265.3
Russia	65.8	33.2	32.6	66.6	23.1	43.5	98.2	33.9	64.3	114.4	24.8	89.6
South Africa	446.3	377.2	69.1	425.3	360.5	64.8	583.9	476.5	107.4	686.5	545.5	141.0
Switzerland	4342.8	2715.7	1627.1	4922.4	3099.7	1822.7	5660.3	3431.8	2228.5	5716.4	3275.1	2441.3
United Kingdom	3393.8	2567.9	825.9	3879.1	2679.4	1199.7	4058.5	2617.1	1441.4	4508.4	3190.4	1318.0
United States	3266.0	1602.0	1664.0	3461.6	1662.6	1799.0	3637.7	1657.5	1980.2	3755.1	1692.5	2062.6
Asian Countries												
Hong Kong	1545.2	1249.7	295.5	1583.0	1237.9	345.1	1832.6	1483.9	348.7	2217.2	1884.3	332.9
India#	11.5	9.1	2.4	14.7	11.7	3.0	16.4	12.9	3.5	19.7	15.7	4.0
Japan	3507.5	2806.4	701.1	3498.6	2783.9	714.7	3770.9	3002.9	768.0	3874.8	3044.0	830.8
Malaysia	198.3	129.5	68.8	198.0	118.7	79.3	227.0	139.8	87.2	256.5	167.3	89.2
Pakistan	2.7	1.2	1.5	2.7	1.0	1.7	2.9	1.1	1.8	3.7	1.5	2.2
PR China	20.0	12.2	7.8	28.7	19.2	9.5	36.3	25.1	11.2	40.2	27.3	12.9
Singapore	959.0	713.2	245.8	1030.7	730.1	300.6	1620.5	1300.2	320.3	1849.3	1483.9	365.4
South Korea	1060.1	763.4	296.7	1159.8	821.9	337.9	1243.0	873.6	369.4	1419.3	1006.8	412.5
Sri Lanka	9.7	4.3	5.4	10.6	4.5	6.1	12.5	5.3	7.2	14.1	6.2	7.9
Taiwan	1088.5	760.9	327.6	1279.2	925.1	354.1	1433.3	1050.1	383.2	1909.0	1494.6	414.4
Thailand	53.9	34.1	19.8	65.2	42.1	23.1	79.6	52.0	27.6	92.1	50.8	41.3
World	393.3	235.0	158.3	422.9	247.3	175.6	469.6	267.1	202.5	511.5	291.5	220.0

Source: Swiss Re, Sigma various volumes

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

data relates to financial year.

D: INTERNATIONAL COMPARISON OF INSURANCE DENSITY* (Contd.)

(In US Dollars)

Countries	2005			2006			2007			2008			2009		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	2569.9	1366.7	1203.2	2580.8	1389.0	1191.9	3000.2	1674.1	1326.1	3386.5	2038.0	1348.6	2832.7	1524.8	1307.9
Brazil	128.9	56.8	72.1	160.9	72.5	88.4	202.2	95.3	106.9	244.5	115.4	129.1	251.7	127.9	123.8
France	3568.5	2474.6	1093.9	4075.4	2922.5	1152.9	4147.6	2928.3	1219.3	4131.0	2791.9	1339.2	4269.2	2979.8	1289.4
Germany	2310.5	1042.1	1268.4	2436.8	1136.1	1300.7	2662.1	1234.1	1427.9	2919.2	1346.5	1572.7	2878.4	1356.7	1518.7
Russia	122.8	6.3	116.5	150.9	4.0	146.9	209.4	6.1	203.3	273.5	5.4	268.1	280.9	4.5	276.4
South Africa	714.6	558.3	156.2	855.8	695.6	160.2	878.5	719.0	159.5	870.6	707.0	163.6	738.1	574.2	163.9
Switzerland	5558.4	3078.1	2480.3	5561.9	3111.8	2450.1	5740.7	3159.1	2581.7	6379.4	3551.5	2827.9	6257.7	3405.6	2852.1
United Kingdom	4599.0	3287.1	1311.9	6466.7	5139.6	1327.1	7113.7	5730.5	1383.2	6857.8	5582.1	1275.7	4578.8	3527.6	1051.2
United States	3875.2	1753.2	2122.0	3923.7	1789.5	2134.2	4086.5	1922.0	2164.4	4078.0	1900.6	2177.4	3710.0	1602.6	2107.3
Asian Countries															
Hong Kong	2544.9	2213.2	331.7	2787.6	2456.0	331.6	3373.2	3031.9	341.3	3310.3	2929.6	380.8	3304.0	2886.6	417.5
India#	22.7	18.3	4.4	38.4	33.2	5.2	46.6	40.4	6.2	47.4	41.2	6.2	54.3	47.7	6.7
Japan	3746.7	2956.3	790.4	3589.6	2829.3	760.4	3319.9	2583.9	736.0	3698.6	2869.5	829.2	3979.0	3138.7	840.4
Malaysia	283.3	188.0	95.3	292.2	189.2	103.0	332.1	221.5	110.6	345.4	225.9	119.5	321.8	206.9	115.0
Pakistan	4.6	1.9	2.8	5.9	2.3	3.6	6.5	2.6	3.9	6.8	2.8	4.0	6.6	3.0	3.6
PR China	46.3	30.5	15.8	53.5	34.1	19.4	69.9	44.2	25.5	105.4	71.7	33.7	121.2	81.1	40.0
Singapore	1983.4	1591.4	392.0	1957.7	1616.5	341.2	2776.0	2244.7	531.2	3179.0	2549.0	630.0	2557.6	1912.0	645.6
South Korea	1706.1	1210.6	495.5	2071.3	1480.0	591.2	2384.0	1656.6	727.3	1968.7	1347.7	621.0	1890.3	1180.6	709.7
Sri Lanka	16.3	6.9	9.4	21.3	8.5	12.8	24.9	10.2	14.7	32.1	12.8	19.3	29.5	11.8	17.7
Taiwan	2145.5	1699.1	446.4	2250.2	1800.0	450.3	2628.0	2165.7	462.3	2787.6	2281.1	499.6	2752.1	2257.3	494.8
Thailand	99.0	54.6	44.4	110.1	60.0	50.0	129.7	70.8	58.9	142.1	77.2	64.9	154.4	91.7	62.7
World	518.5	299.5	219.0	554.8	330.6	224.2	607.7	358.1	249.6	633.9	369.7	264.2	595.1	341.2	253.9

Source: Swiss Re, Sigma various volumes
 * Insurance density is measured as ratio of premium (in US Dollar) to total population.
 # data relates to financial year.

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

(In US Dollars)

Countries	2010			2011			2012			2013			2014		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	3369.2	1766.3	1603.0	4094.0	2077.0	2017.0	3922.3	1987.7	1934.7	3528.0	2056.0	1472.0	3736	2382	1354
Brazil	327.6	169.9	157.7	398.0	208.0	189.0	414.2	225.5	188.7	443.0	246.0	197.0	422	222	200
France	4186.6	2937.6	1249.0	4041.0	2638.0	1403.0	3543.5	2239.2	1304.3	3736.0	2391.0	1345.0	3902	2552	1350
Germany	2903.8	1402.2	1501.6	2967.0	1389.0	1578.0	2804.6	1299.3	1505.3	2977.0	1392.0	1585.0	3054	1437	1617
Russia	296.8	6.4	290.4	303.0	8.0	295.0	182.4	12.1	170.3	199.0	19.0	180.0	181	20	161
South Africa	1054.7	854.6	200.1	1037.0	823.0	215.0	1080.9	882.3	198.6	1025.0	844.0	181.0	925	748	176
Switzerland	6633.7	3666.8	2966.9	8012.0	4421.0	3591.0	7522.1	4121.1	3401.1	7701.0	4211.0	3490.0	7934	4391	3542
United Kingdom	4496.6	3436.3	1060.2	4535.0	3347.0	1188.0	4350.2	3255.8	1094.4	4561.0	3474.0	1087.0	4823	3638	1185
United States	3758.9	1631.8	2127.2	3846.0	1716.0	2130.0	4047.3	1808.1	2239.2	3979.0	1684.0	2296.0	4017	1657	2360
Asian Countries															
Hong Kong	3635.5	3197.3	438.2	3904.0	3442.0	462	4543.9	4024.7	519.2	5002.0	4445.0	557.0	5647	5071	575
India#	64.4	55.7	8.7	59.0	49.0	10.0	53.2	42.7	10.5	52.0	41.0	11.0	55	44	11
Japan	4390.2	3472.8	917.4	5169.0	4138.0	1031.0	5167.5	4142.5	1024.9	4207.0	3346.0	861.0	3778	2926	852
Malaysia	421.1	282.8	138.3	502.0	328.0	175.0	514.2	329.9	184.3	518.0	341.0	176.0	524	338	186
Pakistan	6.1	3.2	2.9	8.0	4.0	4.0	8.7	5.3	3.4	9.0	6.0	3.0	11	7	4
PR China	158.4	105.5	52.9	163.0	99.0	64.0	178.9	102.9	76.0	201.0	110.0	91.0	235	127	109
Singapore	2823.4	2101.4	722.1	3106.0	2296.0	810.0	3362.0	2471.8	890.2	3251.0	2388.0	863.0	3759	2840	919
South Korea	2339.4	1454.3	885.1	2661.0	1615.0	1045.0	2785.4	1578.1	1207.3	2895.0	1816.0	1079.0	3163	2014	1149
Sri Lanka	34.2	13.7	20.6	33.0	15.0	18.0	32.9	14.8	18.2	36.0	16.0	21.0	40	17	23
Taiwan	3296.2	2756.8	539.3	3371.0	2757.0	614.0	3759.6	3107.1	652.5	3886.0	3204.0	682.0	4072	3371	701
Thailand	199.4	121.9	77.5	222.0	134.0	88.0	266.2	156.5	109.7	310.0	214.0	96.0	323	198	125
World	627.3	364.3	263.0	661.0	378.0	283.0	655.7	372.6	283.1	652.0	366.0	285.0	662	368	294

Source: Swiss Re, Sigma various volumes

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

data relates to financial year.

CHARTS

LIFE INSURANCE

CHART 1: NUMBER OF LIFE INSURANCE COMPANIES

(As on 31st March)

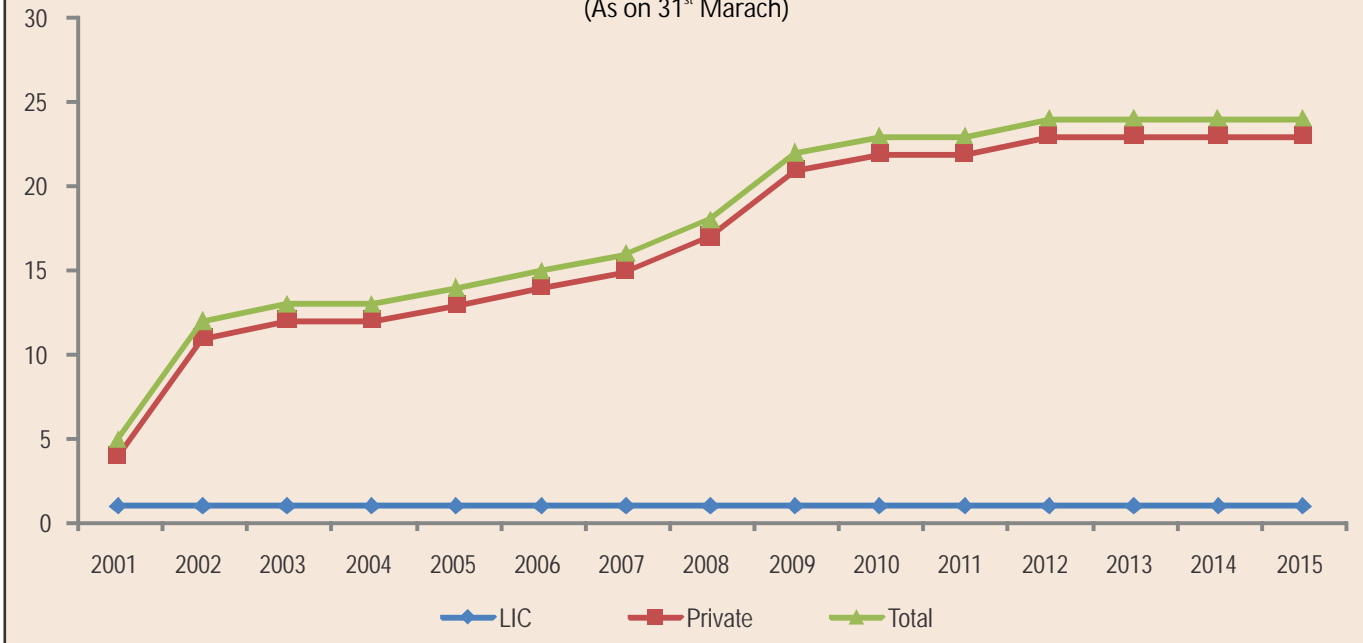
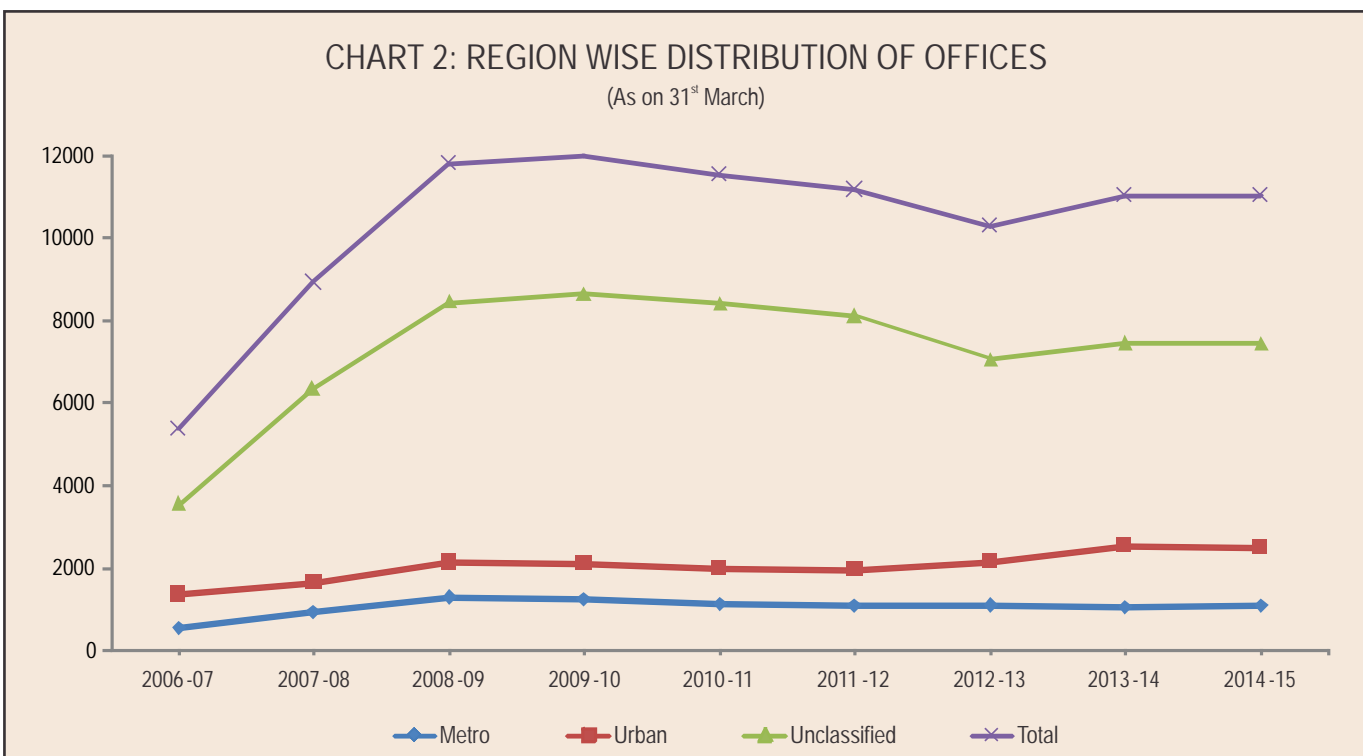


CHART 2: REGION WISE DISTRIBUTION OF OFFICES

(As on 31st March)



CAHRT 3: NUMBER OF NEW POLICIES ISSUED

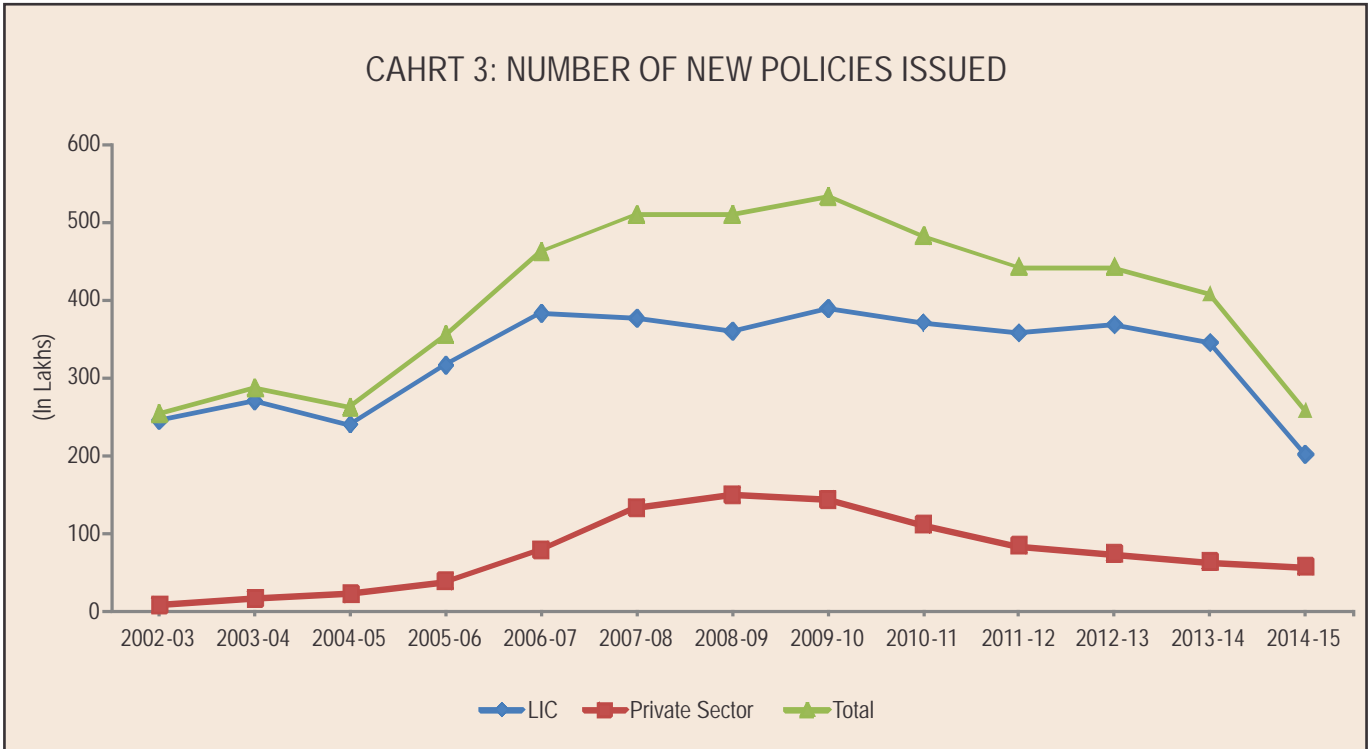


CHART 4: TOTAL LIFE INSURANCE PREMIUM

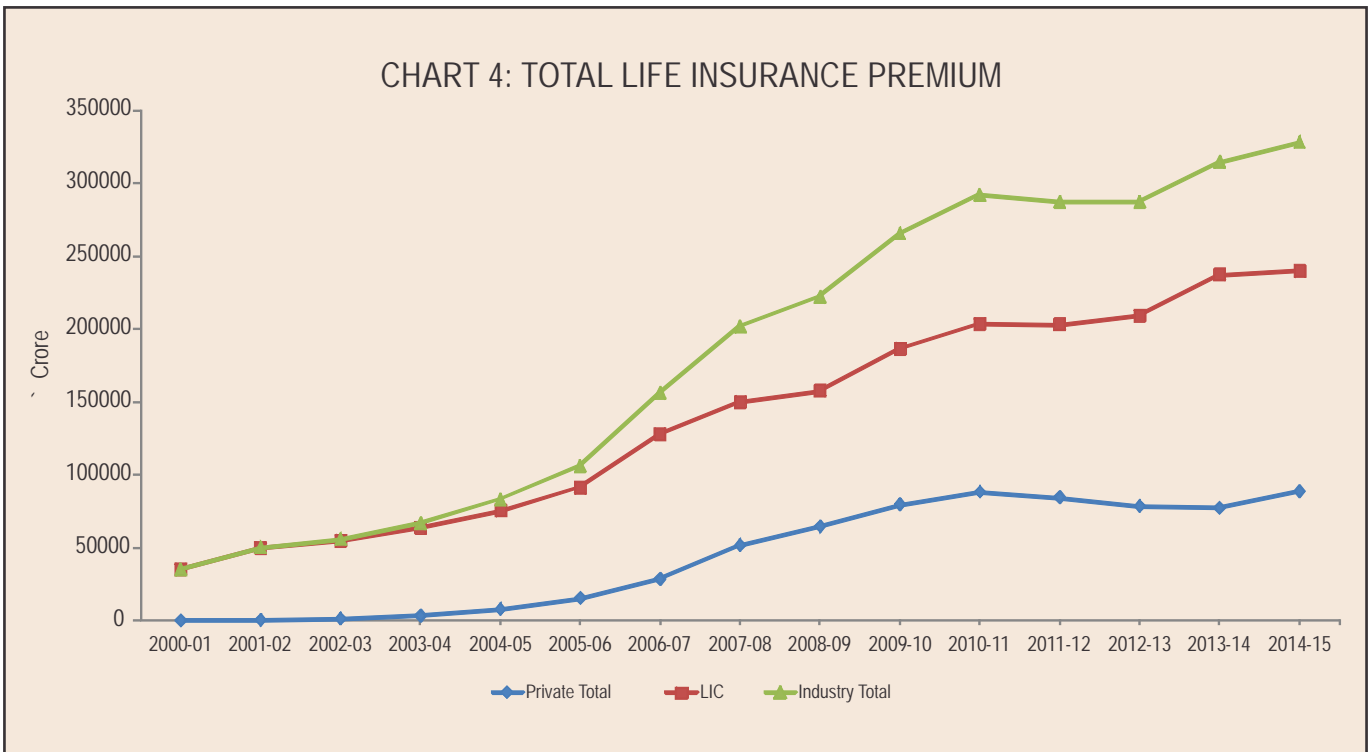


CHART 5: CHANNEL WISE NEW BUSINESS PREMIUM
(INDIVIDUAL+GROUP)

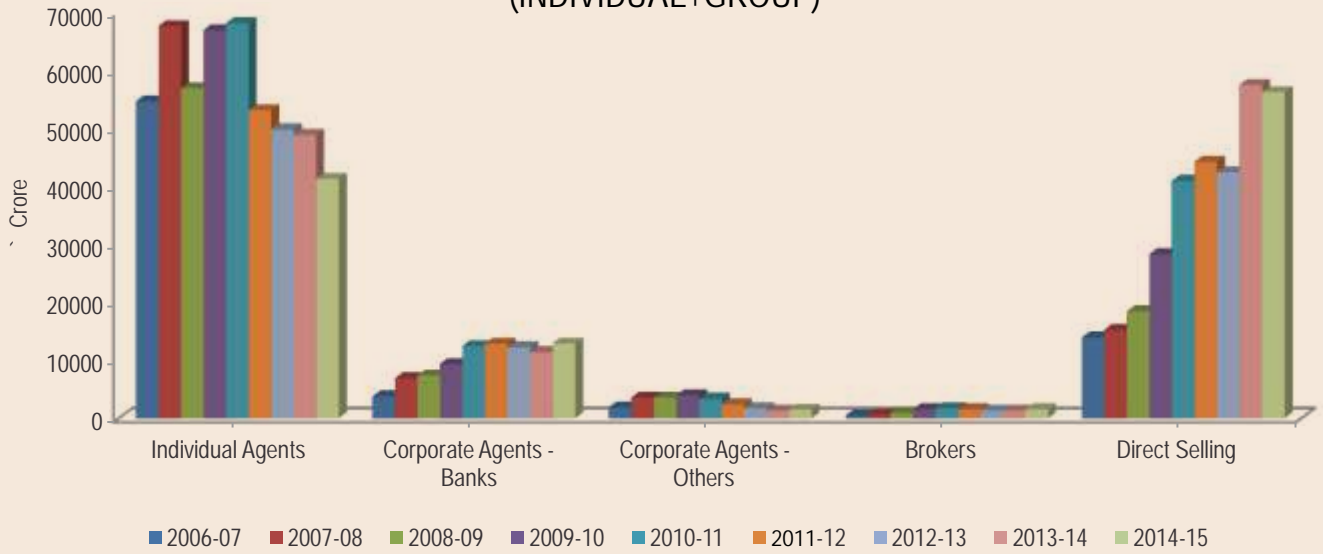
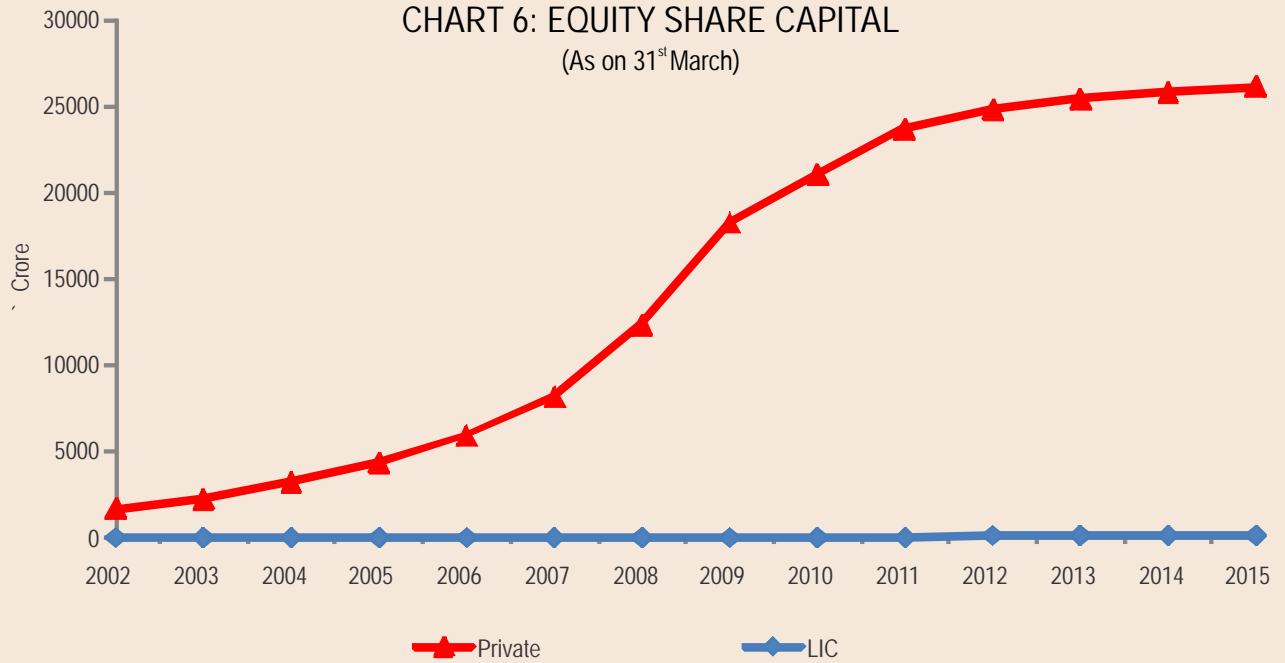
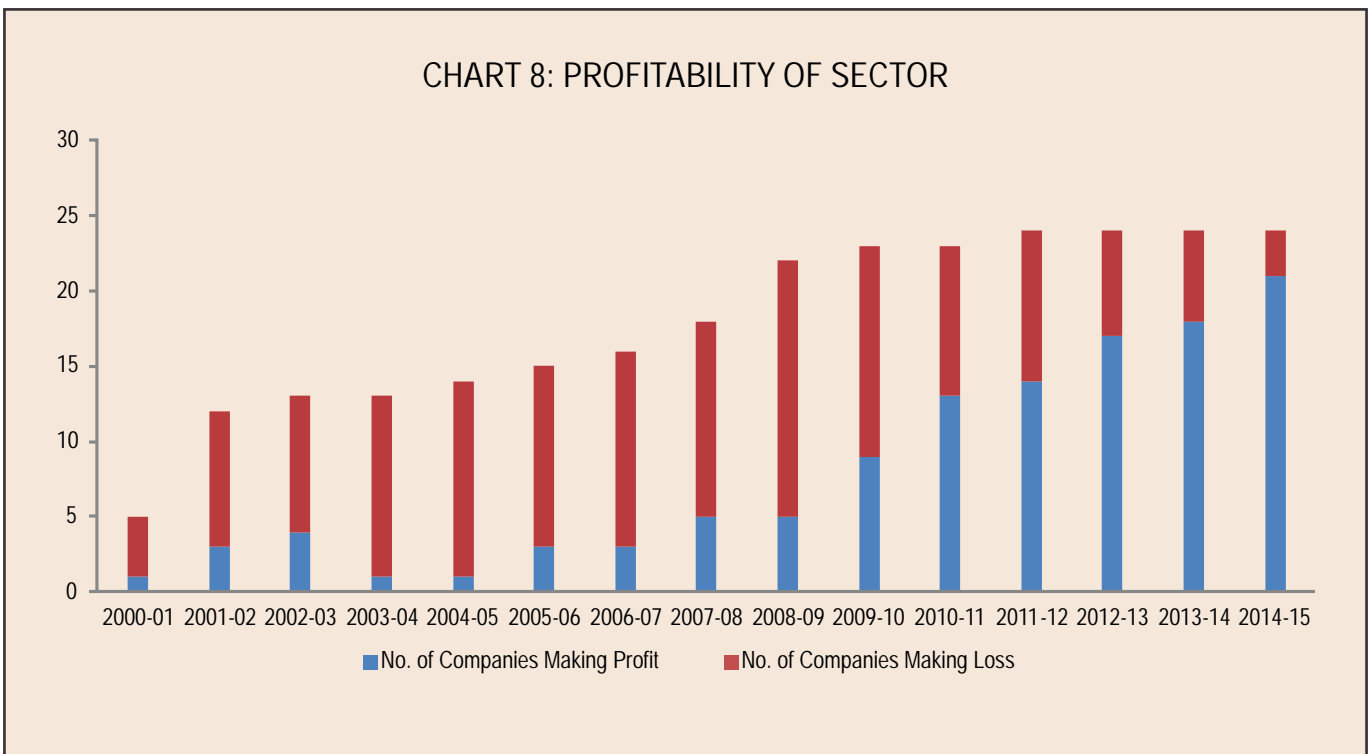
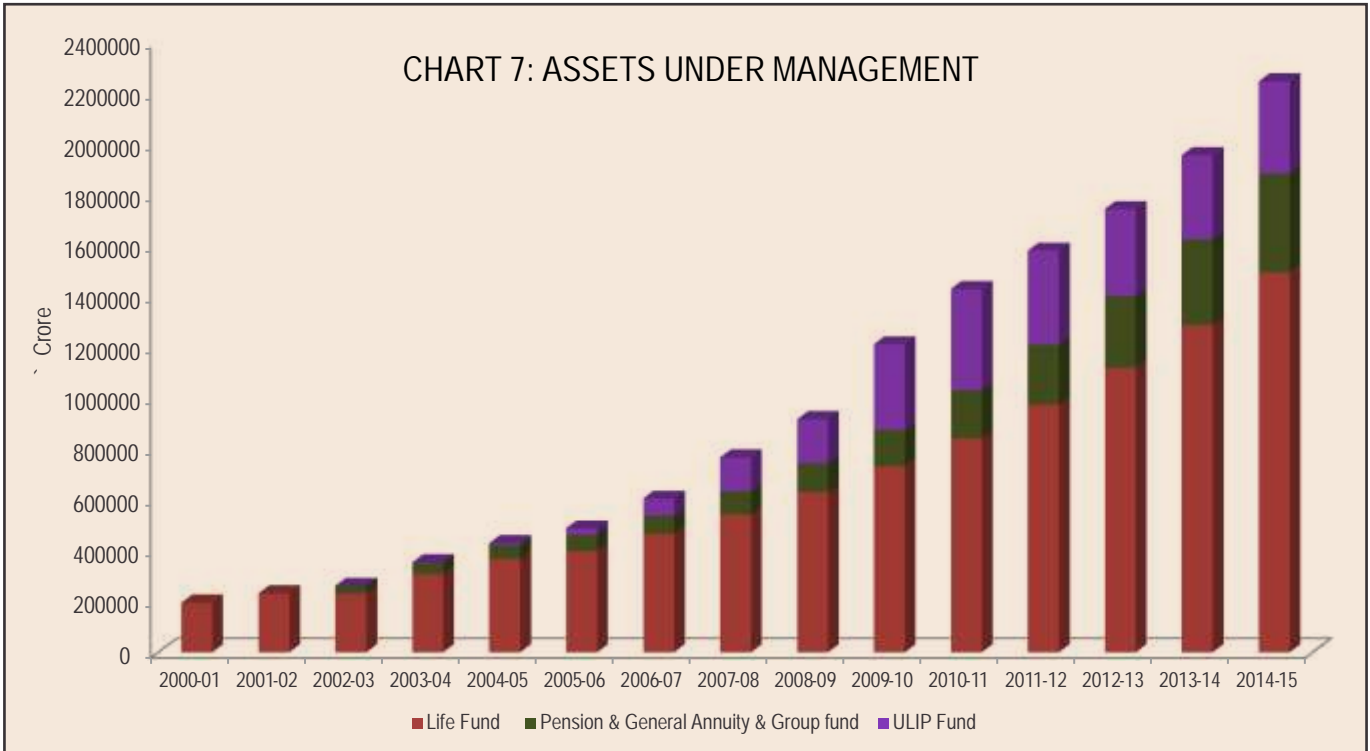


CHART 6: EQUITY SHARE CAPITAL
(As on 31st March)





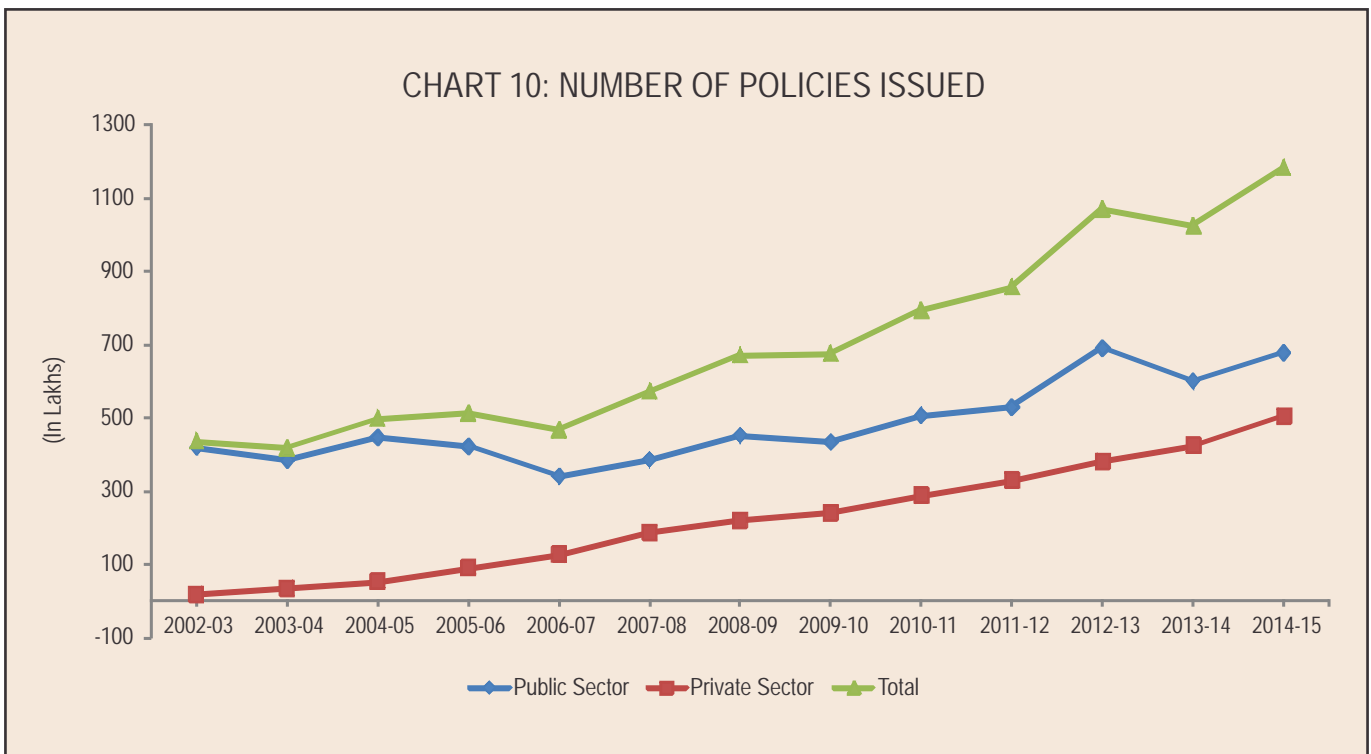
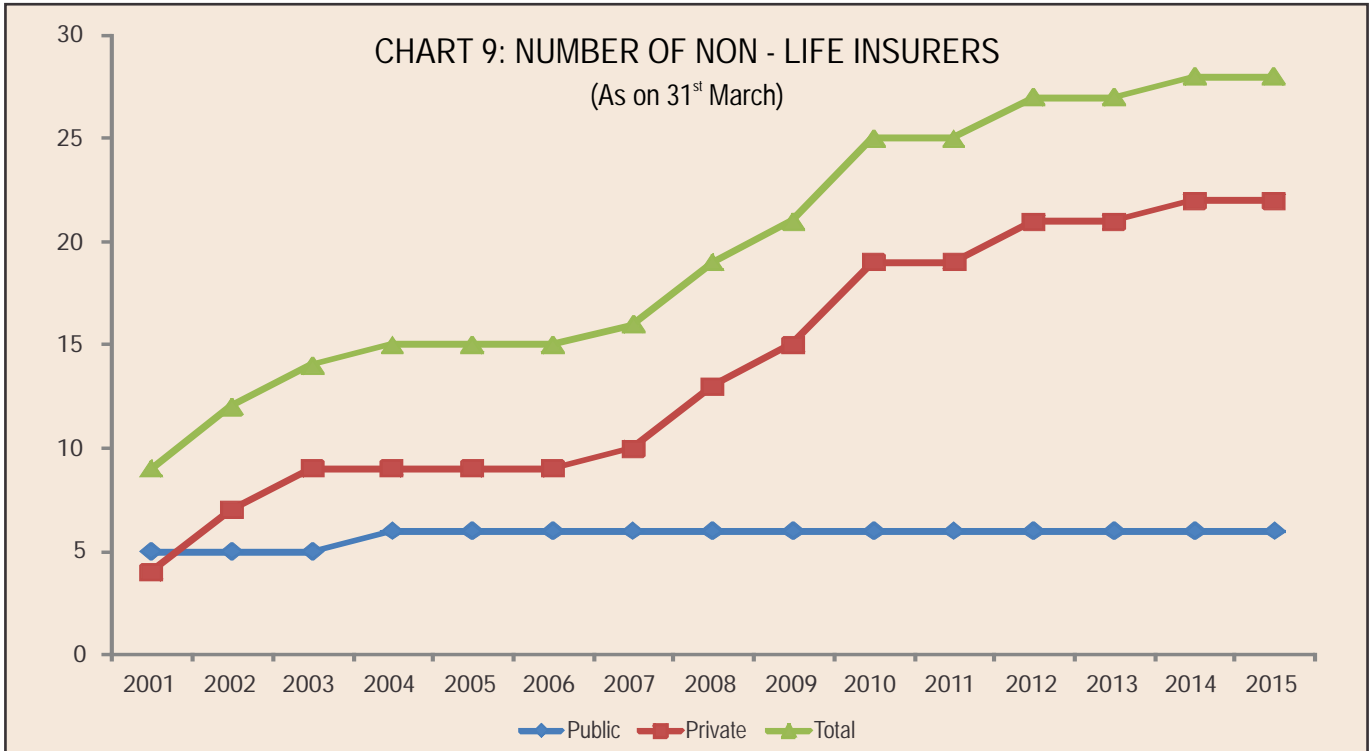


CHART 11: GROSS DIRECT PREMIUM

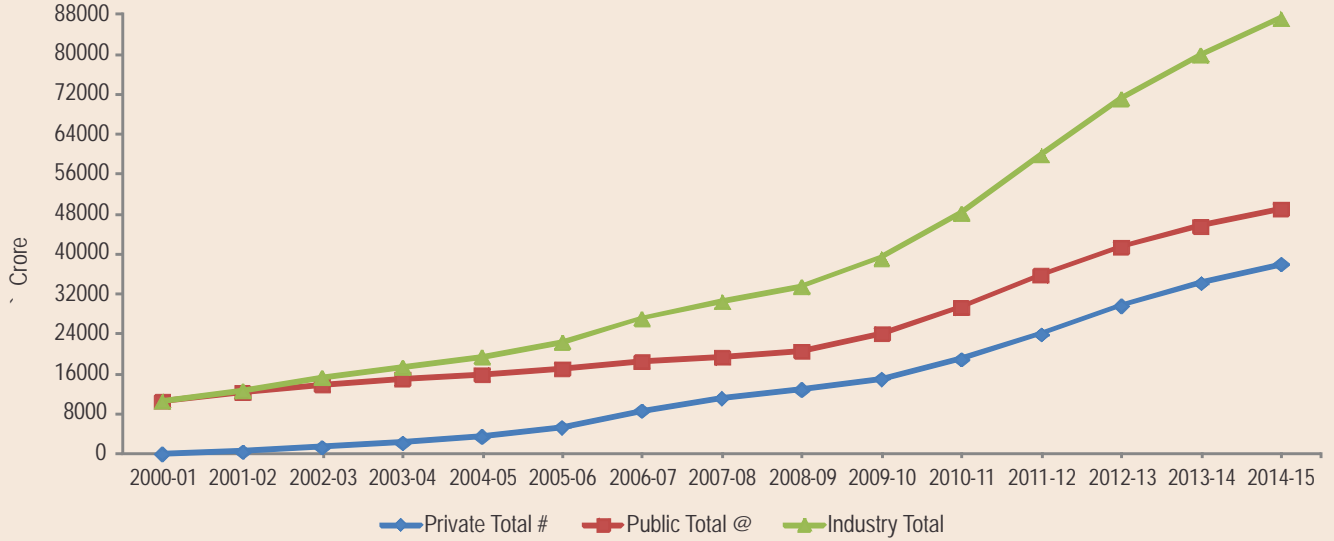


CHART 12: SEGMENT WISE NET PREMIUM INCOME EARNED

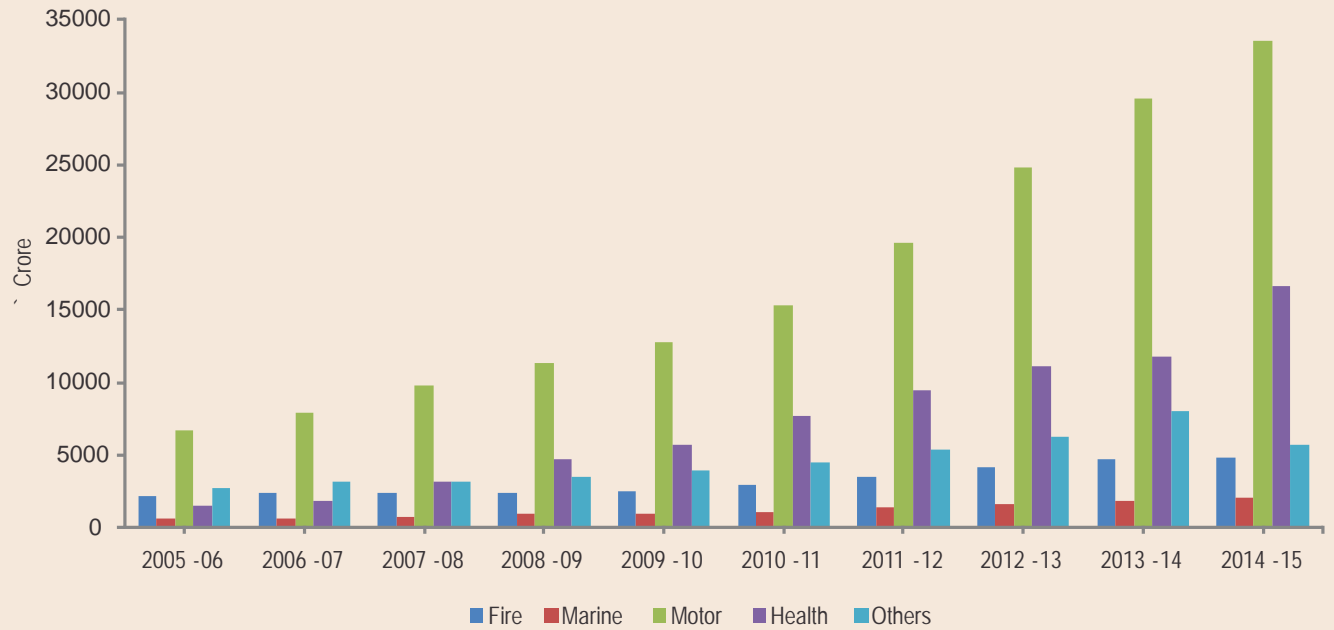


CHART 13: EQUITY SHARE CAPITAL
(As on 31st March)

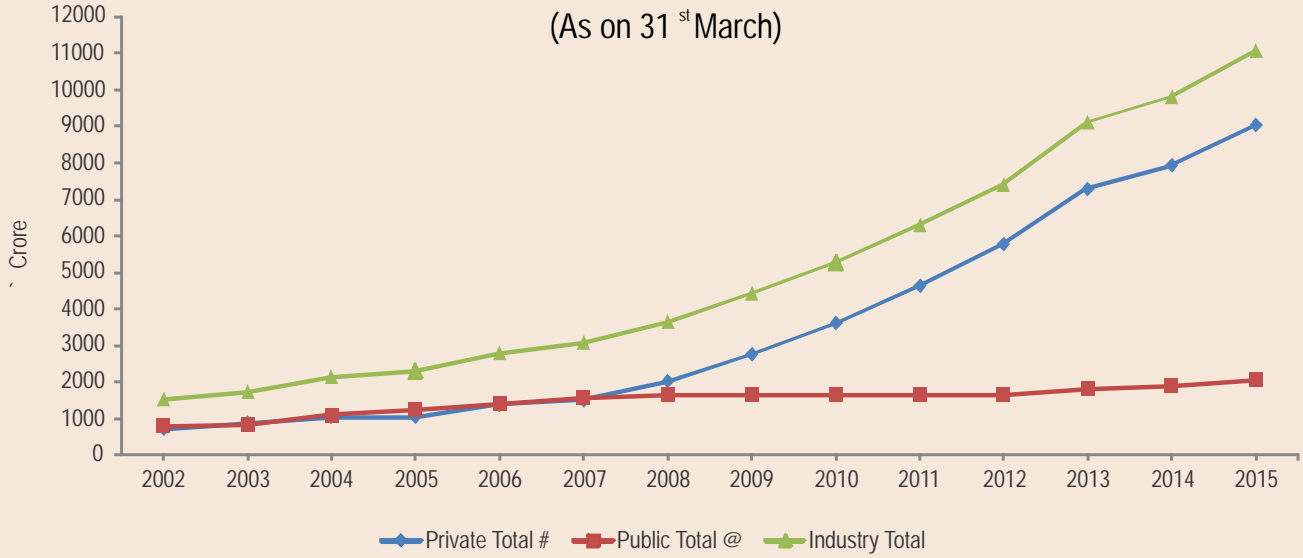


CHART 14: ASSETS UNDER MANAGEMENT OF NON - LIFE INSURERS
(As on 31st March)

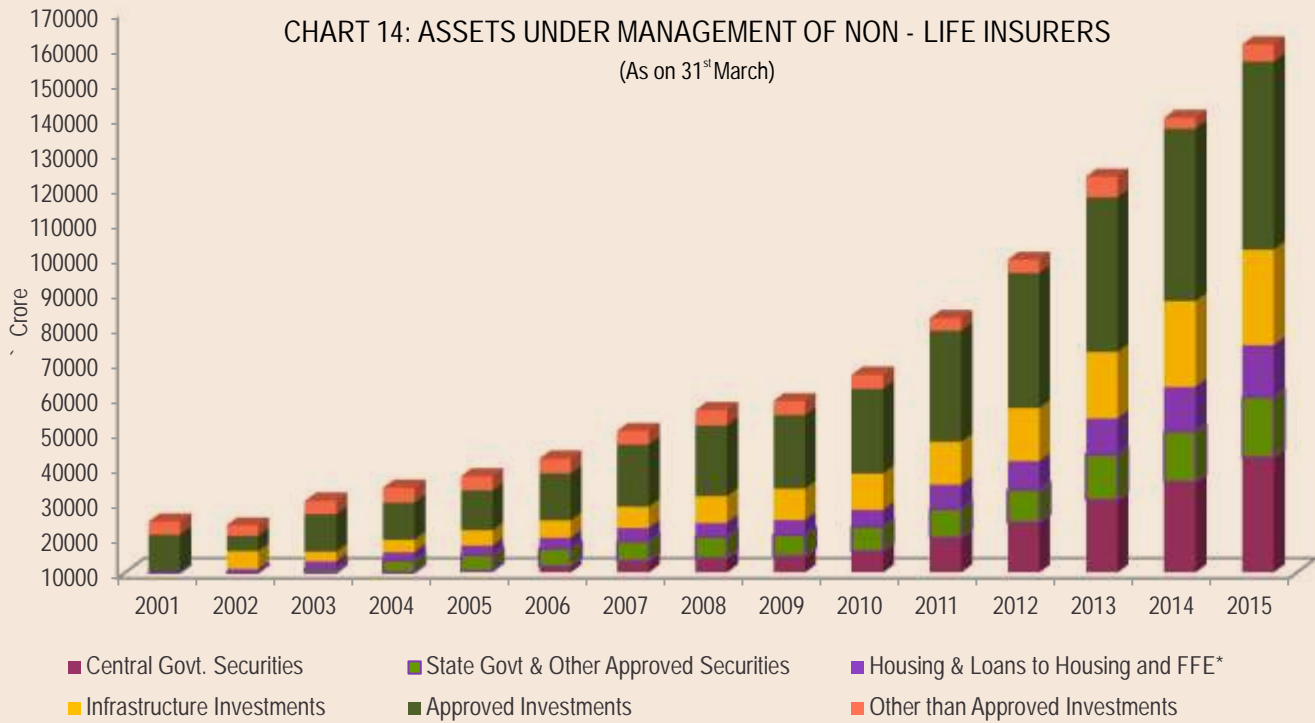


CHART 15: PROFITABILITY OF SECTOR

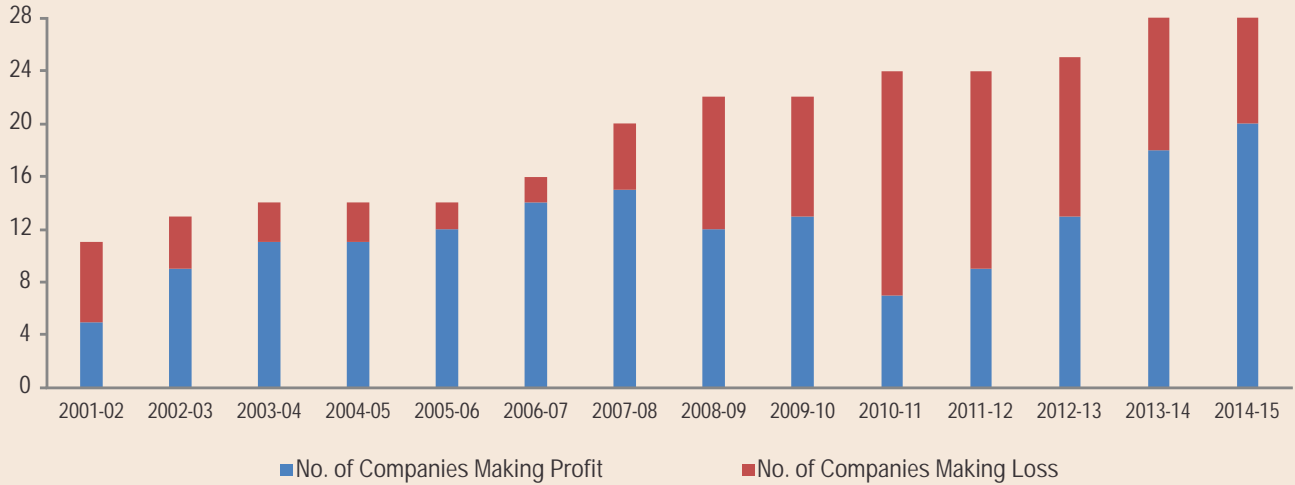
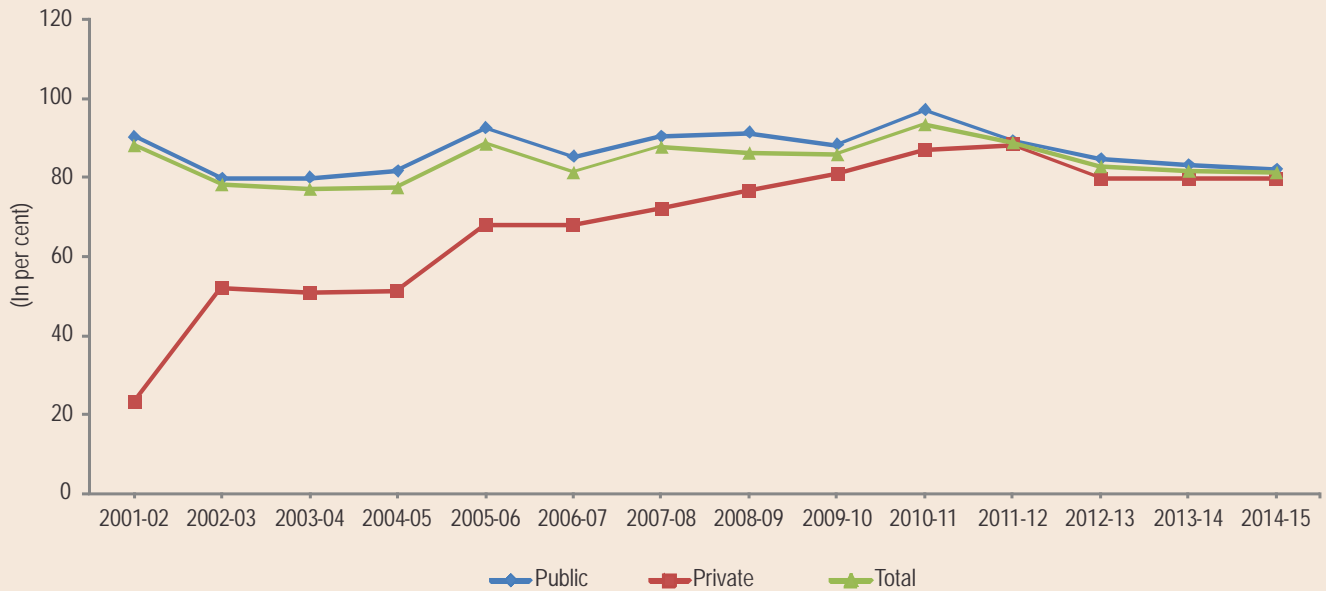


CHART 16: INCURRED CLAIM RATIO



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. UK	136	08.05.2008	2008-09
DHFL 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
Exide Life Insurance Company Ltd.	---	114	02.08.2001	2001-02
Future Generali Life Insurance Company Ltd.	Participatie Maatschapj Graafschap Holland NV, Netherlands	133	04.09.2007	2007-08
HDFC Standard Life Insurance Company Ltd.	Standard Life (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.	Aegis Insurance International NV Netherlands	135	19.12.2007	2007-08
IndiaFirst Life Insurance Company Ltd.	Legal & General Middle East Ltd.	143	05.11.2009	2009-10
Kotak Mahindra OM Life Insurance Company Ltd.	Old Mutual Plc, UK	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 31st March, 2015

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

INSURER	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Aegon Religare	--	--	--	--	--	--	--	--	31.21	150.37	274.87	207.65	135.90	147.22	207.50
Aviva	--	--	13.47	76.96	192.29	407.12	721.35	1053.98	724.56	798.37	745.39	801.86	687.40	593.76	556.89
Bajaj Allianz	--	7.14	63.39	179.55	857.45	2716.77	4302.74	6674.48	4491.43	4451.10	3465.82	2717.31	2987.90	2592.03	2702.10
Bharti AXA	--	--	--	--	--	--	7.78	113.24	292.93	437.43	347.78	224.59	248.92	375.61	474.20
Birla Sunlife	0.32	28.11	129.57	449.86	621.31	678.12	882.72	1965.01	2820.85	2960.01	2080.30	1926.17	1836.51	1697.49	1937.94
Canara HSBC	--	--	--	--	--	--	--	--	296.41	622.62	817.29	687.10	606.72	608.07	476.98
DHFL Pramerica	--	--	--	--	--	--	--	--	3.37	37.38	74.15	103.16	140.01	172.95	578.01
Edelweiss Tokio	--	--	--	--	--	--	--	--	--	--	--	10.88	47.33	80.72	122.42
Exide Life	--	4.19	17.66	72.10	282.42	283.98	467.66	704.44	688.95	642.43	660.49	638.14	638.20	567.81	644.75
Future Generali	--	--	--	--	--	--	--	2.49	149.97	486.08	448.61	345.03	240.43	224.90	252.41
HDFC Standard	0.002	32.78	129.31	209.33	486.15	1042.65	1648.85	2685.37	2651.11	3257.51	4059.33	3857.47	4436.07	4038.93	5492.10
ICICI Prudential	5.97	113.33	364.11	750.84	1584.34	2602.50	5162.13	8034.75	6811.83	6333.92	7862.14	4441.09	4808.62	3759.59	5332.13
IDBI Federal	--	--	--	--	--	--	--	11.90	316.78	400.56	444.95	311.01	345.14	315.69	484.50
IndiaFirst	--	--	--	--	--	--	--	--	--	201.59	704.77	982.31	1316.42	1681.36	1538.67
Kotak Mahindra	--	7.58	35.21	125.51	373.99	396.06	614.94	1106.62	1343.03	1333.98	1253.14	1164.27	1188.10	1271.81	1540.18
Max Life	0.16	38.80	67.31	137.28	233.63	471.36	912.11	1597.83	1842.91	1849.08	2061.39	1901.72	1899.34	2261.60	2572.60
PNB MetLife	--	0.48	7.70	23.41	57.52	148.53	340.44	825.35	1144.70	1061.85	706.22	1076.97	840.08	675.89	829.06
Reliance	--	0.28	6.32	27.21	91.33	193.56	932.11	2751.05	3513.98	3920.78	3034.94	1809.29	1376.57	1933.99	2069.69
Sahara	--	--	--	--	1.74	26.34	43.00	122.12	134.01	124.83	91.83	71.14	61.43	65.09	38.44
SBI Life	--	14.69	71.88	207.05	484.85	827.82	2563.84	4792.82	5386.64	7040.74	7589.58	6531.32	5182.88	5065.48	5529.16
Shriram Life	--	--	--	--	--	10.33	181.17	309.99	314.47	419.50	571.99	390.99	420.65	389.83	498.52
Star Union Dai-ichi	--	--	--	--	--	--	--	--	50.19	519.87	758.69	964.77	744.80	562.85	629.93
Tata AIA	--	21.14	59.77	181.59	297.55	464.53	644.82	964.51	1142.67	1322.01	1332.21	939.55	560.16	433.76	312.05
Private Total	6.45	268.51	965.69	2440.71	5564.57	10269.67	19425.65	33715.95	34152.00	38372.01	39385.84	32103.78	30749.58	29516.43	34820.23
LIC	9700.98	19588.77	15976.76	17347.62	20653.06	28515.87	56223.56	59996.57	53179.08	71521.90	87012.35	81862.25	76611.50	90808.79	78507.72
Industry Total	9707.43	19857.28	16942.45	19788.32	26217.64	38785.54	75649.21	93712.52	87331.08	109893.91	126398.18	113966.03	107361.08	120325.22	113327.95
		(104.56)	(-14.68)	(16.80)	(32.49)	(47.94)	(95.04)	(23.88)	(-6.81)	(25.84)	(15.02)	(-9.84)	(-5.80)	(12.08)	(-5.82)

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

2) -- represents business not started.

3) Previous years figures revised by insurers

TABLE 3: TOTAL LIFE INSURANCE PREMIUM

INSURER	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Aegon Religare	--	--	--	--	--	--	--	--	31.21	165.65	388.61	457.32	430.50	453.00	559.20
Aviva	--	13.47	13.47	81.50	253.42	600.27	1147.23	1891.88	1992.87	2378.01	2345.17	2415.87	2140.67	1878.10	1796.25
Bajaj Allianz	--	7.14	69.17	220.80	1001.68	3133.58	5345.24	9725.31	10624.52	11419.71	9609.95	7483.80	6892.70	5843.14	6017.30
Bharti AXA	--	--	--	--	--	--	7.78	118.41	360.41	669.73	792.02	774.16	744.52	872.65	1053.32
Birla Sunlife	0.32	28.26	143.92	537.54	915.47	1259.68	1776.71	3272.19	4571.80	5505.66	5677.07	5885.36	5216.30	4833.05	5233.22
Canara HSBC	--	--	--	--	--	--	--	--	296.41	842.45	1531.86	1861.08	1912.15	1823.42	1657.02
DHFL Pramerica	--	--	--	--	--	--	--	--	3.37	38.44	95.04	167.01	236.79	305.86	735.10
Edelweiss Tokio	--	--	--	--	--	--	--	--	--	--	--	10.88	54.83	110.90	193.08
Exide Life	--	4.19	21.16	88.51	338.86	425.38	707.20	1158.87	1442.28	1642.65	1708.95	1679.98	1742.36	1830.67	2027.48
Future Generali	--	--	--	--	--	--	--	2.49	152.60	541.51	726.16	779.58	678.29	634.16	604.25
HDFC Standard	0.002	33.46	148.83	297.76	686.63	1569.91	2855.87	4858.56	5564.69	7005.10	9004.17	10202.40	11322.68	12062.90	14829.90
ICICI Prudential	5.97	116.38	417.62	989.28	2363.82	4261.05	7912.99	13561.06	15356.22	16528.75	17880.63	14021.58	13538.24	12428.65	15306.62
IDBI Federal	--	--	--	--	--	--	--	11.90	318.97	571.12	811.00	736.70	804.68	826.25	1069.62
IndiaFirst	--	--	--	--	--	--	--	--	--	201.60	798.43	1297.93	1690.08	2143.36	2034.11
Kotak Mahindra	--	7.58	40.32	150.72	466.16	621.85	971.51	1691.14	2343.19	2868.05	2975.51	2937.43	2777.78	2700.79	3038.05
Max Life	0.16	38.95	96.59	215.25	413.43	788.13	1500.28	2714.60	3857.26	4860.54	5812.63	6390.53	6638.70	7278.54	8171.62
PNB Metlife	--	0.48	7.91	28.73	81.53	205.99	492.71	1159.54	1996.64	2536.01	2508.17	2677.50	2429.52	2240.59	2461.19
Reliance	--	0.28	6.47	31.06	106.55	224.21	1004.66	3225.44	4932.54	6604.90	6571.15	5497.62	4045.39	4283.40	4621.08
Sahara	--	--	--	--	1.74	27.66	51.00	143.49	206.47	250.59	243.41	225.95	205.38	204.63	166.86
SBI Life	--	14.69	72.39	225.67	601.18	1075.32	2928.49	5622.14	7212.10	10104.03	12945.29	13133.74	10450.03	10738.60	12867.11
Shriram Life	--	--	--	--	--	10.33	184.16	358.05	436.17	611.27	821.52	644.16	618.07	594.24	734.66
Star Union Dai-ichi	--	--	--	--	--	--	--	--	50.19	530.37	933.31	1271.95	1068.80	948.75	1134.68
Tata AIA	--	21.14	81.21	253.53	497.04	880.19	1367.18	2046.35	2747.50	3493.78	3995.22	3630.30	2760.43	2323.70	2121.79
Private Total	6.45	272.55	1119.06	3120.33	7727.51	15083.54	28253.00	51561.42	64497.43	79369.94	88165.24	84182.83	78398.91	77359.36	88433.49
LIC	34892.02	49821.91	54628.49	63533.43	75127.29	90792.22	127822.84	149789.99	157288.04	186077.31	203473.40	202889.28	208803.58	236942.30	239667.65
Industry Total	34898.47	50094.46	55747.55	66653.75	82854.80	105875.76	156075.84	201351.41	221785.47	265447.25	291638.64	287072.11	287202.49	314301.66	328101.14
		(43.54)	(11.28)	(19.56)	(24.31)	(27.78)	(47.41)	(29.01)	(10.15)	(19.69)	(9.87)	(-1.57)	(0.05)	(9.44)	4.39

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

2) -- represents business not started.

3) Previous years figures revised by insurers

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

PARTICULARS	NUMBER OF POLICIES ISSUED										AMOUNT OF PREMIUM									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Individual Agents	42301907 (93.15)	44752611 (88.01)	43460589 (85.38)	45036904 (86.44)	41581811 (86.44)	39103141 (88.55)	39370820 (89.17)	36792083 (90.10)	21654232 (83.71)	54605 (90.46)	66515 (83.75)	55327.54 (79.57)	65289.25 (79.61)	65665.52 (78.95)	50972.32 (78.69)	48257.36 (77.53)	47789.83 (78.40)	39568.04 (71.42)		
Corporate Agents-Banks	1426919 (3.14)	1693610 (3.33)	1896457 (3.73)	2084543 (3.92)	1936562 (4.03)	2180018 (4.94)	2452767 (5.55)	2327836 (5.70)	2414000 (9.33)	3363 (5.57)	6329 (7.97)	6737.38 (9.69)	8688.68 (10.60)	11062.63 (13.30)	9692.90 (14.96)	10072.96 (16.18)	9523.00 (15.62)	11547.45 (20.84)		
Corporate Agents Others*	1284785 (2.83)	2599723 (5.11)	2798776 (5.50)	3819790 (7.18)	2988481 (6.21)	1588650 (3.60)	1093960 (2.48)	701276 (1.71)	393200 (1.52)	1826 (3.02)	3462 (4.36)	3380.54 (4.86)	3510.76 (4.28)	2957.75 (3.56)	1749.78 (2.7)	1288.68 (2.07)	811.93 (1.33)	795.50 (1.44)		
Brokers	259177 (0.57)	227403 (0.45)	306277 (0.60)	439396 (0.83)	511388 (1.06)	476054 (1.08)	427151 (0.97)	315769 (0.77)	256740 (0.99)	332 (0.55)	474 (0.60)	773.62 (1.11)	1128.50 (1.38)	1471.80 (1.77)	1134.64 (1.75)	1033.15 (1.66)	948.53 (1.55)	1019.93 (1.84)		
Direct Selling	139077 (0.31)	1573849 (3.10)	2442772 (4.80)	1814558 (3.41)	1088426 (2.26)	812478 (1.84)	809926 (1.83)	698100 (1.71)	666858 (2.58)	235 (0.39)	2643 (3.33)	3310.33 (4.76)	3389.85 (4.13)	2016.32 (2.42)	1222.61 (1.89)	1588.71 (2.55)	1883.57 (3.09)	2450.70 (4.42)		
MI Agents	-	-	-	-	-	-	-	-	482297 (1.86)	-	-	-	-	-	-	-	-	17.01 (0.03)		
Common Service Centres (CSCs)	-	-	-	-	-	-	-	-	2029 (0.01)	-	-	-	-	-	-	-	-	0.32 (0.01)		
TOTAL	45411865 (100.00)	50847196 (100.00)	50904871 (100.00)	53195191 (100.00)	48106668 (100.00)	44160341 (100.00)	44154624 (100.00)	40835064 (100.00)	25869356 (100.00)	60361 (100.00)	79423 (100.00)	69529.41 (100.00)	82007.05 (100.00)	83174.03 (100.00)	64772.24 (100.00)	62240.88 (100.00)	60956.86 (100.00)	55398.95 (100.00)		
Referrals	715933 (1.55)	1349398 (2.65)	1952102 (3.83)	1232079 (2.32)	548772 (1.14)	12274 (0.03)	12168 (0.03)	12725 (0.03)	8669 (0.03)	1257 (2.04)	2346 (2.95)	2714.81 (3.90)	2567.61 (3.13)	835.91 (1.01)	34.90 (0.05)	20.87 (0.03)	19.64 (0.03)	7.98 (0.01)		

* Any entity other than banks but licensed as a corporate agent. # Does not include its overseas new business premium

Note: 1) New business premium includes first year premium and single premium.

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

3) The leads obtained through referral arrangements have been included in the respective channels.

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

(Premium in ` Crore)

PARTICULARS	NUMBER OF SCHEMES										NUMBER OF LIVES COVERED									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Individual Agents	49 (0.18)	4082 (16.42)	3882 (15.68)	3636 (12.69)	5112 (16.71)	7122 (22.59)	7434 (23.71)	6590 (17.80)	6562 (16.80)	27384 (0.13)	5236297 (15.16)	2805100 (5.30)	8996036 (11.15)	3435632 (4.13)	8703095 (13.05)	11626637 (14.88)	11644649 (12.39)	6934791 (5.64)		
Corporate Agents-Banks	275 (1.19)	765 (3.08)	1358 (5.48)	444 (1.55)	1834 (5.99)	936 (2.97)	515 (1.64)	483 (1.30)	399 (1.02)	1479025 (7.40)	1767953 (5.12)	2246435 (4.25)	1181334 (1.46)	4651600 (5.59)	2618616 (3.93)	2698080 (3.45)	3282246 (3.49)	4485704 (3.65)		
Corporate Agents- Others*	8 (0.03)	278 (1.12)	132 (0.53)	1891 (6.60)	671 (2.19)	666 (2.11)	328 (1.05)	78 (2.11)	56 (0.14)	467838 (2.34)	674212 (1.95)	536188 (1.01)	6539250 (8.10)	6735374 (8.09)	1143544 (1.71)	6281462 (8.04)	4621554 (4.92)	34022937 (27.69)		
Brokers	261 (1.09)	462 (1.86)	541 (2.18)	1072 (3.74)	1266 (4.14)	1519 (4.82)	1500 (4.78)	1739 (4.70)	1943 (4.97)	492044 (2.46)	720816 (2.09)	643499 (1.22)	4926933 (6.11)	4657417 (5.60)	2370781 (3.55)	2296292 (2.94)	3793588 (4.04)	5537280 (4.51)		
Direct Selling	22507 (97.50)	19271 (77.52)	18851 (76.12)	21612 (75.42)	21713 (70.97)	21286 (67.51)	21573 (68.81)	28143 (75.99)	30075 (76.98)	17358013 (87.36)	16149338 (75.69)	46649328 (88.22)	59049732 (73.18)	63752022 (76.60)	51877235 (77.76)	55214205 (70.68)	70669931 (75.17)	71855360 (58.48)		
MI Agents	-	-	-	-	-	-	-	-	34.00 (0.09)	-	-	-	-	-	-	-	-	253.01 (0.02)		
Common Service Centres (CSCs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	23102 (100.00)	24858 (100.00)	24764 (100.00)	28655 (100.00)	30596 (100.00)	31529 (100.00)	31350 (100.00)	37033 (100.00)	39069 (100.00)	19824304 (100.00)	34548616 (100.00)	52880550 (100.00)	80693285 (100.00)	83232045 (100.00)	66713271 (100.00)	78116676 (100.00)	94011968 (100.00)	122861373 (100.00)		
Referrals	2 (0.01)	2 (0.01)	-	13 (0.05)	3 (0.01)	-	-	-	-	62913 (0.31)	2183 (0.01)	4771 (0.01)	53746.00 (0.07)	319262 (0.38)	841	792	-	-		

* 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 5: GROUP NEW BUSINESS PERFORMANCE OF LIFE INSURERS - CHANNEL WISE(Concl.)

PARTICULARS	AMOUNT OF PREMIUM									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Individual Agents	5.63 (0.04)	1095.277105 (7.68)	1556.76 (8.96)	1617.12 (5.81)	2428.39 (5.63)	2140.40 (4.36)	1503.21142 (3.34)	1041.62 (1.76)	1678.66 (2.90)	
Corporate Agents-Banks	326.98 (2.33)	492.6931329 (3.46)	569.19 (3.28)	599.57 (2.15)	1328.61 (3.08)	3117.71 (6.35)	2081.2797 (4.63)	1804.20 (3.05)	1283.07 (2.22)	
Corporate Agents- Others*	3.17 (0.02)	40.8328258 (0.29)	130.74 (0.75)	401.73 (1.44)	318.92 (0.74)	572.45 (1.17)	364.42 (0.81)	440.44 (0.74)	625.51 (1.08)	
Brokers	31.01228864 (0.21)	99.55428962 (0.70)	83.72 (0.48)	347.90 (1.25)	213.54 (0.49)	325.57 (0.66)	254.77 (0.57)	318.89 (0.54)	431.10 (0.75)	
Direct Selling	13611.19426 (97.39)	12531.47462 (87.88)	15029.91 (86.53)	24872.06 (89.34)	38869.75 (76.60)	42939.92 (87.46)	40791.39 (90.66)	55594.01949 (93.91)	53767.68 (93.05)	
MI Agents	- (0.00)	-	-	-	-	-	-	-	0.18	
Common Service Centres (CSCs)	-	-	-	-	-	-	-	-	-	
TOTAL	13979.49 (100.00)	14259.83198 (100.00)	17370.32 (100.00)	27838.37 (100.00)	43159.21 (100.00)	49096.06 (100.00)	44995.07 (100.00)	59199.16662 (100.00)	57786 (100.00)	
Referrals	1.50 (0.01)	1.64 (0.01)	15.83 (0.09)	42.29 (0.15)	39.23 (0.09)	0.26	-	-	-	

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

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

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

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

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

State / Union Territory	2006-07		2007-08		2008-09		2009-10	
	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium
Andhra Pradesh	4590505	5150.05	4705896	5707.75	4661915	4912.54	5033973	5572.37
Arunachal Pradesh	11778	16.67	13682	32.44	14774	26.30	21475	40.74
Assam	940729	970.26	986682	1152.23	1068332	1090.30	1147104	1392.92
Bihar	2015894	1795.18	2333424	2267.62	2551196	2235.68	2874562	2768.78
Chattisgarh	910886	1010.89	495942	711.6	746858	585.12	735256	718.33
Goa	120666	194.58	153612	324.12	152811	366.76	121306	431.96
Gujarat	2399812	3493.73	2703402	4398.88	2938482	4686.39	2508343	5286.79
Haryana	864779	1555.91	830714	1675.68	802335	1285.51	964886	1485.97
Himachal Pradesh	332171	810.59	436029	977.46	418696	690.05	571106	959.56
Jammu & Kashmir	223881	495.92	271996	620.85	202105	436.57	312365	592.89
Jharkhand	905158	995.87	984865	1285.94	1014194	1227.13	1046319	1454.22
Karnataka	3240376	3703.85	3554507	5007.13	3374040	4238.31	3385546	4714.64
Kerala	2038410	3913.36	2667048	6347.4	2513726	4073.22	2435371	4635.06
Madhya Pradesh	2006889	2346.94	1784882	2609.67	2029821	2552.70	2044796	3172.47
Maharashtra	5482681	7189.75	6643175	11257.38	6034206	10929.95	5471792	12476.44
Manipur	40891	53.36	55048	96.72	83361	69.75	82840	108.12
Meghalaya	22661	45.35	28561	84.09	32044	76.62	27639	84.53
Mizoram	8316	50.98	11296	53.42	10905	60.21	9418	48.14
Nagaland	23932	45.41	23498	43.22	30064	47.55	33066	72.56
Odisha	1348973	1302.23	1630089	1917.2	1607331	1653.33	1826498	2061.39
Punjab	940184	2340.48	1193593	3119.18	1304873	2351.72	1404191	2543.22
Rajasthan	2112791	3237.61	2077792	3397.49	2121980	2694.09	2612195	3371.59
Sikkim	23544	51.73	21987	58.81	21198	35.53	19893	38.58
Tamil Nadu	3827785	5614.57	4754322	8294.8	3896649	5315.17	3892855	6032.66
Telangana	-	-	-	-	-	-	-	-
Tripura	127669	141.07	123237	194.85	108267	161.15	133017	224.08
Uttar Pradesh	5021447	5922.41	5395340	6853.05	5301049	5981.39	6176057	7601.30
Uttarakhand	507404	611.54	523911	679.18	510583	612.69	678103	885.38
West Bengal	3831294	3716.55	4465811	5315.71	5404180	5730.76	5697386	7655.61
Andaman & Nicobar	31474	48.76	28420	48.87	23104	49.21	23331	70.42
Chandigarh	316003	853.61	120840	864.99	118764	756.65	134611	723.26
Dadra & Nagra Haveli	313	0.64	932	1.52	1157	8.69	1393	3.98
Daman & Diu	4944	6.07	6689	10.23	6641	262.37	3086	112.22
Delhi	1810466	3876.06	1749006	3903.92	1748045	4214.90	1705367	4572.54
Lakshadweep	245	0.07	252	3.47	525	1.07	257	0.96
Puducherry	42846	55.79	70716	106.12	50660	110.03	59788	93.38
ALL INDIA	46127798	61617.83	50847196	79422.97	50904871	69529.41	53195191	82007.05

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

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

State / Union Territory	(Policies in Numbers) (Premium in ` Crore)									
	2010-11		2011-12		2012-13		2013-14		2014-15	
	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium
Andhra Pradesh	4134985	5935.93	3812609	5041.86	3639267	4732.85	3290036	4438.46	1214281	2234.31
Arunachal Pradesh	14250	39.51	15396	57.48	15529	31.82	13370	33.91	10330	31.90
Assam	1013067	1379.42	1084455	1209.20	1027343	1403.99	969059	1246.22	692280	1410.51
Bihar	2541171	2459.16	2672631	2225.93	2705199	2198.84	2420746	2189.37	1366993	2032.54
Chhattisgarh	728889	749.54	853299	600.61	867518	558.21	792693	541.95	391341	528.52
Goa	143937	433.4	138714	315.33	148210	305.84	136424	296.87	94818	263.28
Gujarat	2464183	5623.17	2068362	4737.12	2398885	4316.45	2438534	4335.71	1454884	3549.13
Haryana	802421	1634.8	791654	1241.07	751421	1356.25	703701	1269.81	538332	1234.04
Himachal Pradesh	419388	879.75	473955	503.74	437316	520.26	432135	528.16	218814	419.77
Jammu & Kashmir	246749	620.93	258124	449.94	255713	433.10	229418	389.62	156206	354.11
Jharkhand	872659	1486.4	903514	1201.79	968392	1091.45	837214	1057.88	521057	979.03
Karnataka	3185958	4818.71	2979307	3989.54	3067729	3812.22	2755603	3654.94	1575649	3379.10
Kerala	2193836	4645.81	2231036	2785.15	1923739	2569.09	1487242	2365.67	946638	2220.43
Madhya Pradesh	1966708	3200.27	1936102	2557.96	1930102	2461.15	1585535	2298.39	987506	1985.09
Maharashtra	5628117	12570.95	5168419	10740.39	5004894	10956.86	5266383	11637.52	3411072	10291.27
Manipur	92004	109.66	98341	73.04	58703	78.95	53889	67.13	27923	74.96
Meghalaya	27011	89.36	19597	63.33	20977	71.07	18296	267.69	19407	60.22
Mizoram	6620	37.74	7420	26.94	6162	24.24	6246	21.68	4989	20.34
Nagaland	19707	54.85	23881	104.11	21196	48.75	17605	49.62	15164	43.49
Odisha	1611715	2021.38	1389530	1499.49	1548469	1500.18	1565226	1613.25	1024792	1634.00
Punjab	1138228	2447.18	1055030	1538.78	1019958	1514.88	916284	1339.82	604784	1310.14
Rajasthan	2251502	3295.1	1942597	2356.50	2117883	2346.23	2130726	2284.04	1406546	2059.08
Sikkim	17618	48.43	15346	37.77	19068	39.06	16789	33.66	12173	32.66
Tamil Nadu	3429971	6568.47	3390971	4877.55	3182948	4305.39	2574555	4150.22	1651936	3813.09
Telangana	-	-	-	-	-	-	-	-	902832	1903.18
Tripura	132017	238.88	144018	114.54	125643	140.25	148378	150.72	95489	117.25
Uttar Pradesh	5132460	7685.31	4641360	5790.82	4896119	5503.26	4656738	5291.91	3026593	4838.78
Uttarakhand	576776	963.77	555740	714.87	579800	675.23	539573	641.85	294312	604.30
West Bengal	5467384	7662.28	3935705	5889.81	3753076	5295.59	3290923	4897.93	2288680	4372.90
Andaman & Nicobar	17466	31.9	13705	28.51	9461	17.43	6651	12.59	5528	10.17
Chandigarh	198953	723.72	122637	477.75	220163	513.24	180648	501.36	76739	406.61
Dadra & Nagar Haveli	2156	4.94	2266	3.51	2827	3.83	2541	3.18	1655	2.97
Daman & Diu	4897	28.03	6105	9.51	8826	8.24	9977	11.36	4993	8.81
Delhi	1565792	4561.31	1364415	3432.15	1362092	3330.51	1289932	3228.52	787209	3095.06
Lakshadweep	247	0.56	282	0.35	204	0.84	108	0.14	105	0.17
Puducherry	57825	123.41	43818	75.81	59791	75.36	51886	105.70	37305	77.72
ALL INDIA	48106668	83174.03	44160341	64772.24	44154624	62240.88	40835064	60956.85	25869356	55399

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

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

State / Union Territory	2010-11			2011-12			2012-13		
	No. of schemes	Premium	No. of Lives Covered	No. of schemes	Premium	No. of Lives Covered	No. of schemes	Premium	No. of Lives Covered
Andhra Pradesh	2291	2776	39851287	2330	2734	14647540	2414	2613	16298076
Arunachal Pradesh	0	1	3932	7	2	2463	2	2	4130
Assam	1056	263	290465	1551	317	327802	1409	291	495205
Bihar	618	84	1120171	572	94	308412	799	75	521197
Chattisgarh	538	415	239414	599	617	2669085	460	394	2728057
Goa	107	79	61044	107	135	44201	95	47	38810
Gujarat	1192	1131	1459407	909	1363	1539679	1048	1342	1578152
Haryana	423	196	429299	430	304	633038	480	333	853803
Himachal Pradesh	612	39	54577	546	40	61817	475	38	64665
Jammu & Kashmir	115	183	55751	123	93	66597	107	110	78286
Jharkhand	343	339	91669	450	620	230068	426	1519	250036
Karnataka	2486	6212	7796648	2672	5381	7844354	2787	5926	8586571
Kerala	1238	863	919667	1249	947	1071791	1405	1068	1574342
Madhya Pradesh	2174	259	1891592	1965	695	2866024	2036	820	2744917
Maharashtra	3568	13484	8945201	3928	17430	10823683	3880	18746	12108716
Manipur	12	1	4371	24	3	13614	6	1	18924
Meghalaya	6	5	7506	16	22	21083	21	11	7756
Mizoram	2	2	2550	16	6	5249	8	3	3421
Nagaland	1	2	4259	8	3	10961	1	1	7680
Orissa	846	379	264643	801	404	514004	1025	398	1154988
Punjab	422	104	322545	336	167	287777	300	168	264124
Rajasthan	1108	344	2263847	1783	506	1836321	1144	558	2567517
Sikkim	1	1	1496	7	4	1102	7	3	2289
Tamil Nadu	3972	2417	6208804	3437	3606	6601960	2997	2247	8142946
Telangana	-	-	-	-	-	-	-	-	-
Tripura	67	13	36389	80	20	40540	83	24	40836
Uttar Pradesh	2612	552	1715693	2171	799	2322713	2033	721	4016428
Uttarakhand	322	98	162081	450	250	138467	432	273	116663
West Bengal	3050	2624	6126242	3492	5342	8950189	4024	2259	11045931
Andaman & Nicobar	0	1	598	5	1	602	0	0	402
Chandigarh	255	220	130909	267	220	170517	299	237	138118
Dadra & Nagarhaveli	2	0	308	4	0	181	3	0	2641
Daman & Diu	0	1	1074	4	1	1848	0	0	475
Delhi	1131	10064	2721588	1133	6964	2615424	1009	4756	2638377
Lakshadweep	0	0	5	3	0	8	0	0	86
Puducherry	26	10	47013	54	3	44157	135	12	22110
ALL INDIA	30596	43159	83232045	31529	49096	66713271	31350	44995	78116676

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

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

State / Union Territory	2013-14				2014-15			
	No. of schemes	Premium	No. of Lives Covered	No. of schemes	Premium	No. of Lives Covered	No. of Lives Covered	
Andhra Pradesh	2874	2344	20230462	1444	640	5340025		
Arunachal Pradesh	10	2	7566	8	1	17168		
Assam	1396	305	684088	1527	320	955407		
Bihar	922	232	557362	1233	247	892916		
Chattisgarh	543	457	2333560	611	703	3393872		
Goa	215	115	50791	252	337	84513		
Gujarat	1989	1600	1729346	1899	1572	1907493		
Haryana	577	431	1213718	597	385	1482425		
Himachal Pradesh	444	101	77826	530	58	68324		
Jammu & Kashmir	123	264	44684	132	145	85235		
Jharkhand	634	1389	323778	631	631	378377		
Karnataka	3991	7240	12557770	4006	8204	17515608		
Kerala	1352	1109	4057159	1384	1115	3565122		
Madhya Pradesh	2265	514	5306337	1769	361	4783414		
Maharashtra	4809	16840	12307101	5004	19180	15436478		
Manipur	26	3	11252	66	7	23695		
Meghalaya	24	157	30961	34	77	22976		
Mizoram	34	4	6282	23	6	5274		
Nagaland	5	2	4458	6	1	2421		
Orissa	1186	455	879242	1318	384	1944801		
Punjab	543	152	251938	406	189	338767		
Rajasthan	1199	679	3054217	1293	666	3116758		
Sikkim	3	1	652	4	0	878		
Tamil Nadu	3785	4716	8416435	5185	4569	10197911		
Telangana	-	-	-	1424	2312	18843328		
Tripura	72	19	29488	78	23	39704		
Uttar Pradesh	2342	949	4221950	2328	994	5341483		
Uttarakhand	748	3284	245190	616	557	258242		
West Bengal	2717	6055	11496434	2861	5206	14974055		
Andaman & Nicobar	1	0	742	9	0	2883		
Chandigarh	402	359	359788	337	269	1461575		
Dadra & Nagarhaveli	3	0	3269	1	0	1804		
Daman & Diu	4	0	4787	0	0	241		
Delhi	1573	9407	3468896	1676	8550	4089407		
Lakshadweep	0	0	16	50	2	192279		
Puducherry	222	11	44423	327	19	96514		
ALL INDIA	37033	59199	94011968	39069	57732	116861373		

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

TABLE 8: LIFE INSURERS: NUMBER OF INDIVIDUAL NEW POLICIES ISSUED

(In Lakhs)

INSURERS	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
LIC	245.46 (96.75)	269.68 (9.87)	239.78 (-11.09)	315.91 (31.75)	382.29 (21.01)	376.13 (-1.61)	359.13 (-4.52)	388.63 (8.21)	370.38 (-4.70)	357.51 (-3.47)	367.82 (2.88)	345.12 (-6.17)	201.71 (-41.55)
Private Sector	8.25 (3.25)	16.59 (101.05)	22.33 (34.62)	38.71 (73.37)	79.22 (104.64)	132.62 (67.40)	150.11 (13.19)	143.62 (-4.32)	111.14 (-22.61)	84.42 (-24.04)	74.05 (-12.28)	63.6 (-14.11)	57.37 (-9.79)
Total	253.71	286.27 (12.83)	262.11 (- 8.44)	354.62 (35.29)	461.52 (30.14)	508.74 (10.23)	509.23 (0.10)	532.25 (4.52)	481.52 (-9.53)	441.93 (-8.22)	441.87 (-0.01)	408.72 (-7.50)	259.08 (-36.61)

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

TABLE 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES)

(Policies in '000)

Particulars	Aegon Religare					Aviva								
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business														
Business in force at start of the financial year	-	6	15	54	96	188	160	23	34	51	48	62	62	335
Additions during the year*	6	12	42	56	57	67	65	29	41	37	46	37	124	98
Deletions during the year**	-	2	3	15	31	38	24	19	24	40	33	38	34	80
Business in force at end of the financial year	6	15	54	96	121	216	200	34	51	48	62	62	152	349
General Annuity and Pension Business														
Business in force at start of the financial year	-	0.00	0.47	0.54	0.54	4.42	0.32					0.1	0.3	0.98
Additions during the year*	-	0.37	0.33	0.00	0.07	0.01	0.01				0.1	0.3	0.7	2.96
Deletions during the year**	-	-	0.16	0.21	0.98	0.02	0.02				0.0	0.1	-	0.04
Business in force at end of the financial year	-	0.37	0.54	0.33	3.51	0.31	0.31				0.1	0.3	1.0	3.90
Non linked Health Business														
Business in force at end of the financial year			11.85	8.58	6.22	3.39	2.45							2.29
Linked Business #														7.79
Business in force at end of the financial year	16.96	44.34	72.21	0.00	70.20	56.80	52.38	225.61	438.00	684.05	824	922	711	590.01
Linked Health Business														437.91
Business in force at end of the financial year				77.15	-	-	-	-	-	-	-	-	-	-
Grand Total														
Business in force at end of the financial year	23.29	59.17	138.61	181.78	198.02	223.38	255.18	259.46	587.00	732.28	886	983	864	848.49
														761.25
														664.42
														596.68

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Bajaj Allianz										
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Life Business											
Business in force at start of the financial year	248	395	511	540	721	941	1820	2283	2507	2411	
Additions during the year*	215	196	122	259	334	1036	905	694	478	270	
Deletions during the year**	68	80	92	78	114	157	442	470	575	436	
Business in force at end of the financial year	395	511	540	721	941	1820	2283	2507	2411	2245	
General Annuity and Pension Business											
Business in force at start of the financial year	6.48	6.00	6.46	6.6	6.7	6.9	7.78	8.68	10.06	10.74	
Additions during the year*	0.56	-	0.36	0.5	0.7	1.3	1.31	1.87	1.50	2.73	
Deletions during the year**	0.65	-	0.20	0.5	0.5	0.4	0.40	0.50	0.81	0.77	
Business in force at end of the financial year	6.39	6.00	6.62	6.6	6.9	7.8	8.68	10.06	10.74	12.70	
Non linked Health Business											
Business in force at end of the financial year		-	29.73	93	82	69	58.54	53.95	38.05	23.32	
Linked Business #											
Business in force at end of the financial year	710.44	2458.00	5607.95	6721	7248	6690	59.56	4650.63	3393.72	2492.48	
Linked Health Business											
Business in force at end of the financial year				-	-	-	-	-	-	-	
Grand Total											
Business in force at end of the financial year	1111.64	3653.00	6184.24	7542	8277	8587	8307.03	7221.79	5853.48	4773.65	

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Bharati AXA									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Life Business										
Business in force at start of the financial year		1	10	39	45	118	140	172	211	
Additions during the year*	1	13	42	25	94	85	147	111	102	
Deletions during the year**		4	14	19	21	63	94	72	57	
Business in force at end of the financial year	1	10	39	45	118	140	193	211	255	
General Annuity and Pension Business										
Business in force at start of the financial year						0.31	0.53	0.24	0.21	
Additions during the year*					0.34	0.59	0.00	0.01	0.01	
Deletions during the year**					0.03	0.37	0.29	0.04	0.00	
Business in force at end of the financial year					0.31	0.53	0.24	0.21	0.22	
Non linked Health Business										
Business in force at end of the financial year					8.28	15.66	17.09	11.67	10.57	
Linked Business #										
Business in force at end of the financial year	5	61	188	257	266.35	235.52	202.58	153.07	102.42	
Linked Health Business										
Business in force at end of the financial year						0.00	-	-	-	
Grand Total										
Business in force at end of the financial year	7	71	226	308	393.02	391.38	412.51	375.50	368.43	

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Birla Sun Life									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	102	159	234	325	676	993	852	942	769	770
Additions during the year*	73	109	158	458	739	649	712	483	387	306
Deletions during the year**	16	34	66	107	421	790	622	656	386	294
Business in force at end of the financial year	159	234	325	676	993	852	942	769	770	783
General Annuity and Pension Business										
Business in force at start of the financial year		-	0.01	-	-	0.1	1.00	1.48	1.02	1.08
Additions during the year*	0.01				0.2	0.9	1.13	0.06	0.20	0.24
Deletions during the year**					-	0.1	0.65	0.52	0.14	0.04
Business in force at end of the financial year	0.01		0.01	-	0.1	1.0	1.48	1.02	1.08	1.28
Non linked Health Business										
Business in force at end of the financial year				10	8	6	5.78	5.05	2.63	1.01
Linked Business #										
Business in force at end of the financial year	447.63	713.00	1076.13	1737	2305	2130	1982.61	1719.62	1449.00	1214.75
Linked Health Business										
Business in force at end of the financial year				0	6	7	10.76	10.87	9.38	8.70
Grand Total										
Business in force at end of the financial year	606.96	1249.00	1401.28	2423	3312	2997	2943.09	2505.75	2232.38	2008.29

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Canara HSBC						DHFL Pramerica							
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business														
Business in force at start of the financial year		0	1	15	30	54	62	0	1	1	21	72	137	141
Additions during the year*	0	1	15	20	33	25	34	1	2	22	67	102	66	59
Deletions during the year**		0	0	6	10	18	17	0	1	3	16	37	62	45
Business in force at end of the financial year	0	1	15	30	54	62	79	1	1	21	72	137	141	155
General Annuity and Pension Business														
Business in force at start of the financial year				-	-	-	-				-	-	3.98	-
Additions during the year*				-	-	-	-				-	-	-	-
Deletions during the year**				-	-	-	-				-	-	1.41	-
Business in force at end of the financial year				-	-	-	-				-	-	2.58	-
Non linked Health Business														
Business in force at end of the financial year				-	-	-	-				-	-	-	-
Linked Business #														
Business in force at end of the financial year	35.54	129.34	200.02	218.59	232.15	223.08	197.30	2.17	19.84	33.11	33.38	32.70	19.35	16.16
Linked Health Business														
Business in force at end of the financial year				-	-	-	-				-	-	-	-
Grand Total														
Business in force at end of the financial year	35.71	130.15	215.34	248.82	286.32	285.11	275.94	2.86	21.24	53.94	105.44	170.03	163.10	171.61

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Edelweiss Tokio					Exide Life								
	2011-12	2012-13	2013-14	2014-15	2015-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business														
Business in force at start of the financial year	6	6	22	38	152	193	253	289	363	432	572	657	743	813
Additions during the year*	-	23	32	26	83	108	93	139	165	226	210	214	204	169
Deletions during the year**	-	6	17	15	42	48	58	65	96	83	122	128	134	130
Business in force at end of the financial year	6	22	38	49	193	253	289	363	432	575	660	743	813	852
General Annuity and Pension Business														
Business in force at start of the financial year	-	-	-	1	28	31	38	44	71	89	108	131.33	121	106
Additions during the year*	-	-	1	1	4	6	7	30	24	24	29	1.04	7	7
Deletions during the year**	-	-	-	1	-	-	2	3	6	5	6	11.79	21	23
Business in force at end of the financial year	-	-	1	2	32	38	44	71	89	108	131	120.57	106	90
Non linked Health Business														
Business in force at end of the financial year	-	-	-	0.16	-	-	-	-	-	-	6	0.00	-	-
Linked Business #														
Business in force at end of the financial year	1	1	1	4	49	169	399	581	664	631	552	354.78	242	164
Linked Health Business														
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total														
Business in force at end of the financial year	6	23	40	55	274	847	731	1014	1185	1314	1349	1218.79	1160	1106

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Future Generali									
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Life Business										
Business in force at start of the financial year		1	56	178	367	344	353	351		
Additions during the year*	1	62	167	257	157	117	83	39		
Deletions during the year**		7	45	69	179	108	86	90		
Business in force at end of the financial year	1	56	178	367	344	353	351	299		
General Annuity and Pension Business										
Business in force at start of the financial year			2.14	3.95	5.50	6.27	5.75	5.25		
Additions during the year*		2.27	1.89	1.70	0.96	0.02	0.47	2.29		
Deletions during the year**		0.13	0.08	0.15	0.18	0.55	0.97	1.40		
Business in force at end of the financial year		2.14	3.95	5.50	6.27	5.75	5.25	6.14		
Non linked Health Business										
Business in force at end of the financial year					-	-	-	-		
Linked Business #										
Business in force at end of the financial year		39.70	196.95	178.75	157.73	147.87	130.84	87.39		
Linked Health Business										
Business in force at end of the financial year					-	-	-	-		
Grand Total										
Business in force at end of the financial year	1	98.23	379.37	550.76	508.35	506.89	486.70	392.62		

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	HDFC Standard									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	410	590	752	996	1244	1497	1598	1763	1938	2238
Additions during the year*	222	198	317	368	427	314	565	625	596	515
Deletions during the year**	42	36	73	120	174	214	400	449	296	506
Business in force at end of the financial year	590	752	996	1244	1497	1598	1761	1938	2238	2247
General Annuity and Pension Business										
Business in force at start of the financial year	72.55	73.00	73.64	74.5	79.1	79.9	81.18	88.48	79.12	87.67
Additions during the year*	3.45	4.00	7.14	20.0	13.1	9.2	17.86	4.13	19.11	17.56
Deletions during the year**	3.42	3.00	6.27	15.4	12.3	8.0	10.56	13.49	10.56	10.76
Business in force at end of the financial year	72.58	74.00	74.51	79.1	79.9	81.2	88.48	79.12	87.67	94.47
Non linked Health Business										
Business in force at end of the financial year				17		15	6.57	6.05	23.45	48.80
Linked Business #										
Business in force at end of the financial year	233.04	520.00	1028.26	1404	1667	1894	1975.50	2015.99	1869.32	1802.47
Linked Health Business										
Business in force at end of the financial year							-	-	-	-
Grand Total										
Business in force at end of the financial year	895.59	2249.00	2098.29	2744	3244	3588	3833.22	4039.59	4218.39	4193.01

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	ICICI Prudential									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	374	473	734	1037	1312	972	1090	1293	1502	1622
Additions during the year*	237	426	706	913	523	620	722	731	582	347
Deletions during the year**	138	165	403	637	863	502	519	522	462	419
Business in force at end of the financial year	473	734	1037	1313	972	1090	1293	1502	1622	1550
General Annuity and Pension Business										
Business in force at start of the financial year	50.47	50.00	52.92	54.9	56.8	57.3	58.84	59.42	62.13	67.17
Additions during the year*	1.08	5.00	4.61	4.1	2.6	3.3	3.51	5.51	7.25	8.20
Deletions during the year**	1.29	2.00	2.61	2.2	2.1	1.8	2.93	2.81	2.21	2.13
Business in force at end of the financial year	50.26	53.00	54.93	56.8	57.3	58.8	59.42	62.13	67.17	73.25
Non linked Health Business										
Business in force at end of the financial year	1.64	93.00	226.72	217	115	66	45.61	37.64	32.27	28.77
Linked Business #										
Business in force at end of the financial year	1238.49	2407.00	4036.34	4826	5089	4945	4561.46	3853.88	3280.90	2932.66
Linked Health Business										
Business in force at end of the financial year				37	88	92	108.51	121.20	118.25	111.84
Grand Total										
Business in force at end of the financial year	1763.60	4408.00	5354.64	6449	6321	6251	6068.44	5577.18	5120.94	4696.16

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	IDBI Federal										India First				
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2010-11	2011-12	2012-13	2013-14	2014-15		
Life Business															
Business in force at start of the financial year	-	-	10	47	120	179	268	329		1	8	42	66		
Additions during the year*		10	37	77	76	124	111	82	1	7	38	41	61		
Deletions during the year**		-	-	4	16	35	51	49	0	0	4	17	21		
Business in force at end of the financial year	-	10	47	120	179	268	329	361	1	8	42	66	106		
General Annuity and Pension Business															
Business in force at start of the financial year					0.47	0.92	0.95	0.92	-	-	-	0.08	-		
Additions during the year*				0.47	0.58	0.06	-	-	-	-	-	0.02	-		
Deletions during the year**					0.14	0.02	0.04	0.05	-	-	-	-	-		
Business in force at end of the financial year				0.47	0.92	0.95	0.92	0.86	-	-	-	0.10	-		
Non linked Health Business															
Business in force at end of the financial year				0.57	0.71	0.68	0.49	0.38	-	-	0.02	6.32	4.01		
Linked Business #															
Business in force at end of the financial year	3.09	70.82	114.70	129.07	117.59	113.71	95.60	87.89	168.66	240.64	291.78	300.34	283.97		
Linked Health Business															
Business in force at end of the financial year					-	-	-	-		7.90	7.74	7.79	6.42		
Grand Total															
Business in force at end of the financial year	3.16	81.28	162.15	249.61	297.95	383.29	425.56	449.75	169.36	256.25	341.43	380.93	399.99		

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Kotak Mahindra									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	97	108	123	149	157	163	265	384	473	555
Additions during the year*	39	37	53	42	34	135	181	164	159	182
Deletions during the year**	27	22	27	35	28	32	62	75	77	79
Business in force at end of the financial year	108	123	149	157	163	265	384	473	555	658
General Annuity and Pension Business										
Business in force at start of the financial year	6.68	6.00	6.14	6.1	6.0	5.9	6.51	6.63	6.12	5.64
Additions during the year*	0.21	0.17	0.17	0.2	0.4	1.0	0.73	0.31	0.27	0.31
Deletions during the year**	0.42	0.38	0.38	0.4	0.4	0.4	0.60	0.75	0.75	0.64
Business in force at end of the financial year	6.47	6.00	5.93	6.0	5.9	6.5	6.63	6.12	5.64	5.31
Non linked Health Business										
Business in force at end of the financial year							-	-	-	-
Linked Business #										
Business in force at end of the financial year	74.24	189.00	415.48	788	913	878	781.72	643.70	513.24	421.55
Linked Health Business										
Business in force at end of the financial year							-	-	-	-
Grand Total										
Business in force at end of the financial year	188.99	494.00	570.58	951	1081	1150	1172.81	1122.89	1074.36	1085.02

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Max Life									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	353	562	713	896	1135	1342	1715	2027	2265	2512
Additions during the year*	316	315	346	441	473	584	571	506	502	448
Deletions during the year**	107	164	163	202	266	211	260	268	256	270
Business in force at end of the financial year	562	713	896	1135	1342	1715	2027	2265	2512	2689
General Annuity and Pension Business										
Business in force at start of the financial year	8.66	8.00	7.65	7.1	6.8	6.5	6.11	5.68	5.07	4.56
Additions during the year*	0.92		0.29	0.4	0.4	0.2	0.23	2.65	0.30	0.57
Deletions during the year**	1.40	1.00	0.86	0.6	0.7	0.7	0.66	3.27	0.81	0.83
Business in force at end of the financial year	8.18	8.00	7.08	6.8	6.5	6.1	5.68	5.07	4.56	4.29
Non linked Health Business										
Business in force at end of the financial year			13.86	73	42	24	19.30	18.56	12.64	8.47
Linked Business #										
Business in force at end of the financial year	119.09	351.00	793.55	1359	1587	1614	1459.65	1261.46	1096.46	966.49
Linked Health Business										
Business in force at end of the financial year							-	-	-	-
Grand Total										
Business in force at end of the financial year	689.17	2122.00	1710.98	2575	2977	3359	3511.36	3550.45	3625.26	3668.42

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	PNB Metlife									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	62	106	112	115	176	230	270	316	410	460
Additions during the year*	76	44	31	90	104	118	140	179	160	145
Deletions during the year**	32	38	28	29	49	78	94	85	110	97
Business in force at end of the financial year	106	112	115	176	230	270	316	410	460	508
General Annuity and Pension Business										
Business in force at start of the financial year	0.73	1.00	0.66	0.6	0.7	0.8	0.83	0.90	0.80	0.77
Additions during the year*	0.16	0.05	0.05	0.2	0.1	0.1	0.21	-	0.01	-
Deletions during the year**	0.15	0.07	0.07	0.1	0.1	0.1	0.14	0.10	0.04	0.10
Business in force at end of the financial year	0.74	1.00	0.63	0.7	0.8	0.8	0.90	0.80	0.77	0.67
Non linked Health Business										
Business in force at end of the financial year					10	3	1.76	0.62	0.17	0.07
Linked Business #										
Business in force at end of the financial year	21.92	95.00	272.83	469	563	578	575.55	537.50	463.48	428.28
Linked Health Business										
Business in force at end of the financial year							-	-	-	-
Grand Total										
Business in force at end of the financial year	128.70	397.00	388.42	645	804	853	894.60	949.34	924.56	936.80

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Reliance									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	48	77	189	220	234	600	1939	2155	2327	2407
Additions during the year*	47	162	77	106	450	1547	1006	762	624	486
Deletions during the year**	18	49	46	92	84	208	790	590	544	461
Business in force at end of the financial year	77	189	220	234	600	1939	2155	2327	2407	2432
General Annuity and Pension Business										
Business in force at start of the financial year		-					13.88	7.71	8.48	7.72
Additions during the year*		-				14.6	0.04	0.99	0.43	0.27
Deletions during the year**		-				0.7	6.20	0.23	1.19	1.85
Business in force at end of the financial year		-				13.9	7.71	8.48	7.72	6.14
Non linked Health Business										
Business in force at end of the financial year		-	32			18	38.03	35.34	27.42	21.45
Linked Business #										
Business in force at end of the financial year	48	326	1203	3015	3981	3262	2919.42	2470.61	1564.86	718.58
Linked Health Business										
Business in force at end of the financial year				63	52	46	38.03	23.49	10.54	5.80
Grand Total										
Business in force at end of the financial year	125	803	1454	3313	4633	5279	5158.13	4864.91	4017.88	3184.13

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Sahara									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	10	22	42	76	101	116	150	197	229	240
Additions during the year*	17	26	49	44	38	55	72	69	48	28
Deletions during the year**	5	7	14	20	23	21	25	37	37	31
Business in force at end of the financial year	22	42	76	101	116	150	197	229	240	237
General Annuity and Pension Business										
Business in force at start of the financial year	0.2		0.3	0.3	0.3	0.3	0.35	0.39	0.37	0.36
Additions during the year*	0.2		-	-	-	0.1	0.05	-	0.01	-
Deletions during the year**	0.1		-	-	-	-	0.01	0.02	0.02	0.02
Business in force at end of the financial year	0.3		0.3	0.3	0.3	0.4	0.39	0.37	0.36	0.35
Non linked Health Business										
Business in force at end of the financial year							-	-	-	-
Linked Business #										
Business in force at end of the financial year	6	20	79	136	166	167	157.07	118.35	70.02	40.84
Linked Health Business										
Business in force at end of the financial year							-	-	-	-
Grand Total										
Business in force at end of the financial year	28	118	156	238	283	318	354.22	347.42	310.07	277.76

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	SBI Life									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	200	352	411	420	489	579	789	1205	1725	2365
Additions during the year*	186	148	94	122	147	289	559	734	889	904
Deletions during the year**	35	89	85	53	57	79	143	214	248	289
Business in force at end of the financial year	352	411	420	489	579	789	1205	1725	2365	2980
General Annuity and Pension Business										
Business in force at start of the financial year	54.0	64.0	76.9	91.8	122.5	133.2	138.79	161.18	148.57	141.26
Additions during the year*	10.7	14.0	23.2	41.9	19.4	15.4	34.57	5.87	13.17	9.38
Deletions during the year**	0.1	2.0	8.4	11.2	8.7	9.8	12.18	18.48	20.49	23.25
Business in force at end of the financial year	64.5	77.0	91.8	122.5	133.2	138.8	161.18	148.57	141.26	127.39
Non linked Health Business										
Business in force at end of the financial year					-	-	36.38	13.59	6.06	2.32
Linked Business #										
Business in force at end of the financial year	92	499	1297	2030	3167	3549	3355.78	2718.44	2285.15	2077.51
Linked Health Business										
Business in force at end of the financial year							-	-	-	-
Grand Total										
Business in force at end of the financial year	508	1657	1809	2642	3879	4477	4758.32	4605.54	4797.67	5187.43

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Shriram									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year		21	53	40	38	40	72	168	247	260
Additions during the year*	21	42	12	15	18	42	109	140	131	193
Deletions during the year**		9	25	16	16	9	13	61	118	99
Business in force at end of the financial year	21	53	39	39	40	72	168	247	260	354
General Annuity and Pension Business										
Business in force at start of the financial year			-	-	-	-	0.02	0.02	0.03	0.04
Additions during the year*			-	-	-	-	-	0.01	0.01	-
Deletions during the year**										
Business in force at end of the financial year			-	-	-	-	0.02	0.03	0.04	0.04
Non linked Health Business										
Business in force at end of the financial year										
Linked Business #										
Business in force at end of the financial year		54	144	227	285	248	183.09	156.67	117.41	94.88
Linked Health Business										
Business in force at end of the financial year										
Grand Total										
Business in force at end of the financial year	21	179	184	266	325	321	350.90	403.75	377.31	448.86

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Star Union Dai-ichi										Tata AIA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business																	
Business in force at start of the financial year	0.07	0.62	12.23	36.99	87	154	181	329	453	567	579	710	740	818.88	822	807	813
Additions during the year*	0.62	11.94	29.30	64.56	103	87	53	205	243	208	264	288	314	215.35	144	123	79
Deletions during the year**	-	0.33	4.55	14.66	36	60	55	81	129	196	132	258	235	212.48	159	118	91
Business in force at end of the financial year	0.69	12.23	36.99	86.89	154	181	179	453	567	579	710	740	819	821.75	807	813	801
General Annuity and Pension Business																	
Business in force at start of the financial year			0.01	0.11	0.26	0.37	0.42	17.7	22.0	21.8	21.0	19.9	19.3	19.66	19.42	18.75	17.93
Additions during the year*		0.01	0.10	0.16	0.12	0.06	0.06	7.4	3.0	1.5	0.7	0.5	1.1	0.34	0.18	0.26	0.01
Deletions during the year**				0.01	0.01	0.01	0.01	2.8	3.0	2.4	1.7	1.1	0.7	0.58	0.85	1.09	1.27
Business in force at end of the financial year		0.01	0.11	0.26	0.37	0.42	0.47	22.3	22.0	21.0	19.9	19.3	19.7	19.42	18.75	17.93	16.67
Non linked Health Business																	
Business in force at end of the financial year																	
Linked Business #																	
Business in force at end of the financial year	12.63	106.11	150.93	214.88	226.87	224.10	218.63	86	195	432	781	933	1000	956.01	823.73	633.99	410.26
Linked Health Business																	
Business in force at end of the financial year																	
Grand Total																	
Business in force at end of the financial year	13.32	118.35	188.02	302.03	381.19	405.66	398.27	600	1709	1122	1627	1809	1933	1845.01	1686.25	1493.16	1249.62

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	Private Total									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	2408	3545	4745	5741	7531	9007	12843	15428	17652	19338
Additions during the year*	1768	2096	2316	3431	4031	6589	6660	6319	5605	4669
Deletions during the year**	631	894	1321	1638	2555	2757	4072	4142	3862	3641
Business in force at end of the financial year	3545	4746	5740	7533	9007	12839	15431	17606	19396	20366
General Annuity and Pension Business										
Business in force at start of the financial year	245	261	284	306	372	404	451	504	533	464
Additions during the year*	28	32	45	100	64	75	94	23	52	51
Deletions during the year**	10	11	23	35	32	28	42	54	83	67
Business in force at end of the financial year	263	285	306	372	404	451	504	473	502	448
Non linked Health Business										
Business in force at end of the financial year	40	165	392	516	363	302	276	221	192	177
Linked Business #										
Business in force at end of the financial year	3352	8439	17532	25264	30428	29496	27225	23082	18468	15048
Linked Health Business										
Business in force at end of the financial year				110	161	162	257	176	155	138
Grand Total										
Business in force at end of the financial year	7200	20479	23970	33795	40363	43251	43693	41558	38656	36178

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Contd.)

(Policies in '000)

Particulars	LIC											
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Life Business												
Business in force at start of the financial year	162951	179564	189419	192428	210154	226058	240381	255845	270251	279528		
Additions during the year*	30947	22959	20496	32017	32907	35392	38023	39549	37262	22946		
Deletions during the year**	14334	13104	17487	14291	17003	21069	22559	25143	27986	24890		
Business in force at end of the financial year	179564	189419	192428	210154	226058	240381	255845	270251	279528	277583		
General Annuity and Pension Business												
Business in force at start of the financial year	2868	2923	2909	2829	2789	2780	2749	2451	2413	2376		
Additions during the year*	293	176	220	201	256	256	348	267	133	146		
Deletions during the year**	239	190	300	241	265	286	647	304	170	163		
Business in force at end of the financial year	2923	2909	2829	2789	2780	2749	2450	2413	2376	2359		
Non linked Health Business												
Business in force at end of the financial year	-	-	102	-	-	-	183	357	328	400		
Linked Business #												
Business in force at end of the financial year	3914	20240	38582	44682	49434	42462	32793	21253	13666	9553		
Linked Health Business												
Business in force at end of the financial year				198	291	344	319	279	247	223		
Grand Total												
Business in force at end of the financial year	186401	431484	233941	257823	278563	285936	291591	294554	296146	290119		

* 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 9: INDIVIDUAL BUSINESS (WITHIN INDIA) - BUSINESS IN FORCE (NUMBER OF POLICIES) (Concl.)

(Policies in '000)

Particulars	Grand Total										
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Life Business											
Business in force at start of the financial year	165359	183109	194164	198169	217685	235065	253224	271274	287903	298866	
Additions during the year*	32715	25055	22812	35448	36939	41981	44683	45868	42867	27614	
Deletions during the year**	14965	13998	18808	15930	19558	23825	26630	29285	31847	28531	
Business in force at end of the financial year	183109	194165	198168	217687	235065	253221	271276	287857	298923	297949	
General Annuity and Pension Business											
Business in force at start of the financial year	3114	3184	3193	3135	3161	3184	3200	2954	2946	2840	
Additions during the year*	322	208	265	302	319	331	442	290	185	197	
Deletions during the year**	249	201	323	276	296	314	688	358	252	230	
Business in force at end of the financial year	3186	3194	3135	3161	3184	3200	2954	2886	2879	2807	
Non linked Health Business											
Business in force at end of the financial year	40	165	494	516	363	302	460	578	520	577	
Linked Business #											
Business in force at end of the financial year	7266	28679	56114	69946	79862	71958	60018	44335	32135	24601	
Linked Health Business											
Business in force at end of the financial year				308	453	506	576	456	402	362	
Grand Total											
Business in force at end of the financial year	193601	451963	257911	291618	318927	329187	335284	336112	334802	326297	

* 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 (SUM ASSURED)

(Crore)

Particulars	Aegon Religare										Aviva						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Life Business																	
Business in force at start of the financial year	-	903	3287	9896	19065	42266	57899	113	201	415	294	828	3146	10198	38757	60902	74249
Additions during the year*	999	2823	7274	11122	24410	22211	16578	137	218	199	703	2751	8332	31879	28957	21126	13874
Deletions during the year**	96	439	664	1954	3036	3897	4114	49	4	320	168	433	1280	3320	6812	7779	7852
Business in force at end of the financial year	903	3287	9896	19065	40439	60580	70363	201	415	294	828	3146	10198	38757	60902	74249	80271
General Annuity and Pension Business																	
Business in force at start of the financial year	-	1	-	9	15	85	9	-	-	-	-	3	2	16	72	119	152
Additions during the year*	-	12	9	9	-	-	-	-	-	-	3	2	14	57	29	40	38
Deletions during the year**	-	1	-	3	5	23	1	-	-	-	1	3	-	1	1	2	22
Business in force at end of the financial year	-	12	9	15	10	62	8	-	-	-	3	2	16	72	99	156	167
Non linked Health Business																	
Business in force at end of the financial year	-	-	492	399	374	176.24	132.46	-	-	-	-	-	-	0	290	901	1073
Linked Business #																	
Business in force at end of the financial year	358	1193	2965	-	3994	2680.81	2712.51	7655	14282	21365	24058	26907	26459	25242	20475	16401	13419
Linked Health Business																	
Business in force at end of the financial year	-	-	-	3763	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total																	
Business in force at end of the financial year	1261	4492	13363	23242	44817	60818.51	73216.39	7855	15120	21659	24889	30055	36672	64071	81766	91707	94929

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	Bajaj Allianz										
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Life Business											
Business in force at start of the financial year	8041	10619	12554	12998	15195	19098	38055	46001	54303	53954	
Additions during the year*	5033	4562	3427	4604	7496	23556	19858	19776	13594	8871	
Deletions during the year**	2455	2627	2983	2407	3593	4600	11912	11474	13943	10589	
Business in force at end of the financial year	10619	12554	12998	15195	19098	38055	46001	54303	53954	52236	
General Annuity and Pension Business											
Business in force at start of the financial year	217	288	239	226	226	219	245	257	267	265	
Additions during the year*	97	20	10	17	13	23	29	27	22	48	
Deletions during the year**	26	68	24	17	20	17	17	17	24	22	
Business in force at end of the financial year	288	239	226	226	219	225	258	267	265	290	
Non linked Health Business											
Business in force at end of the financial year	-	-	339	2329	2825	2822	2894	1188	889	547	
Linked Business #											
Business in force at end of the financial year	18898	64816	154938	180727	178770	164151	146534	119072	88337	69239	
Linked Health Business											
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	
Grand Total											
Business in force at end of the financial year	29805	95793	168501	198477	200912	205253	195687	174830	143445	122313	

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	Bharti AXA									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Life Business										
Business in force at start of the financial year	-	65	582	1314	1412	3814	4525	10482	17879	
Additions during the year*	68	682	1419	1210	3566	3281	8263	10606	6916	
Deletions during the year**	4	165	687	1112	1164	2570	2339	2612	2683	
Business in force at end of the financial year	65	582	1314	1412	3814	4525	10449	18475	22111	
General Annuity and Pension Business										
Business in force at start of the financial year	-	-	-	-	-	26	45	14	12	
Additions during the year*	-	-	-	-	28	72	-	-	-	
Deletions during the year**	-	-	-	-	2	53	31	2	2	
Business in force at end of the financial year	-	-	-	-	26	45	14	12	11	
Non linked Health Business										
Business in force at end of the financial year	-	-	-	126	147	386	605	523	608	
Linked Business #										
Business in force at end of the financial year	175	582	4148	5487	6071	5982	5397	4982	3870	
Linked Health Business										
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	
Grand Total										
Business in force at end of the financial year	312	1164	5462	7025	10058	10937	16465	23992	26599	

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	Birla Sun Life									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	2951	3933	5113	4654	4830	6544	15054	32966	44166	51817
Additions during the year*	1381	1853	694	1055	2819	10843	25548	24145	21511	22308
Deletions during the year**	399	673	1153	879	1106	2333	7636	12945	13859	12901
Business in force at end of the financial year	3933	5113	4654	4830	6544	15054	32966	44166	51817	61224
General Annuity and Pension Business										
Business in force at start of the financial year	-	-	-	-	-	-	1	2	3	27
Additions during the year*	-	-	-	-	-	1	1	1	24	-
Deletions during the year**	-	-	-	-	-	-	-	-	-	27
Business in force at end of the financial year	-	-	-	-	-	1	2	3	27	-
Non linked Health Business										
Business in force at end of the financial year	-	-	-	766	773	704	703	638	347	145
Linked Business #										
Business in force at end of the financial year	18505	30297	49545	78955	109029	113594	109068	101365	92960	84792
Linked Health Business										
Business in force at end of the financial year	-	-	-	-	578	742	1076	1087	938	868
Grand Total										
Business in force at end of the financial year	22437	41869	54199	84551	116924	130095	143815	147258	146088	147029

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	Canara HSBC						DHFL Pramerica							
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business														
Business in force at start of the financial year		59	366	1030	1848	2998	3623		49	114	522	1780	2928	3175
Additions during the year*	59	341	723	1062	1462	1255	1301		123	572	1759	2034	1594	1316
Deletions during the year**	-	34	59	244	313	629	717		6	164	501	886	1347	1286
Business in force at end of the financial year	59	366	1030	1848	2998	3623	4207		114	522	1781	2928	3175	3206
General Annuity and Pension Business														
Business in force at start of the financial year	-	-	-	-	-	-	-		-	-	-	-	-	-
Additions during the year*	-	-	-	-	-	-	-		-	-	-	-	-	-
Deletions during the year**	-	-	-	-	-	-	-		-	-	-	-	-	-
Business in force at end of the financial year	-	-	-	-	-	-	-		-	-	-	-	-	-
Non linked Health Business														
Business in force at end of the financial year	-	-	-	-	-	-	-		29	552	1200	-	-	-
Linked Business #														
Business in force at end of the financial year	2462	6786	12374	15923	17448	17717	17909		-	-	-	925	836	710
Linked Health Business														
Business in force at end of the financial year	-	-	-	-	-	-	-		-	-	-	-	-	-
Grand Total														
Business in force at end of the financial year	2521	7152	13404	17771	20445	21341	22116		78	666	2980	3853	4012	3916

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	Edelweiss Tokio					Exide Life								
	2011-12	2012-13	2013-14	2014-15	2015-16	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Life Business														
Business in force at start of the financial year	1154	1139	3555	7328	3580	4393	5036	5600	7253	8198	10962	13620	18324	23358
Additions during the year*	-	2769	4876	4694	1706	1508	1441	2818	2790	4435	5193	7726	9062	6924
Deletions during the year**	15	353	1103	1685	893	865	877	1164	1845	1494	2358	3021	4028	4848
Business in force at end of the financial year	1139	3555	7328	10338	4393	5036	7253	8198	11139	13796	18324	23358	25434	
General Annuity and Pension Business														
Business in force at start of the financial year	-	-	-	30	-	-	-	-	213	360	599	850	1087	1190
Additions during the year*	-	-	31	49	-	-	-	-	169	261	325	302	238	411
Deletions during the year**	-	-	-	23	-	-	-	-	22	22	74	65	136	220
Business in force at end of the financial year	-	-	30	55	-	-	-	-	360	599	850	1087	1190	1381
Non linked Health Business														
Business in force at end of the financial year	-	-	-	21	-	-	-	-	-	-	216	-	-	-
Linked Business #														
Business in force at end of the financial year	40	57	86	257	1351	4804	9499	11127	11477	11253	10138	8293	6658	5479
Linked Health Business														
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total														
Business in force at end of the financial year	1179	3612	7444	10671	5744	16605	15099	18380	20035	22991	25001	27705	31207	32294

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	Future Generali									
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Life Business										
Business in force at start of the financial year	-	33	2041	4179	15495	13187	12246	11147		
Additions during the year*	33	2297	3845	12943	6373	3592	2702	1906		
Deletions during the year**	-	288	1707	1627	8681	4534	3801	3035		
Business in force at end of the financial year	33	2041	4179	15495	13187	12246	11147	10017		
General Annuity and Pension Business										
Business in force at start of the financial year	-	-	1	1	2	2	2	19		
Additions during the year*	-	1	1	-	-	-	18	148		
Deletions during the year**	-	-	-	-	-	-	-	6		
Business in force at end of the financial year	-	1	1	2	2	2	19	161		
Non linked Health Business										
Business in force at end of the financial year	-	-	-	-	-	-	-	-		
Linked Business #										
Business in force at end of the financial year	-	891	5043	4708	3982	3468	3119	2165		
Linked Health Business										
Business in force at end of the financial year	-	-	-	-	-	-	-	-		
Grand Total										
Business in force at end of the financial year	33	2933	9223	20204	17171	15715	14284	12343		

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	HDFC Standard									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	8153	11801	14253	16973	22252	29563	35376	48128	86110	140937
Additions during the year*	4552	3444	4067	7510	10525	9024	27994	44993	65460	80024
Deletions during the year**	904	992	1347	2233	3232	3212	15241	7011	10634	22441
Business in force at end of the financial year	11801	14253	16973	22251	29544	35376	48128	86110	140937	198519
General Annuity and Pension Business										
Business in force at start of the financial year	1448	1478	1485	1434	1502	1580	1831	2683	2368	2823
Additions during the year*	109	105	95	258	315	434	1297	84	740	504
Deletions during the year**	79	98	146	191	237	183	445	2688	285	1432
Business in force at end of the financial year	1478	1485	1434	1502	1580	1830	2683	79	2823	1895
Non linked Health Business										
Business in force at end of the financial year	-	-	-	408	-	377	213	276	1880	3539
Linked Business #										
Business in force at end of the financial year	10358	21487	37478	45479	57892	73239	84217	94282	93499	96554
Linked Health Business										
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-
Grand Total										
Business in force at end of the financial year	23636	55144	55885	69640	89016	110822	135241	180747	239139	300508

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	ICICI Prudential									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	11030	13438	15403	21644	29118	27347	36278	58660	77662	107246
Additions during the year*	4063	3890	9242	13433	9027	16214	29360	27877	41322	34764
Deletions during the year**	1655	1925	3000	6163	10798	7282	6978	8876	11738	12466
Business in force at end of the financial year	13438	15403	21644	28914	27347	36278	58660	77662	107246	129543
General Annuity and Pension Business										
Business in force at start of the financial year	1557	1560	1559	1538	1568	1552	1565	1562	1653	1181
Additions during the year*	79	83	67	102	62	97	92	166	127	12
Deletions during the year**	76	85	89	71	78	84	95	75	72	64
Business in force at end of the financial year	1560	1559	1538	1569	1552	1565	1562	1653	1709	1129
Non linked Health Business										
Business in force at end of the financial year	55	4043	27245	35085	19586	11585	8066	6749	5778	5128
Linked Business #										
Business in force at end of the financial year	27686	56319	84912	95995	89388	127584	122854	88331	100683	124257
Linked Health Business										
Business in force at end of the financial year	-	-	-	32	112	176	246	5447	5431	5138
Grand Total										
Business in force at end of the financial year	42740	98306	135339	161595	137984	177188	191389	179841	220846	265195

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	IDBI Federal								IndiaFirst					
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2011-12	2012-13	2013-14	2014-15		
Life Business														
Business in force at start of the financial year	-	11	1026	5063	11121	14584	18257	21944	-	111	649	20446	2728	
Additions during the year*	11	1017	4060	6310	4502	5640	6583	2696	-	111	1373	27881	2306	
Deletions during the year**	-	1	24	252	1039	1967	2896	3126	-	27	215	14325	708	
Business in force at end of the financial year	11	1026	5063	11121	14584	18257	21944	21514	-	111	1807	34002	4326	
General Annuity and Pension Business														
Business in force at start of the financial year	-	-	-	-	-	-	-	-	-	-	-	-	4	
Additions during the year*	-	-	-	-	-	-	-	-	-	-	-	-	1	
Deletions during the year**	-	-	-	-	-	-	-	-	-	-	-	-	5	
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	-	-	-	
Non linked Health Business														
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	1	182	119	
Linked Business #														
Business in force at end of the financial year	64	1655	2747	3249	3084	3043	2644	2568	566	2722	5684	7785	7617	
Linked Health Business														
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	136	1426350	117	
Grand Total														
Business in force at end of the financial year	74	2682	7810	14370	17667	21301	24587	24082	566	2833	6468	9462	1468320	12179

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	Kotak Mahindra									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	5351	6083	7159	7561	8479	8738	19732	32347	41035	46633
Additions during the year*	1863	1792	1806	2340	1967	13250	16963	13976	11146	10719
Deletions during the year**	1132	716	1403	1423	1707	2257	4347	5289	5548	5781
Business in force at end of the financial year	6083	7159	7561	8479	8738	19732	32347	41035	46633	51571
General Annuity and Pension Business										
Business in force at start of the financial year	275	262	260	248	236	224	259	266	242	220
Additions during the year*	6	7	6	7	6	53	34	8	10	8
Deletions during the year**	19	9	19	20	17	17	28	31	32	26
Business in force at end of the financial year	262	260	248	236	224	259	266	242	220	202
Non linked Health Business										
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-
Linked Business #										
Business in force at end of the financial year	5671	9268	16868	25160	29030	27295	25152	21459	19487.88	18057.35
Linked Health Business										
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-
Grand Total										
Business in force at end of the financial year	12016	25556	24678	33874	37992	47286	57765	62736	66341.07	69830.20

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	Max Life									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	14132	19191	24525	29887	40914	41554	49378	60430	72673	85433
Additions during the year*	7917	8057	9755	17517	12296	16478	19823	23649	24196	36499
Deletions during the year**	2858	2724	4392	6490	11656	8737	8771	11406	11437	12059
Business in force at end of the financial year	19191	24525	29887	40914	41554	49295	60430	72673	85433	109873
General Annuity and Pension Business										
Business in force at start of the financial year	176	167	157	145	139	133	125	115	105	111
Additions during the year*	18	9	6	7	8	5	4	49	22	36
Deletions during the year**	26	19	17	13	14	13	14	60	16	13
Business in force at end of the financial year	167	157	145	139	133	125	115	105	111	134
Non linked Health Business										
Business in force at end of the financial year	-	-	218	1268	735	460	379	361	261.23	182.70
Linked Business #										
Business in force at end of the financial year	5174	14906	27989	40593	47876	48743	45386	38753	36455.49	35796.50
Linked Health Business										
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-
Grand Total										
Business in force at end of the financial year	24533	69757	58240	82914	90299	98623	106310	111892	122260.28	145985.86

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	PNB Metlife										
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Life Business											
Business in force at start of the financial year	2633	4491	5018	5522	7198	9336	11949	14663	18384	21847	
Additions during the year*	2908	1737	1396	2654	3707	4803	6385	8501	7895	11954	
Deletions during the year**	1049	1211	892	978	1568	2191	3671	4780	4432	5376	
Business in force at end of the financial year	4491	5018	5522	7198	9336	11949	14663	18384	21847	28424	
General Annuity and Pension Business											
Business in force at start of the financial year	16	16	15	15	15	15	20	39	30	27	
Additions during the year*	3	2	1	3	2	5	25	-	2	1	
Deletions during the year**	4	3	2	2	2	1	5	9	5	2	
Business in force at end of the financial year	16	15	15	15	15	19	39	30	27	26	
Non linked Health Business											
Business in force at end of the financial year	-	-	-	-	44	23	17	5	1.54	0.47	
Linked Business #											
Business in force at end of the financial year	1240	6706	19550	29555	31918	35064	34449	31488	28229.41	27635.81	
Linked Health Business											
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	
Grand Total											
Business in force at end of the financial year	5747	19198	25086	36768	41314	47056	49168	49907	50104.72	56086.58	

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	Reliance									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	992	1767	3339	4102	6069	8723	22050	30272	34736	36921
Additions during the year*	1050	2691	1555	2782	4485	16075	16786	15157	15651	14633
Deletions during the year**	275	1118	793	814	1831	2748	8563	10693	13466	12258
Business in force at end of the financial year	1767	3339	4102	6069	8723	22050	30272	34736	36921	39297
General Annuity and Pension Business										
Business in force at start of the financial year	-	-	-	-	-	-	-	-	-	10
Additions during the year*	-	-	-	-	-	-	-	-	10	-
Deletions during the year**	-	-	-	-	-	-	-	-	-	10
Business in force at end of the financial year	-	-	-	-	-	-	-	-	10	-
Non linked Health Business										
Business in force at end of the financial year	-	-	524	-	-	385	827	776	-	511.83
Linked Business #										
Business in force at end of the financial year	486	6201	17337	32163	40592	38236	34773	29522	18882.62	13056.88
Linked Health Business										
Business in force at end of the financial year	-	-	-	1199	1086	970	723	437	57.42	219.60
Grand Total										
Business in force at end of the financial year	2253	15116	21962	39431	50401	61640	66594	65470	55871.48	53084.84

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	Sahara									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	137	289	568	1085	1454	1700	2156	2801	3106	3206
Additions during the year*	214	356	694	644	592	855	1146	1019	811	330
Deletions during the year**	61	77	176	275	345	399	501	714	712	729
Business in force at end of the financial year	289	568	1085	1454	1700	2156	2801	3106	3206	2807
General Annuity and Pension Business										
Business in force at start of the financial year	5	8	8	8	8	7	10	11	10	9
Additions during the year*	4	1	1	-	-	3	2	-	-	-
Deletions during the year**	1	1	1	-	1	1	1	1	1	1
Business in force at end of the financial year	8	8	8	8	7	10	11	10	9	8
Non linked Health Business										
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-
Linked Business #										
Business in force at end of the financial year	84	392	1604	2551	2875	2712	2347	1635	901.42	497.05
Linked Health Business										
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-
Grand Total										
Business in force at end of the financial year	380	1699	2696	4013	4583	4878	5160	4752	4116.39	3311.86

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	SBI Life									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Life Business										
Business in force at start of the financial year	3713	7254	9155	10997	14455	18018	29725	52246	81457	117998
Additions during the year*	4092	2849	3156	5035	5642	14914	27706	37626	50952	54383
Deletions during the year**	551	948	1314	1576	2080	3208	5185	8415	14411	18448
Business in force at end of the financial year	7254	9155	10997	14455	18018	29725	52246	81457	117998	153934
General Annuity and Pension Business										
Business in force at start of the financial year	172	249	331	526	976	816	840	375	540	1492
Additions during the year*	77	89	196	467	177	43	164	278	1090	1202
Deletions during the year**	-	7	-	17	336	19	629	113	138	292
Business in force at end of the financial year	249	331	526	976	816	840	375	540	1492	2402
Non linked Health Business										
Business in force at end of the financial year	-	-	-	-	142	5	1150	500	252.03	109.70
Linked Business #										
Business in force at end of the financial year	2054	10734	26278	40010	55777	56779	61484	60632	65223.31	71505.10
Linked Health Business										
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-
Grand Total										
Business in force at end of the financial year	9557	31616	37801	55441	74754	87349	115255	143129	184965.10	227950.44

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	Shriram										
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Life Business											
Business in force at start of the financial year	-	443	1380	1004	916	989	1886	5452	8978	9927	
Additions during the year*	443	1090	204	283	327	1191	3998	5342	5672	7834	
Deletions during the year**	-	153	580	372	254	294	432	1816	4723	4421	
Business in force at end of the financial year	443	1380	1004	916	989	1886	5452	8978	9927	13340	
General Annuity and Pension Business											
Business in force at start of the financial year	-	-	-	-	-	-	-	-	0.32	0.43	
Additions during the year*	-	-	-	-	-	-	-	-	0.11	0.03	
Deletions during the year**	-	-	-	-	-	-	-	-	-	0.02	
Business in force at end of the financial year	-	-	-	-	-	-	-	-	0.43	0.44	
Non linked Health Business											
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	
Linked Business #											
Business in force at end of the financial year	-	1164	3552	5794	7544	6020	4209	3	2399.59	1569.04	
Linked Health Business											
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	
Grand Total											
Business in force at end of the financial year	443	4230	4556	6710	8533	7906	9662	8981	12326.72	14909.88	

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	Star Union Dai-ichi										Tata AIA									
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15			
Life Business																				
Business in force at start of the financial year	-	15	230	733	1927	4377	6745	7216	10303	12428	12550	13518	14846	18657	21837	24202	29095			
Additions during the year*	15	273	582	1418	3017	3380	3499	4382	4318	3469	2678	3158	5908	6308	6193	8046	7368			
Deletions during the year**	-	8	79	224	567	1011	1493	1295	2193	3346	1710	1831	2097	3128	3828	3153	2796			
Business in force at end of the financial year	15	280	733	1927	4377	6745	8752	10303	12428	12550	13518	14846	18657	21837	24202	29095	33667			
General Annuity and Pension Business																				
Business in force at start of the financial year	-	-	1	9	21	29	-	525	486	475	460	444	434	448	449	457	417			
Additions during the year*	-	669	8	13	9	7	-	54	48	26	14	9	29	13	25	16	13			
Deletions during the year**	-	-	-	-	1	3	-	94	58	42	30	20	14	12	18	21	23			
Business in force at end of the financial year	-	669	9	21	29	33	-	486	475	460	444	434	448	449	457	452	407			
Non linked Health Business																				
Business in force at end of the financial year	-	-	-	-	-	-	-	833	3233	4548	4281	5367	5143	1641	1128	860	688			
Linked Business #																				
Business in force at end of the financial year	328	1854	2931	4913	6026	6838.81	7766.29	3886	8504	18787	25751	31035	33626	32682	27322	21489	16209			
Linked Health Business																				
Business in force at end of the financial year	-	-	-	-	-	-	-	-	-	-	215	2380	2940	2219	1490	1657	1145			
Grand Total																				
Business in force at end of the financial year	343	2804	3673	6861	10433	13617.52	16517.94	15507	42046	36345	44209	54062	60813	58828	54599	53552	52115			

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

** 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	Private Total										
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Life Business											
Business in force at start of the financial year	68041	94206	116408	135496	177887	212452	345330	516883	743591	935087	
Additions during the year*	39741	38433	41831	69917	80256	177960	269027	317496	377532	351697	
Deletions during the year**	13577	16230	22743	27731	45661	46141	97297	111288	151484	151811	
Business in force at end of the financial year	94205	116411	135496	177682	212483	344271	517060	723092	969639	1134973	
General Annuity and Pension Business											
Business in force at start of the financial year	4391	4514	4530	4599	5330	5345	6004	6766	7017	7995	
Additions during the year*	448	364	408	879	1445	1012	2138	979	2398	2469	
Deletions during the year**	326	348	339	361	749	373	1376	3115	765	2187	
Business in force at end of the financial year	4513	4529	4599	5117	6026	5984	6766	4630	8649	8278	
Non linked Health Business											
Business in force at end of the financial year	888	7276	32874	44136	29599	22143	16891	12890	12051	12803	
Linked Business #											
Business in force at end of the financial year	103046	250055	490348	647791	744339	801025	779343	690503	638295	623642	
Linked Health Business											
Business in force at end of the financial year	-	-	-	1447	4157	4827	8163	8601	1434433	7487	
Grand Total											
Business in force at end of the financial year	202653	532367	663317	876172	996603	1178249	1328223	1439716	3060387	1787182	

* 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 (SUM ASSURED) (Contd.)

(Crore)

Particulars	LIC										
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Life Business											
Business in force at start of the financial year	1065095	1280159	1397468	1485380	1784880	2061034	2435396	2787732	3119331	3449027	
Additions during the year*	311408	239860	215251	411205	454767	566583	565166	576648	625738	2734114	
Deletions during the year**	96344	122551	127339	111705	178613	192221	212830	245049	296042	566722	
Business in force at end of the financial year	1280159	1397468	1485380	1784880	2061034	2435396	2787732	3119331	3449027	5616420	
General Annuity and Pension Business											
Business in force at start of the financial year	63769	63912	87027	47269	46964	46927	51597	42494	51585	51417	
Additions during the year*	8858	25460	11270	232873	6281	11196	9037	14266	4032	8652	
Deletions during the year**	8715	2345	51029	233178	6318	6525	18140	5161	4200	3457	
Business in force at end of the financial year	63912	87027	47269	46964	46927	51597	42494	51599	51417	56612	
Non linked Health Business											
Business in force at end of the financial year	-	-	3744	-	-	-	3609	6701	7286.17	9901.78	
Linked Business #											
Business in force at end of the financial year	7321	106381	196936	198470	223125	178479	137067	91702	68573.18	73964.83	
Linked Health Business											
Business in force at end of the financial year	-	-	-	7217	10852	12498	12343	10783	9825.86	8964.43	
Grand Total											
Business in force at end of the financial year	1351392	3325164	1733328	2037531	2341937	2677970	2983247	3280117	3586130	5765862.75	

* 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 (SUM ASSURED) (Concl.d.)

(Crore)

Particulars	Industry Total											
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Life Business												
Business in force at start of the financial year	1133136	1374365	1513876	1620876	1962767	2273486	2780726	3304616	3862922	4384114		
Additions during the year*	351149	278293	257081	481122	535023	744543	834193	894145	1003270	3085811		
Deletions during the year**	109921	138781	150082	139436	224274	238362	310127	356337	447526	718533		
Business in force at end of the financial year	1374364	1513879	1620876	1962562	2273517	2779667	3304792	3842423	4418666	6751392		
General Annuity and Pension Business												
Business in force at start of the financial year	68160	68426	91557	51867	52294	52271	57601	49260	58601	59412		
Additions during the year*	9306	25824	11678	233753	7726	12208	11175	15246	6430	11121		
Deletions during the year**	9041	2693	51368	233539	7067	6899	19516	8277	4965	5643		
Business in force at end of the financial year	68425	91556	51867	52081	52952	57581	49260	56229	60066	64890		
Non linked Health Business												
Business in force at end of the financial year	888	7276	36618	44136	29599	22143	20501	19591	19337	22705		
Linked Business #												
Business in force at end of the financial year	110367	356436	687284	846261	967464	979504	916411	782206	706868	697606		
Linked Health Business												
Business in force at end of the financial year	-	-	-	8664	15008	17325	20506	19383	1444259	16452		
Grand Total												
Business in force at end of the financial year	1554045	3857531	2396646	2913703	3338541	3856219	4311470	4719833	6646516	7553045		

* 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: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS

(Premium in ` Crore)

Insurer	A. LINKED PREMIUM																
	a. Regular							b. Single									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Aegon Religare			26.59	138.06	176.01	78.80	45.60	30.00	32.95		0.62	3.50	21.79	20.29	5.74	2.10	0.45
Aviva	687.19	1024.42	669.42	698.14	431.54	180.55	125.18	68.15	113.53	26.13	24.53	54.04	88.32	40.80	7.72	5.99	4.71
Bajaj Allianz	2997.85	5839.54	3731.30	2952.65	1295.01	171.94	205.21	140.98	331.27	1175.90	465.77	796.19	1141.26	669.44	360.85	321.64	643.57
Bharti AXA	7.61	87.48	228.01	398.96	250.81	92.70	56.71	15.02	6.10	2.08	1.65	3.82	4.61	1.09	0.30	0.23	1.92
Birla Sunlife	809.87	1915.76	2658.89	2887.42	1726.41	1099.71	786.47	737.79	665.13	39.39	40.67	40.92	23.29	63.99	11.58	12.79	12.57
Canara HSBC			288.57	602.87	644.82	386.48	242.52	192.47	249.22		7.58	11.91	5.28	0.07	0.01	3.87	4.90
DHFL Pramerica			3.24	35.62	46.28	16.01	11.75	5.32	8.54			1.38	5.00	9.78	1.96	3.42	0.23
Edelweiss Tokio						2.46	2.91	2.87	17.64						8.05	5.84	4.95
Exide Life	359.43	581.61	504.10	311.88	126.29	28.74	42.89	26.20	20.94	25.04	22.36	6.87	19.06	31.28	9.56	2.12	9.31
Future Generali			102.90	306.67	91.07	32.56	14.63	18.70	21.80		4.72	8.74	79.47	45.66	25.38	46.98	4.32
HDFC Standard	1253.19	2197.08	1996.62	2476.44	2937.32	1856.13	1948.02	1198.35	1845.36	276.83	269.97	216.00	556.22	171.13	482.34	323.39	530.68
ICICI Prudential	4282.51	7209.82	6162.70	5960.48	4178.18	2062.60	2555.77	2200.45	3884.90	445.30	232.82	113.15	1904.66	238.16	78.74	127.59	480.25
IDBI Federal		4.36	183.49	233.72	113.22	17.93	3.81	0.55	17.30		7.24	103.85	173.44	83.68	56.00	21.94	105.24
IndiaFirst				162.74	405.34	173.49	195.25	108.31	91.74			38.85	261.57	207.23	73.53	46.14	76.24
Kotak Mahindra	511.75	985.09	1224.75	1014.41	605.42	258.42	251.23	197.35	269.02	45.53	18.71	187.63	277.44	370.85	246.94	189.88	137.95
Max Life	506.70	1026.77	1296.16	1208.31	763.33	190.88	153.09	392.02	521.52	115.79	150.04	81.54	94.55	70.08	33.72	13.63	38.69
PNB Metlife	276.15	737.07	985.20	757.86	339.62	181.54	183.29	166.10	307.22	9.23	42.67	30.48	139.58	316.44	182.48	15.87	9.53
Reliance	626.27	1788.42	2893.05	3323.31	1012.40	372.39	191.14	219.83	505.52	231.38	548.14	265.57	719.62	335.89	142.58	51.83	21.74
Sahara	8.92	46.50	54.70	41.95	18.34	2.20	0.34	0.09	0.10	22.53	51.63	42.29	43.52	26.26	10.08	5.07	2.89
SBI Life	1119.43	2475.69	2736.21	3820.70	2518.23	1027.17	969.82	1002.79	1379.84	840.95	494.49	535.30	1964.93	1256.72	325.99	282.14	555.29
Shriram Life	58.25	118.13	172.72	261.80	113.05	10.19	8.56	2.53	2.04	90.15	135.32	112.82	322.91	161.13	112.04	74.31	24.38
Star Union Dai-ichi		0.00	30.10	233.20	189.58	175.14	110.99	142.00	218.41		14.65	237.67	353.50	355.01	191.22	63.82	34.70
Tata AIA	375.79	726.77	919.91	1093.95	712.79	256.37	120.08	62.54	54.44	20.65	38.91	19.42	162.54	125.21	31.25	22.81	1.44
Private Total	13880.92	26764.50	26868.63	28921.13	18695.06	8674.40	8225.27	6930.40	10564.52	3364.81	2669.11	2918.06	8362.58	4600.18	2398.06	1643.39	2705.96
LIC	12060.80	14314.05	4459.22	4840.47	3103.62	464.95	40.13	9.10	0.68	19807.54	25160.07	23245.78	23398.56	3642.44	151.83	34.75	1.36
Industry Total	25941.72	41078.55	31327.85	33761.61	21798.69	9139.35	8265.39	6939.50	10565.21	23172.35	13332.46	26163.84	31761.14	8242.62	2549.89	1678.14	2707.32

TABLE 11: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS (Contd.)

(Premium in ` Crore)

Insurer	A. LINKED PREMIUM																	
	c. First Year (a+b)										d. Renewal							
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Aegon Religare																		
Aviva	713.32	1042.44	693.95	752.18	519.86	221.35	132.90	74.14	118.24	425.28	837.16	1258.88	1570.66	1567.21	1459.32	1120.63	776.50	615.39
Bajaj Allianz	4173.75	6582.60	4197.07	3748.84	2436.27	841.38	566.05	462.62	974.84	767.86	2726.90	5789.33	6536.42	5543.65	3452.02	1849.30	954.20	771.03
Bharti AXA	7.61	89.56	229.66	402.77	255.42	93.79	57.01	15.25	8.02	5.11	61.60	228.36	437.95	508.63	410.99	322.54	236.22	236.22
Birla Sunlife	849.26	1947.18	2699.56	2928.34	1749.70	1163.69	798.05	750.58	677.70	844.83	1278.84	1723.32	2514.84	3550.68	2890.70	2399.97	2322.42	2322.42
Canara HSBC			296.15	614.78	650.10	386.55	242.53	196.34	254.12				219.65	713.36	1142.33	1211.10	1046.72	964.08
DHFL Pramerica			3.24	37.00	51.28	25.79	13.71	8.74	8.77				1.04	20.75	50.85	48.24	37.42	30.38
Edelweiss Tokio						2.46	10.96	8.71	22.58					0.00	1.34	2.96	5.10	5.10
Exide Life	384.48	618.48	526.47	318.74	145.35	60.02	52.46	28.32	30.25	68.02	252.99	524.61	732.00	702.12	503.24	321.00	237.66	181.95
Future Generali			107.62	315.41	170.54	78.22	40.01	65.68	26.12				35.43	200.36	225.29	153.36	112.67	69.72
HDFC Standard	1530.02	2556.69	2266.58	2692.44	3493.54	2027.26	2430.35	1521.74	2376.04	797.52	1744.21	2462.86	3081.19	3898.47	5092.49	4890.32	5370.51	5950.92
ICICI Prudential	4727.81	7598.02	6395.52	6073.63	6082.84	2300.77	2634.51	2328.04	4365.15	2407.25	5137.57	8107.79	9746.75	9564.93	8662.29	7027.64	6033.19	6799.21
IDBI Federal		11.61	287.34	343.70	286.66	101.61	59.82	22.48	122.54			1.28	120.70	283.52	306.47	207.94	119.05	84.57
IndiaFirst				201.59	666.91	380.72	268.78	154.45	167.98				0.01	93.66	315.18	367.27	430.10	444.98
Kotak Mahindra	557.28	1016.84	1243.46	1202.03	882.87	629.26	498.17	387.24	406.98	229.05	461.56	876.66	1416.02	1603.25	1535.54	1148.87	763.34	622.47
Max Life	622.49	1229.68	1446.21	1289.86	857.88	260.96	186.81	405.64	560.21	133.11	502.97	1230.29	2107.71	2662.68	2713.17	2160.50	1694.60	1553.96
PNB Metlife	285.38	793.23	1027.86	788.34	479.20	497.98	365.77	181.97	316.75	39.61	198.71	701.47	1282.61	1446.71	1148.92	963.02	769.10	674.92
Reliance	857.65	2695.21	3441.19	3588.88	1732.02	708.28	333.71	271.66	527.26	29.69	387.86	1319.32	2567.85	3326.71	2713.24	1354.08	831.88	668.46
Sahara	31.45	97.38	106.33	84.24	61.86	28.46	10.42	5.16	2.99	0.43	5.84	39.18	77.44	90.13	74.44	45.13	25.41	13.99
SBI Life	1960.38	3665.06	3230.69	4356.00	4483.16	2283.89	1295.81	1284.92	1935.12	184.69	439.93	1287.58	2444.60	4599.97	5403.39	3646.19	3007.39	3351.78
Shriram Life	148.40	303.91	308.05	374.62	435.96	171.32	120.60	76.84	26.42		25.76	100.49	168.88	223.58	206.77	102.74	50.55	32.65
Star Union Dai-ichi			44.75	470.87	543.09	530.15	302.21	205.82	253.11				10.12	160.26	266.26	267.73	263.67	284.37
Tata AIA	396.44	775.03	958.82	1113.37	875.34	381.58	151.34	85.35	55.88	251.79	521.68	927.57	1543.58	1985.75	1748.58	1226.34	808.46	630.34
Private Total	17245.73	31022.92	29537.74	31839.19	27057.64	13274.58	10623.33	8573.79	13270.48	6179.13	14527.09	26412.22	36419.61	42781.28	41474.18	31621.87	26242.04	26469.41
LIC	31868.35	39474.12	15122.57	28086.26	26502.19	4107.39	191.96	43.85	2.04	377.26	7870.19	19574.53	19175.90	12694.60	10793.76	6338.40	2684.40	1875.01
Industry Total	49114.08	70497.04	44660.31	59925.45	53559.83	17381.97	10815.29	8617.64	13272.53	6556.39	22397.28	45986.75	55595.51	55475.88	52267.94	37960.27	28926.44	28344.42

TABLE 11: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS (Contd.)

Insurer	A. LINKED PREMIUM															B. NON-LINKED PREMIUM														
	e. Total (c+d)															a. Regular														
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15												
Aegon Religare			27.20	155.30	303.38	297.15	258.79	216.29	193.89	0.00	2.32	8.36	75.14	107.50	84.05	114.19	173.33													
Aviva	1138.60	1879.59	1952.83	2322.84	2087.07	1680.66	1253.54	850.63	733.63	8.80	9.19	46.14	224.20	575.72	548.25	513.39	432.51													
Bajaj Allianz	4941.61	9309.50	9986.40	10285.27	7979.93	4293.41	2415.36	1416.82	1745.88	80.27	281.08	618.70	1017.08	1679.70	1766.84	1457.55	1169.75													
Bharti AXA	7.61	94.67	291.26	631.13	693.37	602.42	468.00	337.79	244.24	18.32	47.67	6.13	70.95	103.43	158.48	279.83	344.37													
Birla Sunlife	1694.09	3226.03	4422.89	5443.18	5300.38	4911.39	3688.75	3150.55	3000.12	10.29	105.07	29.85	302.86	743.75	1023.73	900.92	1231.24													
Canara HSBC			296.15	834.42	1363.46	1528.88	1453.63	1243.06	1218.19	0.00	0.26	1.30	151.89	296.65	352.60	107.09	87.13													
DHFL Pramerica			3.24	38.05	72.03	76.65	61.96	46.16	39.15	0.00	0.13	0.38	22.87	77.36	124.67	102.95	170.04													
Edelweiss Tokio			0.00	0.00	0.00	2.46	12.30	11.67	27.69					8.09	34.57	64.59	87.66													
Exide Life	452.50	871.47	1051.08	1050.75	847.47	563.26	373.45	265.97	212.20	79.26	149.07	314.79	507.84	575.36	457.36	467.70	408.15													
Future Generali	0.00	0.00	107.62	350.84	370.90	303.51	193.37	178.35	95.84	2.49	41.73	170.26	275.79	263.26	199.34	157.19	224.09													
HDFC Standard	2327.54	4300.91	4729.45	5773.63	7392.01	7119.75	7320.67	6892.25	8326.96	83.32	339.74	507.45	401.73	1141.72	1165.07	1157.35	1082.54													
ICICI Prudential	7135.06	12735.58	14503.31	15820.38	15647.77	10963.06	9662.15	8361.22	11164.35	162.12	182.62	97.95	1514.51	1582.32	1628.35	1084.72	688.27													
IDBI Federal		11.61	288.62	464.40	570.18	408.08	267.76	141.53	207.11	0.00	0.72	51.81	150.35	197.13	264.46	274.34	240.34													
IndiaFirst		0.00	0.00	201.60	760.57	695.90	636.05	584.56	612.96			0.00	22.87	568.56	40.42	39.33	63.93													
Kotak Mahindra	786.32	1478.41	2120.12	2618.06	2486.11	2164.80	1647.04	1150.58	1029.45	60.48	62.65	69.36	251.55	402.34	498.12	591.72	792.40													
Max Life	755.60	1732.65	2676.49	3397.56	3520.56	2974.13	2347.31	2100.24	2114.18	299.30	297.55	439.16	1011.66	1360.42	1376.26	1395.41	1403.26													
PNB Metlife	325.00	991.93	1729.33	2070.95	1925.91	1646.89	1328.79	951.07	991.67	52.88	81.22	229.45	214.20	556.60	461.10	464.33	505.68													
Reliance	887.34	3083.07	4760.51	6156.72	5058.73	3421.52	1687.79	1103.54	1195.72	74.10	55.56	306.84	1272.22	1064.01	997.27	1616.43	1465.57													
Sahara	31.87	103.22	145.51	161.68	151.99	102.90	55.54	30.58	16.99	11.55	24.73	40.59	29.97	39.87	35.01	25.07	10.24													
SBI Life	2145.07	4104.99	4518.27	6800.60	9083.14	7687.28	4942.00	4292.31	5286.90	598.14	1828.69	2461.12	871.59	1165.63	1648.36	1994.72	1950.88													
Shriram Life	148.40	329.67	408.54	543.51	659.53	378.09	223.34	127.38	59.07	30.86	6.03	7.20	46.38	140.38	180.95	186.18	271.42													
Star Union Dai-ichi			44.75	480.99	703.35	796.41	569.94	469.49	537.48	0.00	1.59	22.04	154.21	236.53	269.54	300.69	333.33													
Tata AIA	648.23	1296.71	1886.39	2656.95	2861.09	2130.16	1377.67	893.81	686.22	192.05	126.50	179.67	394.92	475.99	294.47	271.43	239.48													
Private Total	23424.86	45550.01	55949.96	68258.80	69838.93	54748.76	42245.20	34815.83	39739.89	1620.69	1901.66	3794.41	8984.76	13362.32	13609.26	13567.11	13375.61													
LIC	32245.61	47344.31	34697.10	47262.15	39196.78	14901.15	6530.35	2728.25	1877.05	11907.96	14681.40	21344.01	33161.73	39729.58	30273.39	31895.39	23111.52													
Industry Total	55670.46	92894.32	90647.06	115520.96	109035.71	69649.91	48775.55	37544.08	41616.94	13809.62	18475.80	26952.54	42146.49	53091.90	43882.66	45462.50	36487.13													

(Premium in ` Crore)

TABLE 11: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS (Contd.)

Insurer	B. NON-LINKED PREMIUM																			
	b. Single										c. First Year (a+b)									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Aegon Religare		0.00	1.69	0.45	1.93	1.07	0.52	0.94	0.77			4.01	8.80	77.07	108.57	84.56	115.13	174.10		
Aviva	3.10	2.75	21.42	0.06	1.33	4.78	6.24	6.24	6.15	11.55	30.61	46.20	225.53	580.51	554.50	519.63	438.65			
Bajaj Allianz	12.70	11.61	13.28	83.56	12.47	196.22	655.01	671.86	557.50	128.98	294.36	702.26	1029.55	1875.92	2421.85	2129.41	1727.25			
Bharti AXA	0.01	5.35	15.60	28.53	21.42	27.38	33.43	80.53	121.80	0.16	63.27	34.66	92.36	130.80	191.91	360.36	466.18			
Birla Sunlife	11.03	7.54	16.22	1.82	27.75	18.72	14.73	45.98	29.01	17.83	121.29	31.67	330.60	762.47	1038.46	946.91	1260.25			
Canara HSBC		0.00	0.00	6.54	15.29	3.90	11.59	304.63	135.73	0.26	0.26	7.84	167.19	300.55	364.19	411.72	222.86			
DHFL Pramerica		0.00	0.00	0.00	0.00	0.00	1.62	61.27	399.20	0.13	0.13	0.38	22.87	77.36	126.29	164.21	569.24			
Edelweiss Tokio					0.34	1.80	1.80	7.42	12.17					8.42	36.37	72.01	99.84			
Exide Life	2.31	6.71	13.41	8.90	7.29	2.77	128.39	71.79	206.36	83.18	162.49	323.69	515.13	578.12	585.75	539.49	614.51			
Future Generali		0.00	0.61	0.41	2.28	3.54	1.08	2.02	2.20	0.00	42.35	170.67	278.06	266.80	200.42	159.21	226.29			
HDFC Standard	55.58	45.36	44.78	57.61	164.05	664.62	840.65	1359.84	2033.51	118.84	384.53	565.06	565.79	1806.34	2005.72	2517.19	3116.06			
ICICI Prudential	346.22	274.61	233.69	162.34	264.79	558.00	545.75	346.83	278.71	434.32	416.31	260.29	1779.30	2140.32	2174.10	1431.56	966.98			
IDBI Federal		0.30	28.71	5.04	7.93	12.27	20.86	18.87	121.62	0.30	29.43	56.85	158.28	209.40	285.32	293.21	361.96			
IndiaFirst				0.00	14.98	33.04	1007.21	1487.57	1306.77				37.86	601.59	1047.64	1526.91	1370.69			
Kotak Mahindra	16.37	29.29	36.92	62.59	118.72	132.67	191.81	292.86	340.80	57.66	99.56	131.95	370.27	535.01	689.93	884.58	1133.20			
Max Life	45.81	68.85	99.15	120.06	191.85	280.34	336.28	460.54	609.13	289.62	396.70	559.22	1203.51	1640.76	1712.54	1855.95	2012.39			
PNB Metlife	2.17	6.91	35.62	44.06	12.82	22.39	13.20	29.58	6.63	55.05	116.84	273.51	227.02	578.99	474.30	493.91	512.31			
Reliance	0.36	0.29	-106.29	25.06	30.70	37.01	45.59	45.91	76.86	74.46	55.85	72.79	1302.92	1101.02	1042.86	1662.33	1542.43			
Sahara		0.00	0.00	0.00	0.00	2.81	16.00	34.86	25.21	11.55	24.73	40.59	29.97	42.68	51.02	59.93	35.45			
SBI Life	5.32	267.98	327.26	223.63	2234.83	3081.79	2238.72	1785.84	1643.15	603.46	1127.75	2155.95	2684.75	3106.41	4247.43	3887.07	3594.03			
Shriram Life	1.91	0.85	0.39	37.68	89.65	79.29	119.09	126.82	200.68	32.77	6.42	44.88	136.03	219.68	300.05	313.00	472.10			
Star Union Dai-ichi		0.00	3.86	26.96	61.39	198.09	173.04	56.35	43.48		5.44	49.00	215.60	434.62	442.59	357.03	376.81			
Tata AIA	56.33	62.98	33.54	28.97	61.96	81.98	114.36	76.97	16.69	248.38	189.48	208.64	456.87	557.97	408.83	348.40	256.17			
Private Total	559.21	791.37	819.86	924.28	3343.43	5443.02	6516.99	7375.53	8174.14	2179.91	2693.03	4614.26	6532.82	12328.19	20126.25	20942.64	21549.75			
LIC	6529.67	8614.49	23375.11	22091.64	27348.43	38025.27	46146.15	58869.55	55394.15	24355.22	20522.45	38056.51	43435.65	60510.16	77754.85	90764.94	78505.67			
Industry Total	7088.89	9405.86	24194.97	23015.92	30691.86	43468.29	52663.14	66245.07	63568.29	26535.13	23215.48	42670.77	49968.46	72838.36	96560.20	111707.58	100055.42			

(Premium in ` Crore)

TABLE 11: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS (Contd.)

Insurer	B. NON-LINKED PREMIUM																		
	d.Renewal									e.Total (c+d)									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Aegon Religare	0.00	0.00	0.00	1.55	8.16	51.61	87.15	121.59	191.21			4.01	10.36	85.23	160.18	171.71	236.72	365.31	
Aviva	0.60	0.75	9.43	8.98	32.57	154.70	332.64	507.84	623.97	8.61	12.30	40.04	55.18	258.10	735.20	887.14	1027.47	1062.62	
Bajaj Allianz	274.65	323.93	343.76	432.19	600.48	1314.47	2055.50	2296.91	2544.17	403.63	415.81	638.12	1134.45	1630.02	3190.39	4477.34	4426.32	4271.42	
Bharti AXA		0.06	5.88	3.94	6.28	40.93	84.61	174.51	342.90	0.16	23.74	69.15	38.60	98.65	171.73	276.52	534.87	809.08	
Birla Sunlife	49.15	28.33	27.63	30.80	46.08	211.49	489.09	735.60	972.86	82.62	46.16	148.92	62.47	376.68	973.97	1527.55	1682.50	2233.10	
Canara HSBC		0.00	0.00	0.19	1.21	31.65	94.33	168.64	215.96			0.26	8.03	168.40	332.20	458.51	580.36	438.82	
DHFL Pramerica		0.00	0.00	0.02	0.14	13.00	48.54	95.49	126.70			0.13	0.40	23.01	90.37	174.84	259.70	695.95	
Edelweiss Tokio						0.00	6.16	27.23	65.56						8.42	42.53	99.23	165.40	
Exide Life	171.52	201.44	228.72	268.21	346.34	538.60	783.16	1025.21	1200.77	254.70	287.40	391.21	591.90	861.47	1116.73	1368.91	1564.70	1815.28	
Future Generali		0.00	2.64	20.01	77.20	209.27	284.50	296.59	282.11	0.00	2.49	44.99	190.68	355.26	476.07	484.92	455.81	508.40	
HDFC Standard	409.49	428.98	450.72	666.41	1046.37	1276.30	1996.29	2653.46	3386.88	528.33	557.66	835.24	1231.47	1612.16	3082.65	4002.00	5170.66	6502.94	
ICICI Prudential	343.61	388.74	436.60	448.08	453.56	918.20	1701.98	2635.87	3175.28	777.92	825.48	852.91	708.37	2232.86	3058.52	3876.09	4067.43	4142.26	
IDBI Federal		0.00	0.92	49.87	82.53	119.23	251.60	391.51	500.56		0.30	30.35	106.72	240.82	328.62	536.92	684.72	862.52	
IndiaFirst				0.00	0.00	0.44	6.40	31.89	50.45					37.86	602.03	1054.03	1558.80	1421.14	
Kotak Mahindra	127.53	122.96	123.51	118.04	119.12	237.62	440.81	665.64	875.41	185.19	212.73	223.07	249.99	489.40	772.63	1130.74	1550.21	2008.61	
Max Life	455.06	613.81	784.06	903.76	1088.56	1775.65	2578.86	3322.35	4045.05	744.68	981.95	1180.77	1462.98	2292.07	3416.41	4291.39	5178.30	6057.44	
PNB Metlife	112.66	135.48	150.48	191.55	355.24	451.61	626.42	795.60	957.21	167.72	167.60	267.32	465.06	582.26	1030.60	1100.72	1289.51	1469.52	
Reliance	42.86	86.52	99.24	116.27	209.50	975.08	1314.75	1517.53	1882.93	117.32	142.37	172.03	448.17	1512.42	2076.10	2357.60	3179.86	3425.36	
Sahara	7.58	15.54	33.27	48.33	61.45	80.37	98.82	114.13	114.42	19.13	40.27	60.95	88.91	91.42	123.06	149.84	174.06	149.87	
SBI Life	179.96	389.39	537.88	618.68	755.74	1199.03	1620.96	2665.74	3986.17	783.42	1517.14	2693.83	3303.43	3862.15	5446.46	5508.03	6446.30	7580.21	
Shriram Life	3.00	22.30	21.21	22.89	25.96	46.40	94.69	153.86	203.49	35.77	28.38	27.64	67.76	161.99	266.07	394.73	466.85	675.59	
Star Union Dai-ichi				0.38	14.36	40.91	56.27	122.22	220.39			5.44	49.38	229.96	475.53	498.86	479.26	597.20	
Tata AIA	470.57	560.15	677.26	628.19	667.26	942.17	973.93	1081.49	1179.41	718.95	749.64	861.11	836.83	1124.13	1500.14	1382.76	1429.89	1435.58	
Private Total	2648.24	3318.38	3933.21	4578.32	5998.12	10628.72	16027.46	21600.89	27143.85	4828.14	6011.41	8547.47	11111.14	18326.31	29434.07	36153.71	42543.53	48693.60	
LIC	71222.02	81923.23	84534.43	95379.51	103766.45	110233.27	125853.68	143449.12	159284.93	95577.23	102445.68	122590.94	138815.16	164276.61	187988.13	202273.23	234214.05	237790.60	
Industry Total	73870.25	85241.61	88467.64	99957.83	109764.57	120862.00	141881.14	165050.01	186428.78	100405.38	108457.09	131138.41	149926.29	182602.93	217422.20	238426.94	276757.58	286484.20	

TABLE 11: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS (Contd.)

(Premium in ` Crore)

Insurer	C. TOTAL OF LINKED AND NON-LINKED PREMIUM																			
	a.Regular										b.Single									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Aegon Religare			28.91	146.42	251.14	186.29	129.64	144.18	206.28			2.30	3.95	23.73	21.36	6.26	3.04	1.22		
Aviva	692.11	1033.22	678.61	744.28	655.74	756.28	673.43	581.53	546.04	29.23	20.77	45.95	54.10	89.65	45.58	13.97	12.23	10.86		
Bajaj Allianz	3114.13	5919.81	4012.39	3571.35	2312.09	1851.64	1972.04	1598.52	1501.02	1188.60	754.67	479.04	879.75	1153.73	865.67	1015.86	993.51	1201.07		
Bharti AXA	7.77	105.80	275.68	405.09	321.76	196.13	215.19	294.85	350.48	0.01	7.44	17.25	32.35	26.03	28.46	33.73	80.76	123.73		
Birla Sunlife	832.31	1926.04	2763.96	2917.26	2029.27	1843.46	1810.20	1638.72	1896.37	50.42	38.97	56.89	42.75	51.04	82.71	26.31	58.77	41.57		
Canara HSBC			288.83	604.17	796.71	683.13	595.12	299.56	336.35		7.58	7.58	18.45	20.57	3.97	11.60	308.50	140.63		
DHFL Pramerica			3.37	36.00	69.15	93.38	136.42	108.27	178.58				1.38	5.00	9.78	3.58	64.69	399.43		
Edelweiss Tokio						10.55	37.48	67.46	105.30				0.00	0.00	0.34	9.85	13.26	17.12		
Exide Life	440.30	660.87	653.18	626.66	634.13	604.10	500.25	493.90	429.09	27.36	43.58	35.78	15.77	26.35	34.04	137.96	73.91	215.67		
Future Generali		2.49	144.63	476.93	366.86	295.82	213.97	175.90	245.89			5.33	9.15	81.75	49.21	26.46	49.00	6.52		
HDFC Standard	1316.44	2280.40	2336.36	2983.89	3339.05	2997.85	3113.08	2355.70	2927.90	332.41	404.97	314.75	273.62	720.28	835.76	1322.99	1683.23	2564.20		
ICICI Prudential	4370.61	7371.94	6345.32	6058.43	5692.69	3644.92	4184.13	3285.17	4573.17	791.52	662.81	466.51	275.49	2169.45	796.17	624.49	474.42	758.96		
IDBI Federal		4.36	184.21	285.53	263.58	215.06	268.27	274.89	257.64		7.54	132.57	115.02	181.37	95.95	76.86	40.81	226.86		
IndiaFirst				162.74	428.21	742.05	235.67	147.64	155.67				38.85	276.56	240.27	1080.75	1533.72	1383.01		
Kotak Mahindra	553.05	1045.57	1287.39	1083.77	856.98	660.75	749.35	789.07	1061.42	61.89	61.04	55.63	250.22	396.16	503.52	438.75	482.74	478.76		
Max Life	750.51	1326.07	1593.72	1647.47	1774.99	1551.29	1529.35	1787.43	1924.78	161.60	271.76	249.19	201.60	286.40	350.42	370.00	474.17	647.82		
PNB Metlife	329.04	762.29	1066.42	987.31	553.81	738.14	644.39	630.44	812.90	11.40	63.06	78.28	74.54	152.40	338.83	195.69	45.45	16.16		
Reliance	700.37	1843.98	3072.13	3630.15	2284.63	1436.40	1188.40	1836.25	1971.09	231.74	907.08	441.85	290.62	750.31	372.89	188.17	97.74	98.59		
Sahara	20.47	71.23	82.38	82.53	48.30	42.07	35.35	25.16	10.35	22.53	50.89	51.63	42.29	43.52	29.07	26.08	39.93	28.10		
SBI Life	1717.57	3335.46	4564.89	6281.82	3389.82	2192.80	2618.18	2997.51	3330.72	846.27	1457.35	821.75	758.93	4199.76	4338.52	2564.71	2067.97	2198.44		
Shriram Life	89.11	123.36	178.76	269.00	159.43	150.57	189.51	188.70	273.46	92.06	186.63	135.71	150.50	412.55	240.42	231.14	201.13	225.06		
Star Union Dai-ichi			31.69	255.24	343.79	411.68	380.54	442.68	551.74			18.51	264.63	414.90	553.09	364.26	120.17	78.19		
Tata AIA	567.84	853.27	1070.22	1273.62	1107.71	732.36	414.55	333.97	293.91	76.98	111.24	72.45	48.39	224.50	207.19	145.61	99.78	18.14		
Private Total	15501.61	28666.16	30663.04	34529.67	27679.83	22036.72	21834.53	20497.51	23940.13	3924.03	5049.79	3488.97	3842.34	11706.01	10043.20	8915.05	9018.92	10880.10		
LIC	29886.35	26222.00	19140.61	26184.48	36265.36	40194.54	30313.52	31904.49	23112.20	26337.22	33774.56	34038.47	45337.42	50746.99	41667.71	46297.98	58904.30	55395.51		
Industry Total	45387.96	54888.17	49803.65	60714.15	63945.18	62231.26	52148.05	52402.00	47052.34	30261.24	38824.35	37527.43	49179.76	62453.00	51710.91	55213.03	67923.22	66275.61		

TABLE 11: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS (Contd.)

(Premium in ` Crore)

Insurer	C. TOTAL OF LINKED AND NON-LINKED PREMIUM																			
	c. First Year (a+b)										d. Renewal									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Aegon Religare			31.21	150.37	274.87	207.65	135.90	147.22	207.50			15.28	113.74	249.67	294.60	305.78	351.69			
Aviva	721.34	1053.98	724.56	798.37	745.39	801.86	687.40	593.76	556.89	425.88	1268.31	1579.64	1599.79	1614.01	1453.27	1284.34	1239.36			
Bajaj Allianz	4302.74	6674.48	4491.43	4451.10	3465.82	2717.31	2987.90	2592.03	2702.10	1042.51	6133.09	6968.61	6144.13	4766.49	3904.80	3251.11	3315.20			
Bharti AXA	7.78	113.24	292.93	437.43	347.78	224.59	248.92	375.61	474.20	5.17	67.48	232.30	444.23	549.56	495.60	497.05	579.12			
Birla Sunlife	882.72	1965.01	2820.85	2960.01	2080.30	1926.17	1836.51	1697.49	1937.94	893.98	1750.95	2545.65	3596.76	3959.19	3379.79	3135.56	3295.28			
Canara HSBC			296.41	622.62	817.29	687.10	606.72	608.07	476.98			219.83	714.57	1173.98	1305.43	1215.35	1180.04			
DHFL Pramerica			3.37	37.38	74.15	103.16	140.01	172.95	578.01			1.07	20.89	63.86	96.79	132.91	157.09			
Edelweiss Tokio					10.88		47.33	80.72	122.42					7.50	30.19	70.66				
Exide Life	467.66	704.44	688.95	642.43	660.49	638.14	638.20	567.81	644.75	239.54	753.33	1000.22	1048.46	1041.84	1104.16	1262.86	1382.72			
Future Generali		2.49	149.97	486.08	448.61	345.03	240.43	224.90	252.41	0.00	2.64	55.44	277.55	434.55	437.86	409.26	351.84			
HDFC Standard	1648.85	2685.37	2651.11	3257.51	4059.33	3833.61	4436.07	4038.93	5492.10	1207.01	2913.58	3747.60	4944.85	6368.79	6886.61	8023.97	9337.80			
ICICI Prudential	5162.13	8034.75	6811.83	6333.92	7862.14	4441.09	4808.62	3759.59	5332.13	2750.86	8544.39	10194.83	10018.49	9580.48	8729.62	8669.06	9974.49			
IDBI Federal		11.90	316.78	400.56	444.95	311.01	345.14	315.69	484.50		2.20	170.56	366.05	425.69	459.55	510.55	585.12			
IndiaFirst				201.59	704.77	982.31	1316.42	1681.36	1538.67			0.01	93.66	315.62	373.66	462.00	495.43			
Kotak Mahindra	614.94	1106.62	1343.03	1333.98	1253.14	1164.27	1188.10	1271.81	1540.18	356.58	1000.17	1534.07	1722.37	1773.16	1589.68	1428.98	1497.88			
Max Life	912.11	1597.83	1842.91	1849.08	2061.39	1901.72	1899.34	2261.60	2572.60	588.17	2014.35	3011.46	3751.24	4488.82	4739.36	5016.95	5599.02			
PNB Metlife	340.44	825.35	1144.70	1061.85	706.22	1076.97	840.08	675.89	829.06	152.27	851.94	1474.16	1801.95	1600.53	1589.44	1564.70	1632.12			
Reliance	932.11	2751.05	3513.98	3920.78	3034.94	1809.29	1376.57	1933.99	2069.69	72.55	1418.56	2684.12	3536.21	3688.33	2668.82	2349.41	2551.40			
Sahara	43.00	122.12	134.01	124.83	91.83	71.14	61.43	65.09	38.44	8.01	72.45	125.77	151.58	154.81	143.95	139.54	128.41			
SBI Life	2563.84	4792.81	5386.64	7040.74	7589.58	6531.32	5182.88	5065.48	5529.16	364.64	1825.46	3063.28	5355.71	6602.42	5267.15	5673.13	7337.95			
Shriram Life	181.17	309.99	314.47	419.50	571.99	390.99	420.65	389.83	498.52	3.00	48.06	121.70	191.77	249.54	197.42	204.40	236.13			
Star Union Dai-ichi			50.19	519.87	758.69	964.77	744.80	562.85	629.93			10.50	174.62	307.18	324.00	385.90	504.75			
Tata AIA	644.82	964.51	1142.67	1322.01	1332.21	939.55	560.16	433.75	312.05	722.36	1081.83	1604.83	2171.76	2653.01	2200.27	1889.95	1809.74			
Private Total	19425.64	33715.96	34152.01	38372.01	39385.84	32079.92	30749.58	29516.43	34820.23	8827.36	17845.47	30345.43	40997.93	48779.40	52102.91	47649.33	53613.26			
LIC	56223.56	59996.57	53179.08	71521.90	87012.35	81862.25	76611.50	90808.79	78507.72	71599.28	89793.42	104108.96	114555.41	116461.05	121027.03	132192.08	161159.94			
Industry Total	75649.20	93712.52	87331.09	109893.91	126398.18	113942.17	107361.08	120325.22	113327.95	80426.64	107638.89	134454.39	155553.34	165240.45	173129.94	193976.45	214773.20			

TABLE 11: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS (Concid.)

Insurer	C. TOTAL OF LINKED AND NON-LINKED PREMIUM									
	e.Total (c+d)									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Aegon Religare	1147.22		31.21	165.65	388.61	457.32	430.50	453.00	559.20	
Aviva	1147.22	1891.89	1992.87	2378.01	2345.17	2415.87	2140.67	1878.10	1796.25	
Bajaj Allianz	5345.24	9725.31	10624.52	11419.71	9609.95	7483.80	6892.70	5843.14	6017.30	
Bharti AXA	7.78	118.41	360.41	669.73	792.02	774.16	744.52	872.65	1053.32	
Birla Sunlife	1776.71	3272.19	4571.80	5505.66	5677.07	5885.36	5216.30	4833.05	5233.22	
Canara HSBC			296.41	842.45	1531.86	1861.08	1912.15	1823.42	1657.02	
DHFL Pramerica			3.37	38.44	95.04	167.01	236.79	305.86	735.10	
Edelweiss Tokio						10.88	54.83	110.90	193.08	
Exide Life	707.20	1158.87	1442.28	1642.65	1708.95	1679.98	1742.36	1830.67	2027.48	
Future Generali		2.49	152.60	541.51	726.16	779.58	678.29	634.16	604.25	
HDFC Standard	2855.87	4858.56	5564.69	7005.10	9004.17	10202.40	11322.68	12062.90	14829.90	
ICICI Prudential	7912.99	13561.06	15356.22	16528.75	17880.63	14021.58	13538.24	12428.65	15306.62	
IDBI Federal		11.90	318.97	571.12	811.00	736.70	804.68	826.25	1069.62	
IndiaFirst				201.60	798.43	1297.93	1690.08	2143.36	2034.11	
Kotak Mahindra	971.51	1691.14	2343.19	2868.05	2975.51	2937.43	2777.78	2700.79	3038.05	
Max Life	1500.28	2714.60	3857.26	4860.54	5812.63	6390.53	6638.70	7278.54	8171.62	
PNB Metlife	492.71	1159.54	1996.64	2536.01	2508.17	2677.50	2429.52	2240.59	2461.19	
Reliance	1004.66	3225.44	4932.54	6604.90	6571.15	5497.62	4045.39	4283.40	4621.08	
Sahara	51.00	143.49	206.47	250.59	243.41	225.95	205.38	204.63	166.86	
SBI Life	2928.49	5622.13	7212.10	10104.03	12945.29	13133.74	10450.03	10738.60	12867.11	
Shriram Life	184.17	358.05	436.17	611.27	821.52	644.16	618.07	594.24	734.66	
Star Union Dai-ichi			50.19	530.37	933.31	1271.95	1068.80	948.75	1134.68	
Tata AIA	1367.18	2046.35	2747.50	3493.78	3985.22	3630.30	2760.43	2323.70	2121.79	
Private Total	28253.00	51561.43	64497.44	79369.94	88165.24	84182.83	78398.91	77359.36	88433.49	
LIC	127822.84	149789.99	157288.04	186077.31	203473.40	202889.28	208803.58	236942.30	239667.65	
Industry Total	156075.84	201351.41	221785.47	265447.25	291638.64	287072.11	287202.49	314301.66	328101.14	

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

(Commission in ` Crore)

Insurer	Unit Linked Plans																				
	ULIP Commission							% to ULIP Premium							% to Total Commission						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15			
Aegon Religare	11.73	11.46	3.67	1.88	2.09	2.01	7.55	3.78	1.24	0.73	0.97	1.04	94.87	52.32	14.81	11.55	10.45	5.81			
Aviva	151.38	63.49	22.81	16.05	6.07	7.77	6.52	3.04	1.36	1.28	0.71	1.06	95.63	62.84	24.37	15.12	7.81	9.99			
Bajaj Allianz	803.43	284.50	34.50	-30.35	-72.97	22.53	7.81	3.57	0.80	-1.26	-5.15	1.29	83.47	46.15	8.89	-10.48	-47.42	10.74			
Bharti AXA	62.12	29.83	7.60	3.40	1.25	0.63	9.84	4.30	1.26	0.73	0.37	0.26	98.20	75.64	27.15	9.57	2.53	0.90			
Birla Sunlife	510.61	299.62	179.03	133.25	82.83	89.42	9.38	5.65	3.65	3.61	2.63	2.98	98.92	78.73	55.02	44.35	35.29	38.32			
Canara HSBC	203.10	141.63	62.42	26.20	11.46	26.28	24.34	10.39	4.08	1.80	0.92	2.16	99.87	93.30	75.15	47.61	30.99	53.92			
DHFL Pramerica	4.24	4.93	1.50	1.13	0.44	0.49	11.14	6.84	1.96	1.82	0.95	1.26	98.86	50.70	8.31	3.69	2.32	1.87			
Edelweiss Tokio			0.14	0.19	0.21	1.31			5.71	1.58	1.80	4.73			8.84	2.60	1.44	6.58			
Exide Life	57.46	19.56	10.66	4.84	4.08	3.00	5.47	2.31	1.89	1.29	1.53	1.41	47.58	14.98	8.05	4.08	3.08	2.39			
Future Generali	72.02	11.67	5.82	2.95	2.80	1.70	20.53	3.15	1.92	1.53	1.57	1.77	55.63	12.18	6.65	5.02	6.53	5.47			
HDFC Standard	337.33	327.33	226.09	311.03	205.44	328.82	5.84	4.43	3.18	4.25	2.98	3.95	64.19	68.65	39.14	48.05	39.96	52.74			
ICICI Prudential	561.91	411.24	247.00	243.36	261.27	298.10	3.55	2.63	2.25	2.52	3.12	2.67	93.19	73.35	40.80	31.79	41.64	53.89			
IDBI Federal	22.73	16.51	7.39	4.61	2.01	5.10	4.89	2.90	1.81	1.72	1.42	2.46	51.43	24.78	11.57	5.24	2.39	7.07			
IndiaFirst	14.56	26.23	23.75	20.28	17.19	14.23	7.22	3.45	3.41	3.19	2.94	2.32	100.00	97.45	86.77	66.36	62.42	38.94			
Kotak Mahindra	160.83	83.71	37.68	21.89	13.44	14.72	6.14	3.37	1.74	1.33	1.17	1.43	95.78	64.31	33.61	18.29	9.79	8.08			
Max Life	273.42	205.70	73.83	51.15	65.26	75.95	8.05	5.84	2.48	2.18	3.11	3.59	64.91	38.10	12.42	8.33	9.56	10.14			
PNB MetLife	231.96	44.11	44.41	30.34	21.29	29.58	11.20	2.29	2.70	2.28	2.24	2.98	79.30	50.52	37.49	24.87	16.79	21.36			
Reliance	542.50	141.31	67.01	28.67	18.40	17.86	8.81	2.79	1.96	1.70	1.67	1.49	86.41	27.45	16.84	8.79	5.58	6.36			
Sahara	12.83	8.25	4.43	2.08	1.01	0.53	7.93	5.43	4.31	3.74	3.31	3.11	54.16	37.37	19.98	11.05	6.59	6.20			
SBI Life	534.39	402.87	237.31	148.88	119.18	162.76	7.86	4.44	3.09	3.01	2.78	3.08	80.22	60.03	45.78	29.11	21.43	26.96			
Shriram Life	62.35	28.41	8.72	4.33	2.13	1.10	11.47	4.31	2.31	1.94	1.67	1.87	93.78	68.52	17.58	9.08	6.30	2.72			
Star Union Dai-ichi	33.82	29.27	30.49	19.15	18.68	24.25	7.03	4.16	3.83	3.36	3.98	4.51	86.09	72.84	59.35	32.83	25.40	28.74			
Tata AIA	230.69	138.77	37.07	10.20	6.59	7.40	8.68	4.85	1.74	0.74	0.74	1.08	82.14	56.35	26.24	9.84	7.08	8.01			
Private Total	4895.41	2730.42	1373.36	1055.49	790.16	1135.53	7.17	3.91	2.51	2.50	2.33	2.91	82.36	54.92	30.77	23.61	19.35	26.15			
LIC	1481.14	1017.55	360.81	152.95	64.28	41.48	3.13	2.60	2.42	2.34	2.36	2.21	12.23	7.65	2.57	1.03	0.38	0.27			
Industry Total	6376.55	3747.96	1734.17	1208.43	854.43	1177.01	5.52	3.44	2.49	2.48	2.33	2.88	35.32	20.50	9.37	6.27	4.10	6.05			

Note: Previous years figures revised by insurers

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

(Commission in ` Crore)

Insurer	Traditional Plans																	
	Traditional Commission						% to Traditional Premium						% to Total Commission					
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Aegon Religare	0.63	10.44	21.12	14.39	17.95	32.65	6.12	12.25	13.18	8.38	7.58	8.94	5.13	47.68	85.19	88.45	89.55	94.19
Aviva	6.91	37.55	70.78	90.13	71.73	70.03	12.53	14.55	9.63	10.16	6.98	6.59	4.37	37.16	75.63	84.88	92.19	90.01
Bajaj Allianz	159.13	331.98	353.77	319.92	226.85	187.15	14.03	20.37	11.09	7.15	5.13	4.38	16.53	53.85	91.11	110.48	147.42	89.26
Bharti AXA	1.14	9.61	20.40	32.10	48.16	68.97	2.95	9.74	11.88	11.61	9.00	8.52	1.80	24.36	72.85	90.43	97.47	99.10
Birla Sunlife	5.59	80.96	146.37	167.22	151.88	143.95	8.94	21.49	15.03	10.95	9.03	6.45	1.08	21.27	44.98	55.65	64.71	61.68
Canara HSBC	0.26	10.17	20.64	28.83	25.52	22.46	3.27	6.04	6.21	6.29	4.40	5.12	0.13	6.70	24.85	52.39	69.01	46.08
DHFL Pramerica	0.05	4.79	16.59	29.40	18.51	25.98	12.28	20.83	18.36	16.81	7.13	3.73	1.14	49.30	91.69	96.31	97.68	98.13
Edelweiss Tokio			1.45	7.27	14.38	18.59			17.20	17.10	14.49	11.24			91.16	97.40	98.56	93.42
Exide Life	63.30	111.01	121.80	113.56	128.18	122.73	10.69	12.89	10.91	8.30	8.19	6.76	52.42	85.02	91.95	95.92	96.92	97.61
Future Generali	57.44	84.11	81.67	55.81	40.13	29.33	30.12	23.68	17.15	11.51	8.80	5.77	44.37	87.82	93.35	94.98	93.47	94.53
HDFC Standard	188.17	149.48	351.54	336.22	308.67	294.65	15.28	9.27	11.40	8.40	5.97	4.53	35.81	31.35	60.86	51.95	60.04	47.26
ICICI Prudential	41.06	149.44	358.47	522.06	366.22	255.07	5.80	6.69	11.72	13.47	9.00	6.16	6.81	26.65	59.20	68.21	58.36	46.11
IDBI Federal	21.46	50.12	56.53	83.47	82.03	66.94	20.11	20.81	17.20	15.55	11.98	7.76	48.57	75.22	88.43	94.76	97.61	92.93
IndiaFirst	0.00	0.69	3.62	10.28	10.35	22.32		1.81	0.60	0.98	0.66	1.57	0.00	2.55	13.23	33.64	37.58	61.06
Kotak Mahindra	7.09	46.45	74.44	97.83	123.86	167.45	2.84	9.49	9.63	8.65	7.99	8.34	4.22	35.69	66.39	81.71	90.21	91.92
Max Life	147.79	334.20	520.74	562.89	617.55	672.68	10.10	14.58	15.24	13.12	11.93	11.11	35.09	61.90	87.58	91.67	90.44	89.86
PNB MetLife	60.55	43.21	74.04	91.65	105.48	108.86	13.02	7.42	7.18	8.33	8.18	7.41	20.70	49.48	62.51	75.13	83.21	78.64
Reliance	85.36	373.49	331.02	297.49	311.42	262.84	19.05	24.69	15.94	12.62	9.79	7.67	13.59	72.55	83.16	91.21	94.42	93.64
Sahara	10.86	13.83	17.77	16.72	14.34	7.99	12.21	15.13	14.44	11.16	8.24	5.33	45.84	62.63	80.02	88.95	93.41	93.80
SBI Life	131.78	268.19	281.05	362.53	437.01	440.96	3.99	6.94	5.16	6.58	6.78	5.82	19.78	39.97	54.22	70.89	78.57	73.04
Shriram Life	4.14	13.05	40.88	43.32	31.68	39.49	6.11	8.06	15.36	10.97	6.79	5.85	6.22	31.48	82.42	90.92	93.70	97.28
Star Union Dai-ichi	5.46	10.92	20.88	39.19	54.86	60.12	11.06	4.75	4.39	7.86	11.45	10.07	13.91	27.16	40.65	67.17	74.60	71.26
Tata AIA	50.16	107.51	104.21	93.42	86.58	84.88	5.99	9.56	6.95	6.76	6.05	5.91	17.86	43.65	73.76	90.16	92.92	91.99
Private Total	1048.31	2241.20	3089.75	3415.71	3293.33	3206.10	9.43	12.23	10.50	9.45	7.97	6.75	17.64	45.08	69.23	76.39	80.65	73.85
LIC	10629.17	12291.13	13674.82	14637.31	16698.61	15076.65	7.66	7.48	7.27	7.24	7.13	6.34	87.77	92.35	97.43	98.97	99.62	99.73
Industry Total	11677.48	14532.33	16764.57	18053.02	19991.94	18282.75	7.79	7.96	7.71	7.57	7.26	6.41	64.68	79.50	90.63	93.73	95.90	93.95

Note: Previous years figures revised by insurers

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

(Commission in ` Crore)

Insurer	Total (ULIP+Traditional)											
	Total Commission (ULIP+Traditional)						% of Total Commission to Total Premium					
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Aegon Religare	12.36	21.91	24.79	16.26	20.05	34.66	7.46	5.64	5.42	3.78	4.43	6.20
Aviva	158.29	101.04	93.58	106.18	77.81	77.80	6.66	4.31	3.87	4.96	4.14	4.33
Bajaj Allianz	962.57	616.47	388.27	289.57	153.88	209.68	8.43	6.41	5.19	4.20	2.63	3.48
Bharti AXA	63.26	39.43	28.00	35.50	49.41	69.59	9.45	4.98	3.62	4.77	5.66	6.61
Birla Sunlife	516.20	380.58	325.40	300.48	234.71	233.37	9.38	6.70	5.53	5.76	4.86	4.46
Canara HSBC	203.37	151.80	83.06	55.02	36.98	48.75	24.14	9.91	4.46	2.88	2.03	2.94
DHFL Pramerica	4.29	9.72	18.09	30.52	18.95	26.48	11.15	10.23	10.83	12.89	6.20	3.60
Edelweiss Tokio			1.59	7.47	14.59	19.90			14.60	13.62	13.15	10.31
Exide Life	120.76	130.58	132.46	118.39	132.26	125.73	7.35	7.64	7.88	6.79	7.22	6.20
Future Generali	129.45	95.78	87.49	58.76	42.94	31.02	23.91	13.19	11.22	8.66	6.77	5.13
HDFC Standard	525.50	476.81	577.64	647.25	514.10	623.47	7.50	5.30	5.66	5.72	4.26	4.20
ICICI Prudential	602.97	560.68	605.47	765.42	627.49	553.17	3.65	3.14	4.32	5.65	5.05	3.61
IDBI Federal	44.19	66.63	63.92	88.09	84.04	72.03	7.74	8.22	8.68	10.95	10.17	6.73
IndiaFirst	14.56	26.92	27.37	30.55	27.55	36.55	7.22	3.37	2.11	1.81	1.29	1.80
Kotak Mahindra	167.92	130.17	112.12	119.72	137.30	182.17	5.85	4.37	3.82	4.31	5.08	6.00
Max Life	421.21	539.90	594.57	614.03	682.81	748.63	8.67	9.29	9.30	9.25	9.38	9.16
PNB Metlife	292.51	87.32	118.44	121.99	126.77	138.43	11.53	3.48	4.42	5.02	5.66	5.62
Reliance	627.85	514.80	398.03	326.16	329.82	280.70	9.51	7.83	7.24	8.06	7.70	6.07
Sahara	23.68	22.08	22.20	18.80	15.35	8.52	9.45	9.07	9.83	9.15	7.50	5.11
SBI Life	666.17	671.05	518.36	511.41	556.18	603.71	6.59	5.18	3.95	4.89	5.18	4.69
Shriram Life	66.49	41.46	49.60	47.65	33.81	40.59	10.88	5.05	7.70	7.71	5.69	5.53
Star Union Dai-ichi	39.28	40.19	51.37	58.34	73.54	84.37	7.41	4.31	4.04	5.46	7.75	7.44
Tata AIA	280.85	246.28	141.28	103.62	93.17	92.28	8.04	6.18	3.89	3.75	4.01	4.35
Private Total	5943.72	4971.61	4463.11	4471.19	4083.49	4341.63	7.49	5.64	5.30	5.70	5.42	5.02
LIC	12110.31	13308.68	14035.63	14790.26	16762.88	15118.13	6.51	6.54	6.92	7.08	7.07	6.31
Industry Total	18054.03	18280.29	18498.74	19261.45	20846.37	19459.76	6.80	6.27	6.44	6.71	6.68	5.97

Note: Previous years figures revised by insurers

TABLE 13 : INDIVIDUAL DEATH CLAIMS OF LIFE INSURERS

Particulars	NUMBER OF POLICIES									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Claims pending at start of year (A)	11468	11985	14548	16915	15892	16415	12323	12267	8496	
Claims intimated / booked (B)	615564	565337	626072	745520	835642	837785	866159	873094	869332	
Total Claims (C=A+B)	627032	577322	640620	762435	851534	854200	878482	885361	877828	
Claims paid (D)	604178	553408	605128	726109	813932	822266	846929	856622	851250	
Claims repudiated/rejected (E)	10869	9027	12781	14693	17350	19133	18485	18423	18231	
Claims written back (F)	-	339	5796	5741	3837	485	801	1819	1342	
Claims pending at end of year (G=C-D-E-F)	11985	14548	16915	15892	16415	12316	12267	8497	7061	

Particulars	AMOUNT OF BENEFIT PAID (Benefit Amount in ` Crore)									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Claims pending at start of year (A)	222.19	250.07	206.66	242.84	286.32	306.41	293.22	424.63	450.67	
Claims intimated / booked (B)	4611.02	4375.88	5072.36	6298.20	8000.08	8851.53	9982.26	11533.28	12516.94	
Total Claims (C=A+B)	4833.2	4625.95	5279.02	6541.04	8286.40	9157.94	10275.49	11957.91	12967.61	
Claims paid (D)	4444.74	4235	4798.22	5958.13	7595.24	8408.74	9370.22	10860.59	11788.67	
Claims repudiated (E)	138.39	152.66	179.59	244.77	336.24	450.90	568.42	624.43	701.69	
Claims written back (F)	-	31.64	58.36	51.83	48.52	5.40	18.62	22.48	24.41	
Claims pending at end of year (G=C-D-E-F)	250.07	206.66	242.84	286.31	306.40	292.91	318.24	450.41	453.15	

TABLE 14 : GROUP DEATH CLAIMS OF LIFE INSURERS

Particulars	NUMBER OF LIVES									
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Claims pending at start of year (A)	2351	2229	2148	1872	11601	13640	14331	14158		
Claims intimated / booked (B)	160486	261909	307003	434329	390806	351797	411647	452625		
Total Claims (C=A+B)	162837	264138	309151	436201	402407	365437	425978	466783		
Claims paid (D)	159333	260507	305739	421930	385754	349669	409897	448825		
Claims repudiated/rejected (E)	1241	1412	1520	2404	2989	1430	1922	3570		
Claims written back (F)	34	71	20	266	24	7	1	-		
Claims pending at end of year (G=C-D-E-F)	2229	2148	1872	11601	13640	14331	14158	14388		
(Benefit Amount in ` Crore)										
Particulars	AMOUNT OF BENEFIT PAID									
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Claims pending at start of year (A)	33.07	41.54	29.50	22.56	37.71	38.73	55.99	62.79		
Claims intimated / booked (B)	1081.24	1341.50	1649.27	2095.45	2420.73	2710.69	3174.12	3588.61		
Total Claims (C=A+B)	1114.31	1383.04	1678.77	2118.01	2458.45	2749.42	3230.11	3651.39		
Claims paid (D)	1053.86	1327.48	1634.37	2059.82	2381.75	2646.45	3105.08	3520.82		
Claims repudiated/rejected (E)	18.29	24.08	20.92	19.87	37.64	46.95	62.23	75.67		
Claims written back (F)	0.58	2.00	0.89	0.61	0.33	0.03	0.01	0.00		
Claims pending at end of year (G=C-D-E-F)	41.57	29.49	22.58	37.71	38.73	55.99	62.79	54.90		

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY

Particulars	NUMBER OF POLICIES													
	AEGON RELIGARE							AVIVA						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Within 30 Days of Intimation	11	32	146	248	287	270	681	1474	1614	1669	1825	1358	1125	
31 to 90 Days	10	24	34	34	35	103	185	115	219	235	283	286	230	
91 to 180 Days	2	8	1	-	2	40	102	23	32	33	23	64	43	
181 Days to 1 Year	1	4	-	-	-	-	41	13	16	13	-	-	-	
More than 1 Year	-	-	-	-	-	-	23	10	25	56	3	-	-	
Total Claims Settled	24	68	181	282	324	413	1032	1635	1906	2006	2134	1708	1398	
Average settlement duration by number	-	-	-	-	-	38	-	-	-	-	-	-	27	
(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID													
	AEGON RELIGARE							AVIVA						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Within 30 Days of Intimation	0.53	1.96	8.19	9.43	21.14	11.81	14.09	21.83	28.25	32.07	49.79	45.70	57.84	
31 to 90 Days	0.20	0.76	1.38	2.38	4.10	13.55	4.43	2.5	5.76	17.22	24.95	30.25	30.74	
91 to 180 Days	0.30	1.17	0.08	0.00	1.10	5.37	2.54	0.43	0.95	2.26	5.16	9.89	18.90	
181 Days to 1 Year	0.05	0.16	-	-	0.00	0.00	0.99	0.24	0.25	0.40	-	-	-	
More than 1 Year	-	-	-	-	0.00	0.00	0.33	0.37	0.87	1.46	0.07	-	-	
Total Claims Settled	1.07	4.05	9.65	11.81	26.34	30.73	22.38	25.37	36.08	53.41	79.97	85.84	107.48	
Average settlement duration by amount	-	-	-	-	-	56	-	-	-	-	-	-	49	

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES													
	BAJAJ ALLIANZ							BHARTI AXA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	5550	7567	15469	17656	17635	17094	14937	24	156	348	470	654	724	643
31 to 90 Days	3863	9524	6717	6083	5175	3300	3110	55	147	218	244	213	142	200
91 to 180 Days	889	2964	1388	840	1376	1264	928	28	69	101	99	69	84	55
181 Days to 1 Year	127	215	345	43	6	-	3	1	9	19	7	-	-	-
More than 1 Year	55	46	61	36	-	-	-	-	1	-	-	-	-	-
Total Claims Settled	10484	20316	23980	24658	24192	21658	18978	108	382	686	820	936	950	898
Average settlement duration by number	-	-	-	-	-	-	29	-	-	-	-	-	-	33
(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID													
	BAJAJ ALLIANZ							BHARTI AXA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	80.61	93.22	188.09	228.09	226.75	240.41	225.97	0.46	1.59	3.51	5.88	9.27	14.09	19.61
31 to 90 Days	73.84	143.85	103.56	100.90	85.28	65.33	74.90	1.68	3.73	4.79	7.35	5.74	6.99	10.42
91 to 180 Days	17.07	50.87	26.52	24.72	37.17	54.46	46.97	0.96	1.94	2.67	3.35	2.88	5.06	5.13
181 Days to 1 Year	2.14	5.88	7.65	1.19	0.05	-	-	0.02	0.31	0.55	0.18	-	-	-
More than 1 Year	0.76	1.10	1.02	0.77	-	-	-	-	0.01	-	-	-	-	-
Total Claims Settled	174.42	294.92	326.84	355.67	349.25	360.20	347.85	3.11	7.57	11.52	16.76	17.90	26.14	35.16
Average settlement duration by amount	-	-	-	-	-	-	41	-	-	-	-	-	-	46

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES													
	BIRLA SUNLIFE							CANARA HSBC OBC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	1736	4676	9086	9099	6320	4890	6628	3	10	54	96	217	319	271
31 to 90 Days	640	577	204	737	1457	1675	1142	2	19	77	121	187	145	129
91 to 180 Days	65	16	15	61	327	1373	193	-	6	49	135	119	78	112
181 Days to 1 Year	10	5	1	16	38	106	46	-	1	18	6	4	1	-
More than 1 Year	6	1	1	12	7	27	47	-	-	3	3	1	1	4
Total Claims Settled	2457	5275	9307	9925	8149	8071	8056	5	36	201	361	528	544	516
Average settlement duration by number	-	-	-	-	-	-	29	-	-	-	-	-	-	57
(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID													
	BIRLA SUNLIFE							CANARA HSBC OBC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	34.28	71.75	168.09	177.81	140.01	114.02	182.94	0.14	0.22	2.26	3.43	8.59	11.40	11.71
31 to 90 Days	22.01	29.25	17.31	41.11	67.82	77.93	66.44	0.06	0.72	2.92	6.39	7.97	7.83	8.51
91 to 180 Days	1.69	1.62	0.48	5.17	14.21	63.99	19.86	-	0.17	2.04	4.60	3.95	4.41	8.28
181 Days to 1 Year	0.78	0.14	0.03	1.09	1.89	11.28	6.57	-	0.05	1.74	0.24	1.25	0.09	-
More than 1 Year	0.34	0.01	0.05	0.49	0.28	0.92	2.27	-	0.00	0.12	0.01	0.01	0.04	0.30
Total Claims Settled	59.11	102.76	185.96	225.66	224.21	268.14	278.08	0.20	1.15	9.07	14.68	21.78	23.77	28.81
Average settlement duration by amount	-	-	-	-	-	-	45	-	-	-	-	-	-	69

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES																			
	DHFL PRAMERICA										EDELWEISS TOKIO									
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15			
Within 30 Days of Intimation	2	16	3	5	17	133	1	4	15	23	209	862	1344	1939	2241	2600	2349			
31 to 90 Days	2	18	13	15	20	70	-	6	21	18	420	543	525	353	292	260	362			
91 to 180 Days	-	6	32	49	49	125	-	-	12	26	344	234	177	203	225	201	213			
181 Days to 1 Year	-	2	9	92	63	106	-	-	-	1	168	72	27	8	11	31	16			
More than 1 Year	-	-	-	5	41	111	-	-	-	-	39	9	2	7	11	19	15			
Total Claims Settled	4	42	57	166	190	545	1	10	48	68	1180	1720	2075	2510	2780	3111	2955			
Average settlement duration by number	-	-	-	-	-	207	-	-	-	77	-	-	-	-	-	-	34			
(Amount in ` Crore)																				
Particulars	BENEFIT AMOUNT PAID																			
	DHFL PRAMERICA										EDELWEISS TOKIO									
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15			
Within 30 Days of Intimation	-	0.20	-	0.05	0.34	3.41	0.05	0.38	2.05	1.01	2.66	10.01	16.53	24.31	25.03	28.59	39.10			
31 to 90 Days	0.47	0.18	-	0.31	0.61	3.01	-	0.13	1.95	3.21	7.29	9.25	7.08	6.28	5.73	6.16	11.57			
91 to 180 Days	-	0.10	1	1.21	1.85	3.66	-	-	0.50	2.87	5.64	4.07	3.66	4.15	4.61	5.31	8.25			
181 Days to 1 Year	-	0.02	-	2.48	2.64	3.16	-	-	-	0.15	1.52	1.48	1.07	0.14	0.19	0.80	0.83			
More than 1 Year	-	0.00	-	0.07	0.85	1.69	-	-	-	-	0.08	0.11	0.06	0.07	0.29	0.50	0.39			
Total Claims Settled	0.48	0.49	1	4.12	6.30	14.94	0.05	0.51	4.50	7.24	17.18	24.91	28.41	34.95	35.85	41.37	60.14			
Average settlement duration by amount	-	-	-	-	-	169	-	-	-	88	-	-	-	-	-	-	48			

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES													
	FUTURE GENERALI							HDFC STANDARD						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	2	38	73	412	837	633	1031	1214	1977	3384	4588	5338	5705	9571
31 to 90 Days	11	78	238	640	434	773	462	753	1062	720	345	602	869	947
91 to 180 Days	4	54	210	197	78	217	264	352	314	211	13	48	250	512
181 Days to 1 Year	-	6	101	104	18	44	8	190	115	39	4	-	-	1
More than 1 Year	-	-	7	13	2	2	43	40	29	15	2	-	-	-
Total Claims Settled	17	176	629	1366	1369	1669	1808	2549	3497	4369	4952	5988	6824	11031
Average settlement duration by number	-	-	-	-	-	-	58	-	-	-	-	-	-	25
(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID													
	FUTURE GENERALI							HDFC STANDARD						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	0.07	0.4721	0.83	6.3	11.33	6.91	13.32	8.88	26.95	48.92	81.10	105.65	143.36	159.99
31 to 90 Days	0.35	1.85	3.61	10.35	8.24	11.91	9.11	14.53	20.59	20.38	14.88	34.05	51.34	61.06
91 to 180 Days	0.2	1.08	3.53	9.56	2.46	4.12	6.19	8.15	14.43	8.17	0.77	4.23	22.24	41.98
181 Days to 1 Year	-	0.21	2.48	2.2	0.67	2.66	0.49	5.10	3.28	1.16	0.10	-	-	0.50
More than 1 Year	-	-	0.47	0.31	0.13	0.33	1.82	1.17	1.33	1.95	0.12	-	-	-
Total Claims Settled	0.62	3.6121	10.92	28.72	22.83	25.93	30.93	37.83	66.58	80.58	96.97	143.92	216.94	263.52
Average settlement duration by amount	-	-	-	-	-	-	88	-	-	-	-	-	-	46

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES													
	ICICI PRUDENTIAL							IDBI FEDERAL						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	7274	10740	12170	11270	13736	11499	10793	3	59	270	423	550	693	454
31 to 90 Days	1263	2231	1637	2646	362	526	401	7	28	-	-	-	149	280
91 to 180 Days	573	1016	765	292	253	571	345	2	17	-	-	-	-	2
181 Days to 1 Year	178	462	280	32	9	12	7	-	-	2	-	-	-	-
More than 1 Year	10	30	308	74	33	-	-	-	-	-	-	-	-	-
Total Claims Settled	9298	14479	15160	14314	14393	12608	11546	12	104	272	423	550	842	736
Average settlement duration by number	-	-	-	-	-	-	21	-	-	-	-	-	-	33
(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID													
	ICICI PRUDENTIAL							IDBI FEDERAL						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	63.30	165.25	117.85	159.05	262.87	213.16	284.95	0.06	1.44	5.51	19.27	20.39	24.62	14.65
31 to 90 Days	22.30	28.01	31.96	42.75	13.95	29.57	33.97	0.08	0.88	-	-	-	8.08	16.24
91 to 180 Days	12.79	15.56	23.81	8.58	14.70	34.64	33.71	0.05	0.38	-	-	-	-	0.60
181 Days to 1 Year	3.10	8.34	19.63	0.84	0.19	1.23	0.23	-	-	0.08	-	-	-	-
More than 1 Year	0.20	0.87	8.43	1.63	0.79	-	-	-	-	-	-	-	-	-
Total Claims Settled	101.69	218.04	201.68	212.85	292.50	278.60	352.86	0.19	2.70	5.59	19.27	20.39	32.70	31.49
Average settlement duration by amount	-	-	-	-	-	-	31	-	-	-	-	-	-	41

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES													
	INDIAFIRST							KOTAK MAHINDRA						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Within 30 Days of Intimation	7	155	435	635	816	711	386	1078	1357	2062	2326	2359	2046	
31 to 90 Days	-	-	12	19	91	333	319	431	596	443	398	210	248	
91 to 180 Days	-	-	2	-	11	130	247	465	443	194	95	81	121	
181 Days to 1 Year	-	-	-	-	2	21	35	3	10	6	8	21	16	
More than 1 Year	-	-	-	-	-	-	15	6	5	11	16	16	6	
Total Claims Settled	7	155	449	654	920	1195	1002	1983	2411	2716	2843	2687	2437	
Average settlement duration by number	-	-	-	-	-	46	-	-	-	-	-	-	29	
(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID													
	INDIAFIRST							KOTAK MAHINDRA						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Within 30 Days of Intimation	0.07	2.23	6.69	13.76	16.23	14.67	5.60	32.23	23.09	37.74	45.58	52.90	54.61	
31 to 90 Days	-	-	0.42	0.48	4.07	8.39	5.87	10.30	19.77	15.86	19.29	10.81	10.80	
91 to 180 Days	-	-	0.03	-	0.48	4.72	4.08	13.25	13.08	6.56	3.95	5.80	5.52	
181 Days to 1 Year	-	-	-	-	0.12	1.46	0.43	0.05	0.89	0.13	0.21	1.25	0.98	
More than 1 Year	-	-	-	-	-	-	0.23	0.09	0.67	0.27	2.60	0.32	0.26	
Total Claims Settled	0.07	2.23	7.15	14.24	20.90	29.24	16.21	55.91	57.49	60.55	71.63	71.09	72.17	
Average settlement duration by amount	-	-	-	-	-	61	-	-	-	-	-	-	37	

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES													
	MAX LIFE							PNB METLIFE						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	332	1293	4093	5138	7119	7763	7116	182	393	956	729	1747	2258	2269
31 to 90 Days	2097	1632	2585	2613	1252	1020	1397	132	444	446	651	204	7	15
91 to 180 Days	793	943	235	160	109	112	273	79	220	148	325	53	-	6
181 Days to 1 Year	280	75	68	29	1	1	-	22	52	14	63	12	-	-
More than 1 Year	43	-	52	173	50	-	-	7	2	1	1	1	-	-
Total Claims Settled	3545	3943	7033	8113	8531	8896	8786	422	1111	1565	1769	2017	2265	2290
Average settlement duration by number	-	-	-	-	-	-	26	-	-	-	-	-	-	16
(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID													
	MAX LIFE							PNB METLIFE						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	8.48	19.19	77.09	95.65	145.20	160.32	166.70	6.50	9.66	26.08	19.96	55.74	80.99	90.98
31 to 90 Days	39.01	35.55	61.94	72.66	48.48	46.84	62.61	5.21	20.42	15.59	23.47	8.25	1.42	1.49
91 to 180 Days	14.37	20.84	6.03	8.12	9.76	7.29	16.15	3.35	8.12	12.57	11.53	3.31	-	10.45
181 Days to 1 Year	4.20	2.48	1.73	0.69	0.03	0.15	-	1.81	2.26	0.25	3.50	0.46	-	-
More than 1 Year	0.68	-	1.25	4.21	1.61	-	-	0.25	0.04	0.02	0.04	0.01	-	-
Total Claims Settled	66.74	78.07	148.04	181.33	205.08	214.60	245.46	17.13	40.50	54.51	58.50	67.77	82.40	102.93
Average settlement duration by amount	-	-	-	-	-	-	35	-	-	-	-	-	-	28

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES													
	RELIANCE LIFE							SAHARA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	3073	6979	10326	10574	13221	12648	10909	1	12	35	52	270	592	574
31 to 90 Days	73	681	2685	6387	4731	3085	3541	12	146	155	274	299	110	91
91 to 180 Days	30	72	229	387	540	919	478	30	171	165	309	189	38	34
181 Days to 1 Year	13	58	5	10	14	461	94	88	103	79	147	45	14	1
More than 1 Year	15	7	9	9	5	128	189	67	29	69	32	6	-	-
Total Claims Settled	3204	7797	13254	17367	18511	17241	15211	198	461	503	814	809	754	700
Average settlement duration by number	-	-	-	-	-	-	38	-	-	-	-	-	-	28
(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID													
	RELIANCE LIFE							SAHARA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	32.24	62.68	78.9	80.18	119.40	114.07	129.23	0.01	0.08	0.42	0.47	2.29	5.11	5.00
31 to 90 Days	1.74	12.85	33.97	84.27	73.15	48.63	73.05	0.19	1.31	1.31	2.48	2.71	1.21	0.99
91 to 180 Days	0.59	2.37	6.15	15.34	14.78	23.71	15.87	0.23	1.78	1.37	2.84	1.72	0.28	0.37
181 Days to 1 Year	0.28	1.56	0.24	0.27	0.33	12.17	2.32	0.73	1.23	0.78	1.57	0.42	0.15	0.02
More than 1 Year	0.21	0.15	0.2	0.48	0.21	4.39	8.81	0.62	0.33	0.61	0.28	0.04	-	-
Total Claims Settled	35.06	79.61	119.46	180.54	207.87	202.96	229.28	1.78	4.73	4.49	7.64	7.18	6.75	6.38
Average settlement duration by amount	-	-	-	-	-	-	61	-	-	-	-	-	-	30

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES													
	SBI LIFE							SHRIRAM						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	1765	4205	6572	10450	11217	11658	11456	70	123	195	513	648	575	736
31 to 90 Days	965	1443	1528	839	1379	1236	1751	138	168	365	211	316	257	397
91 to 180 Days	404	294	139	20	71	59	92	76	143	240	118	80	70	90
181 Days to 1 Year	108	45	8	10	7	5	4	25	18	66	75	14	27	44
More than 1 Year	20	35	2	9	2	2	-	3	9	10	20	21	37	20
Total Claims Settled	3262	6022	8249	11328	12676	12960	13303	312	461	876	937	1079	966	1287
Average settlement duration by number	-	-	-	-	-	-	22	-	-	-	-	-	-	55
(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID													
	SBI LIFE							SHRIRAM						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	21	54.45	94.90	150.83	166.97	202.91	225.01	0.78	1.32	1.86	7.92	11.23	10.19	11.50
31 to 90 Days	16.04	28.51	38.80	24.94	45.25	46.71	71.85	1.74	1.99	5.06	4.68	7.36	6.21	10.38
91 to 180 Days	7.61	7.05	4.58	0.69	4.87	5.51	8.15	0.90	1.85	3.51	2.41	2.16	1.83	7.90
181 Days to 1 Year	2.03	1.41	0.27	0.21	0.36	0.13	0.39	0.60	0.17	0.94	2.10	0.30	0.95	0.91
More than 1 Year	0.31	1.02	0.29	0.27	0.07	0.03	0.00	0.09	0.14	0.27	0.57	0.37	1.11	0.80
Total Claims Settled	46.99	92.44	138.84	176.95	217.52	255.28	305.40	4.12	5.47	11.63	17.67	21.42	20.30	31.49
Average settlement duration by amount	-	-	-	-	-	-	30	-	-	-	-	-	-	81

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES													
	STAR UNION							TATA AIA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	-	1	58	131	246	708	1111	803	1705	2639	4093	3143	3420	3115
31 to 90 Days	-	18	122	147	231	197	70	744	935	674	116	706	597	366
91 to 180 Days	-	15	48	80	126	34	8	89	92	106	63	246	183	122
181 Days to 1 Year	-	1	6	49	51	9	0	4	-	7	13	30	22	26
More than 1 Year	-	-	-	4	8	1	2	12	-	2	2	-	3	30
Total Claims Settled	-	35	234	411	662	949	1191	1652	2732	3428	4287	4125	4225	3659
Average settlement duration by number	-	-	-	-	-	-	20	-	-	-	-	-	-	30
(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID													
	STAR UNION							TATA AIA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	-	0.02	0.44	1.94	3.82	13.45	25.08	9.78	26.09	40.49	76.07	58.58	65.98	64.83
31 to 90 Days	-	0.43	1.47	2.18	4.49	4.78	7.39	14.96	19.87	15.37	3.37	21.22	15.83	11.95
91 to 180 Days	-	0.16	0.88	1.03	2.85	0.94	1.49	3.48	6.04	5.06	2.36	13.63	11.10	8.46
181 Days to 1 Year	-	0.01	0.08	0.67	1.78	0.27	0.00	0.07	-	0.4	0.71	2.40	1.66	1.47
More than 1 Year	-	-	-	0.20	0.81	0.05	0.02	0.07	-	0.04	0.27	0.00	0.24	1.55
Total Claims Settled	-	0.61	2.86	6.01	13.75	19.48	33.98	28.36	52	61.36	82.78	95.82	94.80	88.27
Average settlement duration by amount	-	-	-	-	-	-	31	-	-	-	-	-	-	47

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Contd.)

Particulars	NUMBER OF POLICIES													
	PRIVATE TOTAL							LIC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	23308	43368	70246	81949	90182	88631	88271	338629	457655	553197	604303	620881	646523	660288
31 to 90 Days	11679	20234	19753	23144	18595	15011	15663	111874	95463	84312	55957	60040	55628	49723
91 to 180 Days	4107	7130	4715	3564	4076	5672	4212	69544	60148	45041	32160	31873	28386	20965
181 Days to 1 Year	1290	1254	1117	644	360	819	394	39502	35203	26954	14417	17345	13165	9481
More than 1 Year	355	214	572	464	171	277	467	4840	5440	8025	5664	3406	2510	1786
Total Claims Settled	40739	72200	96403	109765	113384	110410	109007	564389	653909	717529	712501	733545	746212	742243
Average settlement duration by number	-	-	-	-	-	-	30	-	-	-	-	-	-	26
(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID													
	PRIVATE TOTAL							LIC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	288.94	599.04	927.48	1223.03	1492.11	1587.95	1813.92	2499.02	3345.12	4708.08	5369.01	5634.86	7414.74	8115.99
31 to 90 Days	231.33	372.52	391.60	483.38	487.23	488.54	601.63	828.03	707.6	709.46	606.99	1102.53	591.79	569.82
91 to 180 Days	83.69	152.31	126.32	114.98	147.62	264.52	280.87	504.84	445.83	378.43	360.5	306.56	301.98	240.26
181 Days to 1 Year	23.81	29.14	40.40	16.40	13.00	35.53	19.49	291.49	260.93	228.67	150.69	140.21	140.05	108.65
More than 1 Year	5.35	5.57	16.30	11.44	7.36	8.78	17.66	41.72	40.07	68.5	72.32	38.74	26.70	20.47
Total Claims Settled	633.12	1158.58	1502.10	1849.23	2147.32	2385.33	2733.83	4165.1	4799.55	6093.14	6559.51	7222.90	8475.26	9055.18
Average settlement duration by amount	-	-	-	-	-	-	43	-	-	-	-	-	-	26

TABLE 15 : DURATION WISE SETTLEMENT OF DEATH CLAIMS - INDIVIDUAL CATEGORY (Concl.d.)

Particulars	NUMBER OF POLICIES							
	INDUSTRY TOTAL							
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Within 30 Days of Intimation	361937	501023	623443	686252	711063	735154	748559	
31 to 90 Days	123553	115697	104065	79101	78635	70639	65386	
91 to 180 Days	73651	67278	49756	35724	35949	34058	25177	
181 Days to 1 Year	40792	36457	28071	15061	17705	13984	9875	
More than 1 Year	5195	5654	8597	6128	3577	2787	2253	
Total Claims Settled	605128	726109	813932	822266	846929	856622	851250	
Average settlement duration by number	-	-	-	-	-	-	27	
(Amount in ` Crore)								
Particulars	BENEFIT AMOUNT PAID							
	INDUSTRY TOTAL							
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Within 30 Days of Intimation	2787.96	3944.16	5635.56	6592.04	7126.97	9002.69	51536.92	
31 to 90 Days	1059.36	1080.12	1101.06	1090.37	1589.76	1080.33	1171.45	
91 to 180 Days	588.53	598.14	504.75	475.48	454.18	566.50	521.12	
181 Days to 1 Year	315.30	290.07	269.07	167.09	153.21	175.58	128.14	
More than 1 Year	47.07	45.64	84.80	83.76	46.10	35.48	38.38	
Total Claims Settled	4798.22	5958.13	7595.24	8408.74	9370.22	10860.59	11789.01	
Average settlement duration by amount	-	-	-	-	-	-	85	

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

Particulars	NUMBER OF LIVES													
	AEGON RELIGARE							AVIVA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	-	1	1	1	4	4	3	2654	4466	10435	6415	2322	3136	3419
31 to 90 Days	-	-	1	-	-	2	-	67	62	46	54	55	82	69
91 to 180 Days	-	-	-	-	-	-	-	30	12	10	8	7	13	32
181 Days to 1 Year	-	-	-	-	-	-	-	4	7	4	1	3	-	3
More than 1 Year	-	-	-	-	-	-	-	4	3	7	1	2	-	-
Total Claims Settled	-	1	2	1	4	6	3	2759	4550	10502	6479	2389	3231	3523
Average settlement duration by no.of policies	-	-	-	-	-	-	16	-	-	-	-	-	-	18
(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID													
	AEGON RELIGARE							AVIVA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	-	-	0.03	0.03	0.11	0.53	0.27	5.70	11.10	25.64	19.52	16.38	14.92	13.08
31 to 90 Days	-	-	0.05	-	-	0.06	-	0.69	0.37	0.10	0.66	1.40	0.54	0.26
91 to 180 Days	-	-	-	-	-	-	-	0.06	0.02	0.02	0.44	0.15	0.03	0.38
181 Days to 1 Year	-	-	-	-	-	-	-	0.02	0.03	0.01	-	0.01	-	-
More than 1 Year	-	-	-	-	-	-	-	0.02	0.01	0.02	0.05	0.05	-	-
Total Claims Settled	-	-	-	0.03	0.11	0.59	0.27	6.49	11.53	25.79	20.67	17.99	15.49	13.73
Average settlement duration by amount	-	-	-	-	-	-	16	-	-	-	-	-	-	20

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

Particulars	NUMBER OF LIVES														
	BAJAJ ALLIANZ							BHARTI AXA							
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Within 30 Days of Intimation	11291	33518	88273	64281	43666	76905	98774	4	9	21	17	48	60	85	
31 to 90 Days	1628	4545	7882	1540	1893	4316	7363	1	10	26	19	22	18	25	
91 to 180 Days	230	633	1767	208	363	514	1057	1	-	9	2	-	-	2	
181 Days to 1 Year	109	212	75	32	-	-	-	-	-	3	-	-	-	-	
More than 1 Year	42	80	43	6	-	-	-	-	-	-	-	-	-	-	
Total Claims Settled	13300	38988	98040	66067	45922	81735	107194	6	19	59	38	70	78	112	
Average settlement duration by no. of policies	-	-	-	-	-	-	20	-	-	-	-	-	-	-	28
(Amount in ` Crore)															
Particulars	BENEFIT AMOUNT PAID														
	BAJAJ ALLIANZ							BHARTI AXA							
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Within 30 Days of Intimation	37.29	51.65	132.71	138.54	165.02	217.19	266.74	0.03	0.12	0.05	0.32	0.66	1.35	3.75	
31 to 90 Days	4.67	11.47	14.66	17.10	27.31	58.88	102.54	-	0.41	0.18	0.92	0.86	2.25	6.19	
91 to 180 Days	1.00	2.02	2.75	2.50	4.99	14.90	20.28	-	-	0.26	0.02	-	-	0.14	
181 Days to 1 Year	0.50	0.71	0.45	0.13	-	-	-	-	-	0.02	-	-	-	-	
More than 1 Year	0.18	0.21	0.16	0.02	-	-	-	-	-	-	-	-	-	-	
Total Claims Settled	43.64	66.05	150.73	158.29	197.32	290.98	389.57	0.04	0.53	0.51	1.25	1.52	3.60	10.08	
Average settlement duration by amount	-	-	-	-	-	-	34	-	-	-	-	-	-	-	45

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

Particulars	NUMBER OF LIVES													
	BIRLA SUNLIFE							CANARA HSBC OBC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	492	865	1234	1038	1452	1789	1608	-	-	10	94	125	302	343
31 to 90 Days	44	34	12	27	66	110	132	-	-	3	4	15	23	40
91 to 180 Days	4	1	1	-	12	24	21	-	-	4	11	13	17	31
181 Days to 1 Year	-	-	-	-	-	10	7	-	-	1	2	1	-	-
More than 1 Year	-	-	-	1	-	-	-	-	-	-	-	-	-	-
Total Claims Settled	540	900	1247	1066	1530	1933	1768	-	-	18	111	154	342	414
Average settlement duration by no.of policies	-	-	-	-	-	-	21	-	-	-	-	-	-	29
	(Amount in ` Crore)													
Particulars	BENEFIT AMOUNT PAID													
	BIRLA SUNLIFE							CANARA HSBC OBC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	5.41	10.45	15.80	30.89	56.60	74.33	76.95	-	-	0.02	0.17	0.29	2.02	0.79
31 to 90 Days	2.29	0.61	0.07	0.76	3.94	7.25	11.41	-	-	0.14	0.12	0.35	0.89	1.27
91 to 180 Days	0.02	0.01	0.01	-	0.60	1.16	1.06	-	-	0.01	0.53	0.35	0.23	1.12
181 Days to 1 Year	-	-	-	-	-	0.45	0.31	-	-	-	0.15	0.01	-	-
More than 1 Year	-	-	-	0.01	-	-	-	-	-	-	-	-	-	-
Total Claims Settled	7.72	11.07	15.87	31.65	61.13	83.18	89.73	-	-	0.18	0.97	1.00	3.14	3.19
Average settlement duration by amount	-	-	-	-	-	-	24	-	-	-	-	-	-	76

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

Particulars	NUMBER OF LIVES														(Amount in ` Crore)				
	DHFL PRAMERICA						EDELWEISS TOKIO						EXIDE LIFE						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12		2012-13	2013-14	2014-15	
Within 30 Days of Intimation	-	-	-	28	322	2986	-	13	141	588	54	130	67	218	169	254	305		
31 to 90 Days	-	-	-	6	50	177	-	7	34	16	30	75	70	19	76	1	2		
91 to 180 Days	-	-	-	-	16	106	-	1	1	28	13	22	27	8	11	-	1		
181 Days to 1 Year	-	-	-	-	-	46	-	-	-	-	-	2	1	4	1	1	-		
More than 1 Year	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	2	-		
Total Claims Settled	-	-	-	34	388	3315	-	21	176	632	97	230	166	250	258	258	308		
Average settlement duration by no. of policies	-	-	-	-	-	25	-	-	-	22	-	-	-	-	-	-	16		
BENEFIT AMOUNT PAID																			
Particulars	DHFL PRAMERICA						EDELWEISS TOKIO						EXIDE LIFE						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
	-	-	-	0.03	0.49	6.55	-	1.98	4.59	5.07	0.86	2.00	0.87	1.85	1.13	1.59	2.87		
Within 30 Days of Intimation	-	-	-	0.01	0.08	1.27	-	0.33	0.91	0.69	0.64	1.13	0.48	0.25	1.82	-	0.10		
31 to 90 Days	-	-	-	-	0.03	0.73	-	0.10	0.12	0.15	0.32	0.16	0.48	0.01	0.01	-	-		
91 to 180 Days	-	-	-	-	-	0.08	-	-	-	-	0.01	-	0.14	0.02	0.03	-	-		
181 Days to 1 Year	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	0.17	-	-		
More than 1 Year	-	-	-	-	-	-	-	-	-	-	3.46	1.52	2.72	2.99	1.79	2.97	-		
Total Claims Settled	-	-	-	0.04	0.61	8.63	-	2.41	5.51	5.88	1.65	3.46	1.52	2.72	2.99	1.79	2.97		
Average settlement duration by amount	-	-	-	-	-	35	-	-	-	23	-	-	-	-	-	-	17		

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

Particulars	NUMBER OF LIVES													
	FUTURE GENERALI							HDFC STANDARD						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	29	733	7565	48	44	48	39	199	286	279	930	1514	2675	4765
31 to 90 Days	41	1028	23	44	37	33	56	6	-	3	-	12	83	167
91 to 180 Days	20	357	17	250	16	34	29	4	-	-	-	-	-	25
181 Days to 1 Year	6	82	11	346	6	13	15	2	-	-	-	-	-	-
More than 1 Year	-	36	2	7	4	5	15	1	-	1	-	-	-	-
Total Claims Settled	96	2236	7618	695	107	133	154	212	286	283	930	1526	2758	4957
Average settlement duration by no. of policies	-	-	-	-	-	-	131	-	-	-	-	-	-	18
(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID													
	FUTURE GENERALI							HDFC STANDARD						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	0.04	4.88	14.45	4.76	8.46	6.15	6.27	2.22	2.36	2.77	6.44	16.35	25.23	44.32
31 to 90 Days	1.45	3.39	1.10	4.66	4.16	5.09	8.60	0.20	-	0.02	-	4.14	3.72	7.24
91 to 180 Days	0.33	4.08	1.06	2.68	2.29	3.63	3.77	0.13	-	-	-	-	-	1.29
181 Days to 1 Year	0.14	2.46	0.10	0.75	0.13	0.58	1.43	0.12	-	-	-	-	-	-
More than 1 Year	-	2.39	0.01	0.09	0.17	0.28	0.31	0.04	-	-	-	-	-	-
Total Claims Settled	1.96	17.20	16.72	12.94	15.21	15.73	20.38	2.71	2.36	2.78	6.44	20.49	28.95	52.86
Average settlement duration by amount	-	-	-	-	-	-	83	-	-	-	-	-	-	25

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

Particulars	NUMBER OF LIVES													
	ICICI PRUDENTIAL							IDBI FEDERAL						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	998	1693	2896	4095	3517	2585	2243	5	49	918	2121	778	575	1007
31 to 90 Days	64	99	943	1131	55	72	43	-	-	-	-	-	-	28
91 to 180 Days	36	54	125	43	21	41	21	-	-	-	-	-	-	-
181 Days to 1 Year	6	13	11	8	-	2	1	-	-	-	-	-	-	-
More than 1 Year	-	4	1	2	-	3	-	-	-	-	-	-	-	-
Total Claims Settled	1104	1863	3976	5279	3593	2703	2308	5	49	918	2121	778	575	1035
Average settlement duration by no. of policies	-	-	-	-	-	-	18	-	-	-	-	-	-	17
(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID													
	ICICI PRUDENTIAL							IDBI FEDERAL						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	17.72	26.51	30.34	42.50	55.53	51.76	63.57	0.00	0.04	0.79	2.77	2.86	6.49	8.04
31 to 90 Days	2.91	3.58	11.90	16.40	5.61	6.97	7.85	-	-	-	-	-	-	2.88
91 to 180 Days	1.37	2.40	1.88	0.89	2.05	4.45	3.91	-	-	-	-	-	-	-
181 Days to 1 Year	0.34	0.55	0.95	0.08	-	0.11	0.22	-	-	-	-	-	-	-
More than 1 Year	-	0.30	-	0.09	-	0.92	-	-	-	-	-	-	-	-
Total Claims Settled	22.34	33.34	45.06	59.96	63.19	64.20	75.55	-	0.04	0.79	2.77	2.86	6.49	10.92
Average settlement duration by amount	-	-	-	-	-	-	27	-	-	-	-	-	-	27

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

Particulars	NUMBER OF LIVES													
	INDIAFIRST							KOTAK MAHINDRA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	-	-	302	3909	2396	2288	2426	324	728	2031	4295	8119	13386	14162
31 to 90 Days	-	-	5	33	43	72	269	207	265	270	365	453	309	3517
91 to 180 Days	-	-	-	2	1	8	52	139	122	118	140	112	34	1544
181 Days to 1 Year	-	-	-	-	-	3	3	36	8	1	4	3	2	41
More than 1 Year	-	-	-	-	-	-	-	23	34	6	2	3	4	6
Total Claims Settled	-	-	307	3944	2440	2371	2750	729	1157	2426	4806	8690	13735	19270
Average settlement duration by no.of policies	-	-	-	-	-	-	22	-	-	-	-	-	-	34
(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID													
	INDIAFIRST							KOTAK MAHINDRA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	-	-	1.67	19.12	24.14	27.85	32.53	8.54	25.05	31.87	44.49	79.03	132.45	125.97
31 to 90 Days	-	-	0.07	0.68	1.06	3.37	7.50	5.54	7.00	10.63	11.26	14.85	9.62	48.42
91 to 180 Days	-	-	-	0.02	0.01	0.42	2.39	3.35	2.75	2.28	3.79	2.02	1.73	15.33
181 Days to 1 Year	-	-	-	-	-	0.28	0.27	0.88	0.17	0.03	0.34	0.08	0.05	0.59
More than 1 Year	-	-	-	-	-	-	-	0.36	0.65	0.07	0.09	0.07	0.10	0.45
Total Claims Settled	-	-	1.73	19.82	25.22	31.91	42.70	18.68	35.62	44.88	59.97	96.05	143.95	190.76
Average settlement duration by amount	-	-	-	-	-	-	32	-	-	-	-	-	-	39

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

Particulars	NUMBER OF LIVES													
	MAX LIFE							PNB METLIFE						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	31	9362	41169	27085	12793	9944	4194	435	801	2392	1693	1809	1353	1593
31 to 90 Days	198	945	2411	404	881	114	1426	91	110	40	271	288	5	-
91 to 180 Days	128	112	1127	123	99	9	425	42	33	111	58	18	-	-
181 Days to 1 Year	65	2	352	83	68	-	-	28	9	8	2	-	-	-
More than 1 Year	12	-	25	28	57	-	-	21	1	-	-	-	-	-
Total Claims Settled	434	10421	45084	27723	13898	10067	6045	617	954	2551	2024	2115	1358	1593
Average settlement duration by no. of policies	-	-	-	-	-	-	35	-	-	-	-	-	-	16
	(Amount in ` Crore)													
Particulars	BENEFIT AMOUNT PAID													
	MAX LIFE							PNB METLIFE						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	0.65	17.82	66.12	52.97	37.33	36.62	26.23	12.33	23.28	45.28	44.21	46.52	68.35	91.57
31 to 90 Days	2.76	1.85	5.22	4.72	5.06	7.09	11.26	3.49	1.91	0.66	8.46	9.25	0.13	-
91 to 180 Days	1.87	0.20	1.57	0.66	4.16	0.69	5.66	1.21	0.50	0.29	2.87	1.53	-	-
181 Days to 1 Year	0.81	-	0.47	0.17	0.08	-	-	0.52	0.11	0.05	0.01	-	-	-
More than 1 Year	0.07	-	0.04	0.04	0.08	-	-	0.28	0.02	-	-	-	-	-
Total Claims Settled	6.16	19.87	73.42	58.55	46.71	44.40	43.15	17.83	25.82	46.28	55.54	57.29	68.48	91.57
Average settlement duration by amount	-	-	-	-	-	-	43	-	-	-	-	-	-	16

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

Particulars	NUMBER OF LIVES													
	RELIANCE LIFE							SAHARA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	942	1820	1102	2220	4632	1262	2221	3	1	14	9.00	3	-	1
31 to 90 Days	37	36	42	12	8	2	-	2	5	3	-	-	1	-
91 to 180 Days	8	9	-	1	1	1	-	-	1	-	-	-	-	-
181 Days to 1 Year	3	2	-	2.00	-	-	-	-	-	-	-	-	-	-
More than 1 Year	5	2	1	2	-	-	-	-	-	-	-	-	-	-
Total Claims Settled	995	1869	1145	2237	4641	1265	2221	5	7	17	9	3	1	1
Average settlement duration by no. of policies	-	-	-	-	-	-	16	-	-	-	-	-	-	16
	(Amount in ` Crore)													
Particulars	BENEFIT AMOUNT PAID													
	RELIANCE LIFE							SAHARA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	19.59	23.76	24.65	24.63	27.69	25.49	33.17	0.01	-	0.05	0.06	0.01	-	0.01
31 to 90 Days	0.56	1.61	1.71	0.45	0.28	0.04	-	0.02	0.02	-	-	-	-	-
91 to 180 Days	0.27	0.18	-	0.03	0.11	0.10	-	-	-	-	-	-	-	-
181 Days to 1 Year	0.16	0.01	-	0.51	-	-	-	-	-	-	-	-	-	-
More than 1 Year	0.03	0.01	0.01	0.01	-	-	-	-	-	-	-	-	-	-
Total Claims Settled	20.61	25.59	26.36	25.62	28.07	25.63	33.17	0.03	0.03	0.05	0.06	0.01	-	0.01
Average settlement duration by amount	-	-	-	-	-	-	16	-	-	-	-	-	-	16

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

Particulars	NUMBER OF LIVES														
	SBI LIFE							SHRIRAM							
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Within 30 Days of Intimation	14352	24389	10928	10956	10429	11118	8933	2	66	1150	2443	2847	3370	3531	
31 to 90 Days	1292	989	906	969	740	982	1164	-	15	82	496	899	2145	2822	
91 to 180 Days	402	163	86	60	14	16	72	-	1	-	-	-	-	-	
181 Days to 1 Year	169	75	8	6	4	3	-	-	-	-	-	-	-	-	
More than 1 Year	172	201	8	4	-	3	-	-	-	-	-	-	-	-	
Total Claims Settled	16387	25817	11936	11995	11187	12122	10169	2	82	1232	2939	3746	5515	6353	
Average settlement duration by no.of policies	-	-	-	-	-	-	22	-	-	-	-	-	-	-	35
	(Amount in ` Crore)														
Particulars	BENEFIT AMOUNT PAID														
	SBI LIFE							SHRIRAM							
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Within 30 Days of Intimation	111.62	135.74	148.65	171.48	192.02	219.18	223.15	0.08	1.56	19.79	45.67	56.47	68.16	59.54	
31 to 90 Days	26.23	23.52	24.49	28.43	28.93	47.04	55.44	-	0.33	0.25	1.50	2.51	7.98	7.67	
91 to 180 Days	6.31	3.72	3.53	3.23	0.93	1.10	3.83	-	-	-	-	-	-	-	
181 Days to 1 Year	3.60	1.35	0.46	0.61	0.30	0.04	-	-	-	-	-	-	-	-	
More than 1 Year	3.87	5.98	1.41	0.91	-	0.04	-	-	-	-	-	-	-	-	
Total Claims Settled	151.63	170.32	178.54	204.66	222.18	267.38	282.42	0.08	1.89	20.03	47.17	58.98	76.14	67.21	
Average settlement duration by amount	-	-	-	-	-	-	26	-	-	-	-	-	-	-	21

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

Particulars	NUMBER OF LIVES													
	STAR UNION							TATA AIA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	-	5	158	346	408	1414	861	296	406	895	2510	1416	624	516
31 to 90 Days	-	2	19	63	183	67	33	184	269	95	548	85	297	276
91 to 180 Days	-	8	16	10	101	74	7	113	122	59	105	13	244	144
181 Days to 1 Year	-	1	9	-	5	-	-	97	6	20	18	2	54	25
More than 1 Year	-	-	-	-	-	-	-	222	6	-	11	-	6	27
Total Claims Settled	-	16	202	419	697	1555	901	912	809	1069	3192	1516	1225	988
Average settlement duration by no. of policies	-	-	-	-	-	-	18	-	-	-	-	-	-	67
	(Amount in ` Crore)													
Particulars	BENEFIT AMOUNT PAID													
	STAR UNION							TATA AIA						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	-	0.04	0.60	2.44	3.02	9.89	19.41	5.48	4.94	8.91	15.38	20.51	9.91	11.42
31 to 90 Days	-	0.13	0.20	1.14	1.48	1.91	1.62	6.40	6.58	3.03	4.07	1.11	10.55	9.08
91 to 180 Days	-	0.20	0.66	0.42	1.40	0.44	0.54	4.15	2.32	0.82	1.99	0.38	8.80	5.57
181 Days to 1 Year	-	0.04	0.33	-	0.23	-	-	2.15	0.08	0.44	0.41	0.21	2.57	0.46
More than 1 Year	-	-	-	-	-	-	-	2.57	0.05	-	0.07	-	0.05	0.74
Total Claims Settled	-	0.41	1.79	3.99	6.13	12.24	21.57	20.76	13.96	13.20	21.92	22.20	31.87	27.26
Average settlement duration by amount	-	-	-	-	-	-	22	-	-	-	-	-	-	74

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

Particulars	NUMBER OF LIVES													
	PRIVATE TOTAL							LIC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	32111	79328	171840	134724	98532	133555	154603	219726	215044	228129	234205	243913	262290	272780
31 to 90 Days	3892	8489	12882	5999	5824	8818	17625	1769	202	2909	2617	263	3293	25
91 to 180 Days	1170	1650	3477	1029	803	1046	3597	801	85	1445	6535	2	782	3
181 Days to 1 Year	525	419	504	508	93	88	141	5	142	601	62	-	-	2
More than 1 Year	502	368	95	65	67	23	48	6	12	48	10	172	2	1
Total Claims Settled	38200	90254	188798	142325	105319	143530	176014	222307	215485	233132	243429	244350	266367	272811
Average settlement duration by no.of policies	-	-	-	-	-	-	23	-	-	-	-	-	-	16
	(Amount in ` Crore)													
Particulars	BENEFIT AMOUNT PAID													
	PRIVATE TOTAL							LIC						
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Within 30 Days of Intimation	227.59	341.29	571.04	668.22	812.12	1004.51	1121.28	970.13	1189.90	1364.47	1531.13	1692.01	1852.19	2015.72
31 to 90 Days	57.86	63.92	74.94	101.58	114.44	174.37	291.29	29.11	1.99	19.84	44.87	3.43	24.29	21.10
91 to 180 Days	20.22	18.72	15.30	20.53	21.08	37.71	66.12	5.77	0.93	5.59	10.04	0.02	6.34	0.24
181 Days to 1 Year	9.23	5.52	3.30	3.29	1.07	4.10	3.36	0.07	2.23	3.31	0.60	-	-	0.20
More than 1 Year	7.43	9.63	1.74	1.38	0.37	1.54	1.50	0.07	0.23	0.30	0.12	1.91	0.01	0.01
Total Claims Settled	322.33	439.08	666.31	794.99	949.08	1222.24	1483.54	1005.15	1195.28	1393.51	1586.75	1697.37	1882.83	2037.27
Average settlement duration by amount	-	-	-	-	-	-	31	-	-	-	-	-	-	16

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

Particulars	NUMBER OF LIVES							
	INDUSTRY TOTAL							
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Within 30 Days of Intimation	251837	294372	399969	368929	342445	395845	427383	
31 to 90 Days	5661	8691	15791	8616	6087	12111	17650	
91 to 180 Days	1971	1735	4922	7564	805	1828	3600	
181 Days to 1 Year	530	561	1105	570	93	88	143	
More than 1 Year	508	380	143	75	239	25	49	
Total Claims Settled	260507	305739	421930	385754	349669	409897	448825	
Average settlement duration by no.of policies	-	-	-	-	-	-	18	
(Amount in ` Crore)								
Particulars	BENEFIT AMOUNT PAID							
	INDUSTRY TOTAL							
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Within 30 Days of Intimation	1197.72	1531.19	1935.51	2199.35	2504.13	2856.70	3137.00	
31 to 90 Days	86.97	65.91	94.78	146.44	117.87	198.66	312.39	
91 to 180 Days	25.99	19.65	20.89	30.57	21.10	44.05	66.36	
181 Days to 1 Year	9.30	7.75	6.61	3.89	1.07	4.10	3.56	
More than 1 Year	7.50	9.86	2.04	1.50	2.28	1.55	1.51	
Total Claims Settled	1327.48	1634.36	2059.82	2381.75	2646.45	3105.07	3520.81	
Average settlement duration by amount	-	-	-	-	-	-	22	

TABLE 17 : ASSETS UNDER MANAGEMENT OF LIFE INSURERS

(As on 31st March)

(Crore)

Particulars	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Life Fund	47512.68	128813.10	123704.98	144665.52	170433.39	201678.32	233664.31	250793.31	269091.17	307095.57	353376.05	394780.11	440990.60	518824.47	623292.85
Central Govt - Securities		(171.11)	(-3.97)	(16.94)	(17.81)	(18.33)	(15.86)	(7.33)	(7.30)	(14.12)	(15.07)	(13.48)	(13.08)	(17.65)	(20.14)
State Govt & Other Approved Securities	52523.95	3364.38	23380.50	30028.12	39474.78	43799.61	45644.64	67045.41	88755.04	113644.46	141357.66	177933.28	214456.88	255469.45	328728.88
Infrastructure Investments	24886.86	20740.87	32962.63	38636.84	45521.01	49638.45	69836.78	63262.13	66673.33	85674.54	89180.75	97319.92	118878.35	155025.90	174510.99
Approved Investments	50502.28	60928.74	42703.36	77132.81	84412.93	75373.71	86360.96	118338.7	153870.47	190398.99	215000.98	258324.79	296590.39	329787.31	342583.28
Other than Approved Investments (OTAI)	18583.83	16521.65	6897.04	16845.63	26377.73	26698.56	30048.61	42190.44	51260.39	34477.3	42159.12	46262.23	49083.72	29117.83	26193.14
Total (Life Fund)	194009.60	230368.74	229648.52	307308.91	366219.85	397188.65	465555.30	541629.99	629650.4	731290.86	841074.55	974620.33	119999.94	1288224.97	1495309.14
Pension & General Annuity Fund		(18.74)	(-0.31)	(33.82)	(19.17)	(8.46)	(17.21)	(16.34)	(16.25)	(16.14)	(15.09)	(18.26)	(17.28)	(15.02)	(16.08)
Central Govt - Securities		-	16234.34	24546.62	31116.51	36410.66	41434.52	45894.15	46918.58	53351.21	67575.74	73302.35	71189.19	85826.06	99662.23
State Govt & Other Approved Securities		-	5112.19	8567.91	11712.11	14488.56	14443.79	18152.7	18434.55	23591.16	32375.68	36581.92	51532.31	78481.50	101825.33
Approved Investments		-	9291.53	10512.76	11876.01	13174.69	15696.40	27215.01	48598.49	66684.57	89975.83	126782.51	159665.25	173271.88	187985.02
Total (Pension & General Annuity & Group Fund) Investments		-	30638.05	43627.30	54704.63	64073.91	71574.70	91261.86	113951.62	143626.93	189927.26	236666.78	282386.76	337579.44	389472.57
ULIP Funds				(42.40)	(25.39)	(17.13)	(11.71)	(27.51)	(24.86)	(26.04)	(32.23)	(32.54)	(24.07)	(19.55)	(15.37)
Approved Investments		-	260.36	1577.38	6731.78	23401.01	57587.24	111629.43	151489.89	311668.71	371898.63	346340.05	325282.95	322455.98	352371.44
Other than Approved Investments (OTAI)		-	5.55	(505.83)	(326.77)	(247.62)	(146.09)	(93.84)	(35.71)	(105.73)	(19.32)	(8.20)	(5.66)	(0.87)	(9.28)
Total (ULIP Funds)		-	265.91	1688.31	7527.45	25888.13	67049.80	133077.48	172762.76	337540.14	399115.76	369971.79	342507.19	331661.16	362740.47
GRAND TOTAL	194009.60	230368.74	260552.48	352624.52	428451.93	487150.69	604179.80	765969.33	916364.78	1212457.93	1430117.56	1581258.90	1744893.88	1957465.57	2247522.18
		(18.74)	(13.10)	(35.34)	(21.50)	(13.70)	(24.02)	(26.78)	(19.63)	(32.31)	(17.95)	(12.47)	(11.44)	(12.18)	(14.82)

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

SHARE OF EACH FUND IN TOTAL ASSETS UNDER MANAGEMENT

(As on 31st March)

(In per cent)

Particulars	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Life Fund	100.00	100.00	88.14	87.15	85.48	81.53	77.06	70.71	68.71	60.79	58.81	61.64	64.19	65.81	66.53
Pension & Group Fund	-	-	11.76	12.37	12.77	13.15	11.85	11.91	12.44	11.69	13.28	14.97	16.18	17.25	17.33
ULIP Fund	-	-	0.10	0.48	1.76	5.31	11.10	17.37	18.85	27.52	27.91	23.40	19.63	16.94	16.14
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

TABLE 18: EQUITY SHARE CAPITAL OF LIFE INSURERS

Insurer	(As on 31 st March)														2015
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
Aegon Religare	-	-	-	-	-	-	-	-	300.00	570.00	950.00	1135.00	1176.00	1307.00	1310.50
Aviva	-	-	154.80	242.80	319.80	458.70	758.20	1004.50	1491.80	1888.80	2004.90	2004.90	2004.90	2004.90	2004.90
Bajaj Allianz	-	150.00	150.03	150.07	150.07	150.23	150.37	150.71	150.71	150.71	150.71	150.71	150.71	150.71	150.70
Bharti AXA	-	-	-	-	-	1.10	150.00	366.11	668.43	1131.35	1525.35	1718.65	1807.20	1978.20	2115.70
Birla Sunlife	150.00	150.00	180.00	290.00	350.00	460.00	671.50	1274.50	1879.50	1969.50	1969.50	1969.50	1969.50	1901.21	1901.21
Canara HSBC OBC	-	-	-	-	-	-	-	-	400.00	500.00	700.00	800.00	950.00	950.00	950.00
DHFL Pramerica	-	-	-	-	-	-	-	-	137.05	221.30	293.96	305.17	320.02	340.38	374.06
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-	-	150.00	150.00	180.29	180.29
Exide Life	-	110.00	170.00	245.00	325.00	490.00	690.00	790.00	1019.15	1019.15	1464.88	1464.88	1464.88	1600.00	1750.00
Future Generali	-	-	-	-	-	-	-	185.00	468.50	702.00	1052.00	1203.00	1452.00	1452.00	1452.00
HDFC Standard	168.00	168.00	218.00	255.50	320.00	620.00	801.26	1271.00	1795.82	1968.00	1994.88	1994.88	1994.88	1994.88	1994.88
ICICI Prudential	190.00	190.00	425.00	675.00	925.00	1185.00	1312.30	1401.11	1427.26	1428.14	1428.46	1428.85	1428.94	1429.26	1431.72
IDBI Federal	-	-	-	-	-	-	-	200.00	450.00	450.00	700.00	800.00	800.00	800.00	800.00
IndiaFirst	-	-	-	-	-	-	-	-	-	200.00	325.00	475.00	475.00	475.00	475.00
Kotak Mahindra	101.00	101.00	131.30	151.26	211.76	244.58	330.35	480.27	510.29	510.29	510.29	510.29	510.29	510.29	510.29
Max Life	250.00	250.00	255.00	346.08	466.08	557.43	732.43	1032.43	1782.43	1838.82	1841.00	1944.69	1944.69	1944.69	1918.81
PNB Metlife	-	110.00	110.00	160.00	235.00	235.00	530.00	761.08	1580.00	1774.79	1969.57	1969.57	2012.88	2012.88	2012.88
Reliance	-	125.00	125.00	160.00	217.10	331.00	664.00	1147.70	1162.33	1164.65	1165.84	1196.32	1196.32	1196.32	1196.32
Sahara	-	-	-	157.00	157.00	157.00	157.00	232.00	232.00	232.00	232.00	232.00	232.00	232.00	232.00
SBI Life	-	125.00	125.00	175.00	350.00	425.00	500.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00
Shriram	-	-	-	-	-	125.00	125.00	125.00	125.00	125.00	175.00	175.00	175.00	175.00	179.37
Star Union Dai-ichi	-	-	-	-	-	-	-	-	150.00	250.00	250.00	250.00	250.00	250.00	250.00
TATA AIA	-	185.00	185.00	231.00	321.00	447.00	547.00	870.00	1519.50	1920.50	1953.50	1953.50	1953.50	1953.50	1953.50
Private Total	859.00	1664.00	2229.13	3238.71	4347.81	5887.05	8119.41	12291.42	18249.77	21015.00	23656.65	24831.92	25418.72	25838.51	26144.14
LIC	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	100.00	100.00	100.00	100.00
Industry Total	864.00	1669.00	2234.13	3243.71	4352.81	5892.05	8124.41	12296.42	18254.77	21020.00	23661.85	24931.92	25518.72	25938.51	26244.14

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

TABLE 19: SOLVENCY RATIO OF LIFE INSURERS
(At the end of the Quarter)

INSURERS	March 2006	March 2007	March 2008	June 2008	September 2008	December 2008	March 2009	June 2009	September 2009	December 2009
Private Insurers										
Aegon Religare	-	-	-	-	2.65	1.94	1.93	2.14	1.93	2.07
Aviva	2.80	6.31	4.29	2.67	5.45	3.78	5.91	3.61	5.23	5.59
Bajaj Allianz	2.80	2.45	2.34	2.16	1.99	2.58	2.62	2.35	2.53	2.59
Bharti AXA	-	1.96	2.73	2.50	2.42	2.54	2.07	2.16	2.58	1.86
Birla Sun	2.00	1.80	2.37	2.00	2.10	2.58	2.44	1.94	1.96	1.75
Canara HSBC	-	-	-	5.48	4.44	7.37	5.74	4.45	3.26	3.89
DHFL Pramerica	-	-	-	-	1.77	1.56	1.71	1.53	1.59	1.74
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-
Exide Life	2.30	2.87	2.36	1.74	1.66	2.18	2.26	2.96	2.32	1.82
Future Generali	-	-	2.94	2.47	2.62	2.47	3.17	1.99	2.25	2.32
HDFC Standard	2.90	2.05	2.38	2.85	3.09	3.18	2.58	2.32	2.14	1.95
ICICI Prudential	1.60	1.53	1.74	2.04	1.99	2.77	2.31	2.54	2.57	2.89
IDBI Federal	-	-	3.45	3.13	2.63	2.10	6.11	5.67	5.33	4.91
IndiaFirst	-	-	-	-	-	-	-	-	-	7.77
Kotak Mahindra	1.80	1.64	2.41	1.85	2.31	2.61	2.69	3.02	3.07	3.05
Max Life	2.00	2.08	2.25	2.66	2.02	3.58	3.04	2.43	2.22	1.90
PNB Metlife	1.70	1.73	1.70	2.06	1.73	2.55	2.27	1.76	1.82	1.65
Reliance	2.00	1.62	1.65	2.57	2.83	3.96	2.50	2.25	2.22	1.91
Sahara	2.70	2.68	4.32	4.23	4.21	4.04	3.60	4.04	4.33	4.51
SBI Life	2.90	1.78	3.30	1.99	2.71	2.91	2.92	2.73	2.64	2.52
Shriram	2.20	2.74	2.85	2.74	2.98	3.25	3.05	2.91	2.63	2.61
Star Union Dai-ichi	-	-	-	-	-	-	2.53	7.89	7.66	7.77
TATA AIA	2.70	2.59	2.50	2.93	2.64	3.23	2.51	1.91	2.05	1.80
Public Insurer										
LIC	1.30	1.50	1.52	2.02	1.79	2.27	1.54	1.74	1.72	1.66

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

Source: Actuarial Report and Abstract of various years and respective quarterly Solvency Statements.

TABLE 19: SOLVENCY RATIO OF LIFE INSURERS (Contd.)
(At the end of the Quarter)

INSURERS	March 2010	June 2010	September 2010	December 2010	March 2011	June 2011	September 2011	December 2011	March 2012	June 2012
Private Insurers										
Aegon Religare	2.66	3.55	4.18	2.74	3.22	2.97	3.22	2.17	2.62	1.97
Aviva	5.12	4.26	3.44	4.13	5.40	5.15	4.71	4.41	5.15	4.62
Bajaj Allianz	2.68	2.86	2.99	3.37	3.66	4.04	4.51	5.03	5.15	5.58
Bharti AXA	1.68	3.78	4.39	2.91	2.14	2.27	2.81	2.51	2.34	2.01
Birla Sun	2.11	2.23	2.24	2.50	2.89	3.20	3.43	3.46	2.99	3.20
Canara HSBC	2.58	3.38	2.62	4.00	3.07	2.26	4.05	3.85	2.60	4.53
DHFL Pramerica	1.67	1.92	1.88	1.63	2.53	2.01	2.08	2.34	2.31	2.38
Edelweiss Tokio	-	-	-	-	-	2.26	2.26	2.50	2.41	2.41
Exide Life	1.79	3.11	3.37	3.26	3.00	2.71	2.48	2.25	2.16	2.07
Future Generali	2.34	1.80	2.76	2.19	2.21	1.73	2.35	2.18	3.86	3.13
HDFC Standard	1.80	2.02	1.92	1.80	1.72	1.85	1.83	1.80	1.88	1.99
ICICI Prudential	2.90	3.09	3.05	3.24	3.27	3.76	3.90	3.75	3.71	3.85
IDBI Federal	4.05	3.64	3.04	2.45	6.60	8.32	7.77	7.34	6.61	6.24
IndiaFirst	5.27	5.01	7.43	6.90	6.36	6.34	8.86	8.58	7.71	8.06
Kotak Mahindra	2.79	2.75	2.69	2.61	2.67	2.85	3.04	3.04	3.06	2.97
Max Life	3.22	3.04	2.82	3.06	3.65	4.08	4.56	5.39	5.34	5.61
PNB Metlife	1.65	1.69	1.67	1.63	1.69	1.73	1.76	1.78	1.65	1.72
Reliance	1.86	1.58	1.55	1.59	1.66	2.14	2.38	3.74	3.53	3.76
Sahara	4.50	4.70	4.87	5.06	4.82	5.07	5.08	5.16	5.28	5.78
SBI Life	2.17	2.25	2.22	2.16	2.04	2.20	2.14	2.13	5.34	2.15
Shriram	2.69	2.38	2.52	3.63	3.96	4.09	4.30	4.70	4.99	5.08
Star Union Dai-ichi	7.46	7.36	7.47	7.07	6.70	6.02	6.45	5.53	5.67	5.28
TATA AIA	2.11	1.97	1.79	1.87	2.16	2.28	2.37	2.52	2.84	3.06
Public Insurer										
LIC	1.54	1.62	1.66	1.58	1.54	1.57	1.59	1.56	1.54	1.60

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

Source: Actuarial Report and Abstract of various years and respective quarterly Solvency Statements.

TABLE 19: SOLVENCY RATIO OF LIFE INSURERS (Contd.)
(At the end of the Quarter)

INSURERS	September 2012	December 2012	March 2013	June 2013	September 2013	December 2013	March 2014
Private Insurers							
Aegon Religare	1.87	1.62	1.91	1.60	1.64	1.87	2.28
Aviva	4.14	3.56	4.23	4.27	4.27	3.93	4.15
Bajaj Allianz	5.85	6.33	6.34	6.97	7.09	7.38	7.34
Bharti AXA	2.19	2.05	1.82	1.84	1.92	1.62	2.09
Birla Sun	3.31	3.44	2.67	2.27	2.06	2.10	1.86
Canara HSBC	3.94	3.76	3.84	3.79	3.94	3.77	3.59
DHFL Pramerica	2.72	2.99	2.67	2.41	2.80	4.61	5.37
Edelweiss Tokio	2.15	2.14	1.96	2.07	2.16	2.09	2.20
Exide Life	1.90	1.91	1.80	1.86	2.35	2.31	2.39
Future Generali	2.82	2.82	4.17	4.12	4.01	3.89	3.18
HDFC Standard	2.27	2.19	2.17	2.27	2.19	2.02	1.94
ICICI Prudential	3.82	3.90	3.96	4.04	3.95	3.83	3.72
IDBI Federal	5.80	5.40	4.90	4.80	4.78	5.00	4.72
IndiaFirst	6.88	6.02	4.20	3.83	3.22	3.00	2.47
Kotak Mahindra	2.90	2.94	2.93	3.11	3.12	3.16	3.02
Max Life	5.54	5.51	5.21	5.24	5.21	5.30	4.85
PNB Metlife	1.72	1.89	2.07	2.10	2.16	2.23	2.28
Reliance	4.06	4.36	4.29	4.33	4.80	4.93	4.42
Sahara	5.76	6.16	5.78	6.92	6.88	6.92	6.84
SBI Life	2.17	2.14	2.15	2.25	2.40	2.47	2.28
Shriram	5.00	5.33	5.59	5.80	6.12	6.35	6.41
Star Union Dai-ichi	4.54	4.08	3.46	3.23	2.86	3.30	2.38
TATA AIA	3.19	3.36	3.41	3.59	3.72	3.96	4.09
Public Insurer							
LIC	1.60	1.58	1.54	1.58	1.58	1.57	1.54

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

Source: Actuarial Report and Abstract of various years and respective quarterly Solvency Statements.

TABLE 19: SOLVENCY RATIO OF LIFE INSURERS (Concl.d.)
(At the end of the Quarter)

INSURERS	June 2014	September 2014	December 2014	March 2015
Private Insurers				
Aegon Religare	1.95	1.94	1.61	2.03
Aviva	4.09	4.04	3.74	3.80
Bajaj Allianz	7.86	8.03	7.78	7.61
Bharti AXA	2.03	1.79	1.63	2.07
Birla Sun	2.08	2.13	2.23	2.05
Canara HSBC	3.66	3.97	3.15	3.16
DHFL Pramerica	12.50	12.42	12.56	12.69
Edelweiss Tokio	2.08	2.16	1.96	2.54
Exide Life	2.24	2.77	2.69	2.90
Future Generali	3.12	2.98	2.86	2.91
HDFC Standard	1.92	2.04	1.87	1.96
ICICI Prudential	3.84	3.57	3.70	3.37
IDBI Federal	4.76	5.53	6.03	5.07
IndiaFirst	2.32	2.18	2.12	2.03
Kotak Mahindra	3.06	2.98	3.01	3.13
Max Life	5.00	4.87	4.69	4.25
PNB Metlife	2.43	2.48	2.40	2.19
Reliance	4.28	4.14	4.12	3.55
Sahara	6.20	6.91	5.65	7.55
SBI Life	2.28	2.35	2.27	2.16
Shriram	6.59	5.10	5.18	4.15
Star Union Dai-ichi	2.18	2.31	2.30	2.51
TATA AIA	4.33	4.58	4.40	4.17
Public Insurer				
LIC	1.52	1.53	1.51	1.55

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

Source: Actuarial Report and Abstract of various years and respective quarterly Solvency Statements. Form KT Q of all Life Insurers

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT

(Lakh)

Particulars	AEGON RELIGARE				
	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net					
(a) Premium	3121	16565	38861	45732	43050
(b) Reinsurance ceded	(13)	(86)	(363)	(1001)	(1374)
(c) Reinsurance accepted					
Income from Investments					
(a) Interest, Dividends & Rent – Gross	15	136	615	1595	2736
(b) Profit on sale/redemption of investments	13	864	1394	2298	4846
(c) (Loss on sale/ redemption of investments)	(39)	(191)	(774)	(3615)	(3495)
(d) Transfer/Gain on revaluation/change in fair value	35	490	1181	(1288)	1701
(e) Amortization of Premium/Discount on Investments	4	39	116	564	859
(f) Appropriation/Expropriation Adjustment Account		29	69	(98)	
Unrealised Gains/Loss					
Other Income					
Transfer from Shareholders' Account			2974	7070	2492
Unit Linked Recoveries					
TOTAL (A)	3135	17846	44073	51257	50815
Commission	219	1236	2191	2479	1626
Operating Expenses related to Insurance Business	16213	27825	40631	34219	24512
Provision for doubtful debts	-	-	12	51	444
Adjustment related to previous year					
Bad debts written off	-	-	-	-	-
Provision for Tax	60	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-
(b) Others -	-	-	-	-	-
TOTAL (B)	16492	29118	42834	36749	26582
Benefits Paid (Net)	15	50	199	1612	7173
Interim Bonuses Paid	-	-	-	-	-
Change in valuation of liability in respect of life policies					
(a) Gross	2096	12633	31468	26703	29444
(b) Amount ceded in Reinsurance	(41)	(289)	(779)	948	(1430)
(c) Amount accepted in Reinsurance	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	-	-
TOTAL (C)	2071	12394	30888	29263	35187
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	(15427)	(23666)	(29649)	(14755)	(10954)
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)
APPROPRIATIONS					
Transfer to Shareholders' Account	-	-	-	-	-
"Fund for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)"	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	5	121	194	181	(78)
Balance being funds for future appropriations-Shareholders	-	-	-	-	-
Balance transferred to Balance Sheet	(15432)	(23787)	(29843)	(14936)	(10876)
TOTAL (D)	(15427)	(23666)	(29649)	(14755)	(10954)

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(Lakh)

Particulars	AVIVA										
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net	1347	8150	25342	60027	114723	189815	199287	237801	234517	241587	214067
(a) Premium	(8)	(40)	(305)	(334)	(717)	(1247)	(1580)	(1651)	(1839)	(2618)	(4280)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	49	116	498	1916	4733	9913	15240	18282	24740	29580	35905
(a) Interest, Dividends & Rent – Gross	31	248	183	576	554	4041	2242	10085	27862	24404	35863
(b) Profit on sale/redemption of investments	(6)	(4)	(85)	(17)	(239)	(525)	(3249)	(5027)	(4922)	(17041)	(24908)
(c) (Loss on sale/ redemption of investments)	-	177	843	7421	3442	1297	(53158)	114670	(1748)	(57500)	8344
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	456	(658)	202	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-
Other Income	4480	7678	9637	15095	14916	22615	51984	36002	20129	24749	34181
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	5892	16324	36114	84684	137412	225909	210766	410618	298080	243363	299171
Commission	210	1936	4593	10317	17886	21797	15196	15829	10104	9358	10530
Operating Expenses related to Insurance Business	4841	9950	14357	25498	42749	67601	77390	71019	56873	59451	51379
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	21	42
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	272	417	579	588	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	5050	11886	18950	36087	61052	89977	93174	86848	66977	68831	61951
Benefits Paid (Net)	6	77	522	1755	7092	18031	20116	63094	118976	145980	199308
Interim Bonuses Paid	-	-	-	5	27	32	52	62	74	44	94
Change in valuation of liability in respect of life policies	839	4368	16829	45193	68796	115514	91519	258208	89610	12445	28180
(a) Gross	(3)	(7)	(186)	(89)	(177)	(239)	(391)	(397)	(86)	(4596)	(17056)
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	842	4437	17164	46864	75738	133337	111296	320967	208574	153874	210526
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	-	-	-	1733	622	2595	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	-	-	-	1733	622	2595	6296	2803	22528	20659	26694
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	-	-	-	-	51	20495	26849	31053
"Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)"	-	-	-	26	39	48	53	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	-	1707	583	2548	6243	2752	2033	(6190)	(4359)
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	-	-	-	1733	622	2595	6296	2803	22528	20659	26694

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(Lakh)

Particulars	BAJAJ ALLIANZ												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
Premiums earned – net	714	6917	22080	100168	313358	534524	972531	1062452	1141971	960995	748380	689270	
(a) Premium	(11)	(56)	(155)	(364)	(536)	(926)	(1327)	(2345)	(2835)	(3477)	(5018)	(5764)	
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments	-	117	318	856	2111	11533	19586	41288	64538	93783	110657.1	135321	
(a) Interest, Dividends & Rent – Gross	-	32	134	24	1066	37146	90009	45921	334710	349772	164481.2	374489	
(b) Profit on sale/redemption of investments	-	-	-	(37)	(53)	(10550)	(15526)	(217401)	(49701)	(38265)	(69796)	(137179)	
(c) Loss on sale/ redemption of investments	-	-	-	-	-	(10366)	(30084)	(191895)	643474	(14053)	(209288)	(89710)	
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-	
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-	-	
Other Income	-	83	135	530	2902	3728	7211	11910	2816	869	879	21354	
Transfer from Shareholders' Account	-	4000	4000	4512	10855	9724	29518	16391	6945	3167	285	235	
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (A)	703	11095	26512	105688	329704	574812	1071918	766322	2141918	1352790	740581	988016	
Commission	235	1242	5044	14584	34187	94668	149686	105155	96257	61647	38827	28042	
Operating Expenses related to Insurance Business	2511	6672	13237	21439	48681	107302	200434	187579	177163	160658	140628	160030	
Provision for doubtful debts	-	-	-	107	-	-	-	-	-	-	-	-	
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off	-	-	-	-	410	731	933	1577	6531	19239	18562	16928	
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (B)	2746	7914	18281	36130	83278	202701	351053	294311	279951	241544	198017	205000	
Benefits Paid (Net)	-	36	278	5651	65348	69854	85140	75651	263020	498467	549460	930377	
Interim Bonuses Paid	-	-	1	3	12	20	27	5	104	196	125	317	
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Gross	341	2749	7459	64169	19123	26699	39161	73692	122952	81533	180920	311466	
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Transfer to Linked Fund (Fund Reserve)	-	-	-	-	155761	261752	576733	311113	1434932	446956	(288471)	(545391)	
TOTAL (C)	341	2785	7738	69823	240244	358324	701062	460461	1821007	1027151	442034	696769	
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	(2384)	395	493	(265)	6182	13788	19803	11550	40961	84095	100530	86247	
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-	
Balance at the beginning of the year	2400	-	411	904	640	5645	6709	9494	10720	10237	11837	14428	
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	(675)	-	11004	11056	8974	8480	
Surplus available for appropriations	-	395	904	640	6822	19433	25837	21044	62685	105388	121341	109154	
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Shareholders' Account	-	-	-	-	-	313	(327)	415	52448	93551	106913	91748	
"Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-	
(Reserve for lapsed unit linked policies unlikely to be revived)"	-	-	-	-	1177	12411	(16016)	9908	10237	11837	14428	17406	
Balance being funds for future appropriations-Policyholders	-	-	904	640	5645	6709	9494	10720	-	-	-	-	
Balance being funds for future appropriations-Shareholders	-	(16)	-	-	-	-	-	-	-	-	-	-	
Balance transferred to Balance Sheet	16	411	-	-	-	-	-	-	-	-	-	-	
TOTAL (D)	16	395	904	640	6822	19433	(6849)	21044	62684	105388	121341	109154	

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(` Lakh)

Particulars	BHARTIAXA						
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net							
(a) Premium	778	11841	36041	66973	79202	77416	74452
(b) Reinsurance ceded	(2)	(27)	(93)	(229)	(463)	(571)	(765)
(c) Reinsurance accepted	-	-	-	-	-	-	-
Income from Investments							
(a) Interest, Dividends & Rent – Gross	3	46	252	789	2182	3969	5436
(b) Profit on sale/redemption of investments	1	45	55	6546	11204	7097	11730
(c) Loss on sale/ redemption of investments	-	(20)	(304)	(639)	(2999)	(11912)	(8001)
(d) Transfer/Gain on revaluation/change in fair value	(5)	(359)	(2941)	12648	(49)	(4592)	7874
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	236	165	(401)	-
Unrealised Gains/Loss							
Other Income	73	246	547	244	1388	528	(41)
Transfer from Shareholders' Account	8467	25080	1215	695	6661	14746	14017
Unit Linked Recoveries							
TOTAL (A)	9314	36852	34771	87263	97292	86280	104702
Commission	56	1264	3873	6326	3943	2800	3550
Operating Expenses related to Insurance Business	8607	29494	56587	66071	60151	45085	42868
Provision for doubtful debts	-	-	-	-	-	97	48
Adjustment related to previous year	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-
Provision for Tax	27	93	306	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-
TOTAL (B)	8690	30851	60766	72397	64094	47981	46466
Benefits Paid (Net)	-	60	262	893	4394	11781	32252
Interim Bonuses Paid	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies							
(a) Gross	624	5980	15385	61979	57268	31847	25310
(b) Amount ceded in Reinsurance	-	(39)	(126)	(277)	(121)	(62)	(447)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-
(d) Transfer to Linked Fund/(Fund Reserve)	-	-	-	-	-	-	-
TOTAL (C)	624	6001	15520	62595	61541	43566	57115
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	-	-	(41515)	(47729)	(28343)	(5268)	1121
Prior Period Items							
Balance at the beginning of the year	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	-
Surplus available for appropriations	-	-	(41515)	(47729)	(28343)	(5268)	1121
APPROPRIATIONS							
Transfer to Shareholders' Account	-	-	(41515)	(47729)	(28343)	(5268)	1121
"Fund for future appropriations	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)"	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-
TOTAL (D)	-	-	(41515)	(47729)	(28343)	(5268)	1121

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(Lakh)

Particulars	BIRLA SUNLIFE											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net	2826	14392	53754	91547	125566	176617	325713	457180	550566	567707	588536	521630
(a) Premium	(146)	(403)	(770)	(1388)	(2184)	(3101)	(3406)	(5517)	(8029)	(8250)	(13759)	(16455)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	61	287	1312	4501	8880	15771	25045	38845	52157	77156	95676	109246
(a) Interest, Dividends & Rent – Gross	26	22	128	511	8395	22877	63154	32790	241291	159965	58220	111149
(b) Profit on sale/redemption of investments	(1)	(6)	(91)	(243)	(2314)	(5541)	(10228)	(111613)	(34109)	(38949)	(134586)	(47243)
(c) (Loss on sale/ redemption of investments)	4406	-	-	-	17660	(13550)	(29177)	(27083)	141402	(47785)	(34858)	33853
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	(75)	(63)	(65)	(6)	(426)	(1194)	(780)	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	2	15	193	690	1610	317	1002	1709	1435	2368	2981	3666
Other Income	-	6770	8216	6762	7019	15473	49410	76399	47975	6198	32873	19946
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	7174	21079	62743	102380	164557	208800	421448	462705	992261	717217	594305	735791
Commission	440	2951	7779	12922	15964	20138	33555	48179	51620	38058	32540	30048
Operating Expenses related to Insurance Business	4816	8907	14446	17744	24393	37587	67073	124876	132675	120348	121512	115970
Provision for doubtful debts	-	1	1	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	214	237	383	615	-	(59)	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	5256	11859	22226	30666	40571	57961	101011	173670	184295	158347	154052	146018
Benefits Paid (Net)	30	102	772	3303	7379	12484	42968	64644	113878	193437	270462	365864
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	1943	9782	40377	69100	117714	139681	275170	212457	683250	316927	45339	71509
(b) Amount ceded in Reinsurance	(56)	(665)	(633)	(688)	(1107)	(1326)	(2893)	(1235)	(7599)	(321)	(8237)	(11694)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	64	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	1917	9219	40516	71714	123986	150838	315245	275865	789529	510108	375285	120065
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	-	-	-	-	-	-	5192	13169	18438	48762	64968	44028
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
APPROPRIATIONS	-	-	-	-	-	-	2607	2862	1491	32907	71077	62660
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-
"Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)"	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	2585	10308	16947	15855	(6109)	(18632)
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	-	-	-	-	-	-	5192	13169	18438	48762	64968	44028

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(` Lakh)

Particulars	CANARA HSBC				DHFL PRAMERICA				EDELWEISS TOKIO		
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	
Premiums earned – net	29641	84245	153186	186108	191215	337	3844	9504	16701	23679	5483
(a) Premium	(27)	(254)	(621)	(1024)	(1306)	-	(4)	(30)	(76)	(184)	(236)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	197	1873	5205	11664	21732	4	44	176	462	986	138
(a) Interest, Dividends & Rent – Gross	144	4207	10907	9277	13605	1	43	156	163	950	90
(b) Profit on sale/redemption of investments	(129)	(258)	(2633)	(15683)	(12529)	(2)	(19)	(31)	(221)	(321)	(18)
(c) Loss on sale/ redemption of investments	(742)	16645	(2608)	(10582)	23779	3	186	105	(548)	407	5
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	(0)	3	1	-
(e) Amortization of Premium/Discount on Investments	-	230	268	(498)	-	-	9	14	(23)	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-
Other Income	21086	26114	19760	10287	5290	4015	9794	11450	13649	14193	10800
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	1	8	0
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	50170	132800	183465	189549	241785	4356	13896	21345	30113	39720	16263
Commission	10565	20337	15180	8306	5502	8	429	972	1809	3052	747
Operating Expenses related to Insurance Business	14893	19235	26045	23950	25053	4055	10571	14788	20622	25338	12251
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	141	-	-	-	-	34	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	25599	39571	41225	32256	30555	4097	11000	15761	22432	28390	12997
Benefits Paid (Net)	64	433	609	2444	10692	-	(25)	93	386	1009	117
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	24507	92818	141690	154822	195373	259	2921	5491	7258	10265	6471
(b) Amount ceded in Reinsurance	-	(23)	(59)	(85)	(103)	-	-	-	-	-	(3323)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	24571	93229	142240	157181	205963	259	2896	5584	7644	11274	3266
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	-	-	-	113	5267	-	-	-	37	55	-
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	-	-	-	-	-	-	-
Surplus available for appropriations	-	-	-	113	5267.03	-	-	-	37	55	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	113	5267	-	-	-	-	-	-
"Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)"	-	-	-	-	-	-	-	-	37	55	-
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	-	-	-	113	5267	-	-	-	37	55	-

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	EXIDE LIFE											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net	419	2116	8851	33886	42538	70720	115887	144228	164265	170895	167998.36	174236
(a) Premium	(2)	(4)	(22)	(121)	(251)	(318)	(559)	(758)	(409)	(366)	(695)	(564)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	-	35	102	522	2012	4019	7011	10244	15559	22618	28137	35455
(a) Interest, Dividends & Rent – Gross	-	-	-	76	481	3878	14526	6432	39112	22252	19338	35967
(b) Profit on sale/redemption of investments	-	-	-	(83)	(83)	(1069)	(4983)	(34378)	(6751)	(7157)	(14468)	(21330)
(c) (Loss on sale/ redemption of investments)	-	-	-	(175)	2380	(592)	(3428)	(13933)	54139	199	(25493)	134
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	5	39	56	39	50	208	2249	1499	179	(189)	502
Other Income	-	4752	7503	9822	12624	18867	20707	20840	14630	11496	11166	7787
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	417	6904	16472	44067	59739	95555	149369	134926	282045	220116	185795	232188
Commission	135	645	1993	4107	6913	9417	10555	11038	12076	13058	13246	11759
Operating Expenses related to Insurance Business	2312	5775	9891	14649	21083	30353	40370	46392	46727	49441	48148	47669
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	242	271	433	223	-	-	-	0
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	1417	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	3864	6420	11883	18755	28238	40042	51357	57652	58803	62499	61394	59428
Benefits Paid (Net)	-	29	96	260	3034	5051	8958	13371	24544	58627	75888	119340
Interim Bonuses Paid	-	-	11	1	-	3	3	7	7	11	27	28
Change in valuation of liability in respect of life policies	354	458	4487	25090	28507	50463	86993	65026	196597	96866	44791	46798
(a) Gross	(1)	(3)	(3)	(40)	(41)	(4)	(57)	(89)	104	21	(70)	(10)
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	353	484	4589	25311	31501	55514	95898	78314	221251	155525	120637	166156
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	(3800)	-	-	-	-	-	2113	(1041)	1991	2092	3764	6603
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
APPROPRIATIONS	-	-	-	-	-	-	64	347	-	2395	4462	6488
Transfer to Shareholders' Account	(3800)	-	-	-	-	-	-	-	-	-	-	-
"Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)"	-	-	-	-	-	-	2049	(1388)	1991	(303)	(698)	115
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	-	2049	661	2653	1990	685
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	(3800)	-	-	-	-	-	2113	1008	2653	4744	5754	7288

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(Lakh)

Particulars	FUTURE GENERALI					
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net						
(a) Premium	249	15260	54151	72616	77958	67829
(b) Reinsurance ceded	(192)	(463)	(667)	(1013)	(1411)	(1949)
(c) Reinsurance accepted						
Income from Investments						
(a) Interest, Dividends & Rent – Gross	4	120	1325	3214	6931	10065
(b) Profit on sale/redemption of investments		53	1100	4160	2566	5108
(c) (Loss on sale/ redemption of investments)		(52)	(131)	(543)	(4297)	(6697)
(d) Transfer/Gain on revaluation/change in fair value		80	2890	(1858)	(3135)	6173
(e) Amortization of Premium/Discount on Investments						
(f) Appropriation/Expropriation Adjustment Account						
Unrealised Gains/Loss						
Other Income	11	11	207	146	323	1085
Transfer from Shareholders' Account	3372	26341	36837	32778	13981	8626
Unit Linked Recoveries						
TOTAL (A)	3444	41351	95712	109499	92916	90240
Commission	4	2204	11044	9578	8749	5876
Operating Expenses related to Insurance Business	3309	27186	46047	41108	35557	25062
Provision for doubtful debts						
Adjustment related to previous year						
Bad debts written off						
Provision for Tax	12	132				
Provisions (other than taxation)						
(a) For diminution in the value of investments (Net)						
(b) Others						
TOTAL (B)	3325	29522	57091	50686	44305	30938
Benefits Paid (Net)	39	220	1398	4005	5939	17669
Interim Bonuses Paid						
Change in valuation of liability in respect of life policies						
(a) Gross	134	11867	37223	54968	42804	41826
(b) Amount ceded in Reinsurance	(54)	(258)		(159)	(133)	(193)
(c) Amount accepted in Reinsurance						
(d) Transfer to Linked Fund(Fund Reserve)						
TOTAL (C)	119	11829	38621	58813	48610	59302
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)						
Prior Period Items						
Balance at the beginning of the year						
Transfer from Linked Fund (Lapsed Policies)						
Surplus available for appropriations						
APPROPRIATIONS						
Transfer to Shareholders' Account						
"Fund for future appropriations						
(Reserve for lapsed unit linked policies unlikely to be revived)"						
Balance being funds for future appropriations-Policyholders						
Balance being funds for future appropriations-Shareholders						
Balance transferred to Balance Sheet						
TOTAL (D)						

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(Lakh)

Particulars	HDFC STANDARD												
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
Premiums earned – net	3346	14882	29776	68663	156991	285587	485856	556469	700510	900417	1020240	1132268	
(a) Premium	(139)	(477)	(794)	(1371)	(2296)	(3324)	(4095)	(4632)	(4947)	(4946)	(5253)	(6405)	
(b) Reinsurance ceded													
(c) Reinsurance accepted													
Income from Investments	107	528	1424	2671	6897	15895	27694	44518	62142	92041	126053	177871	
(a) Interest, Dividends & Rent – Gross	5	46	1428	1087	9449	10434	34152	20341	94552	187150	123510	159533	
(b) Profit on sale/redemption of investments			(11)	(1139)	(150)	(4119)	(11230)	(54725)	(16419)	(13780)	(53432)	(65476)	
© (Loss on sale/ redemption of investments)				340	21590	1014	5835	(182065)	428328	(57712)	(172876)	(19760)	
(d) Transfer/Gain on revaluation/change in fair value					(602)	(658)	(569)	(383)	(458)	905	1934	2119	
(e) Amortization of Premium/Discount on Investments									4136	(3021)	(1115)		
(f) Appropriation/Expropriation Adjustment Account													
Unrealised Gains/Loss	4461	(64)	(83)	96	2327	2330	3247	3555	3028	1730	1075	2566	
Other Income		5355	2864	9547	13970	14504	32482	61490	35594	20057	2591	190	
Transfer from Shareholders' Account													
Unit Linked Recoveries													
TOTAL (A)	7780	20270	34604	79896	208176	321662	573373	444568	1306468	1122841	1042726	1382905	
Commission	662	1977	3871	7309	12033	20993	35126	42489	52549	47681	57764	63940	
Operating Expenses related to Insurance Business	4126	6973	9817	23075	39849	57674	101298	176007	150904	149521	126988	134420	
Provision for doubtful debts													
Adjustment related to previous year													
Bad debts written off													
Provision for Tax					268	358	626	663				5162	
Provisions (other than taxation)													
(a) For diminution in the value of investments (Net)													
(b) Others													
TOTAL (B)	4788	8950	13688	30384	52150	79025	137049	219159	203454	197202	184752	203521	
Benefits Paid (Net)	3	55	270	1572	4483	17454	50146	68127	133789	283091	295317	389764	
Interim Bonuses Paid			2	2	4	3	39		37	51	914	1873	
Change in valuation of liability in respect of life policies													
(a) Gross	3070	12291	21644	50465	152476	226253	378072	134542	952640	639045	532539	816926	
(b) Amount ceded in Reinsurance	(379)	(706)	(999)	(2527)	(1192)	(1411)	1029	6028	(2546)	(3246)	(8087)	(93390)	
(c) Amount accepted in Reinsurance													
(d) Transfer to Linked Fund (Fund Reserve)													
TOTAL (C)	2694	11641	20916	49512	155772	242299	429286	208745	1083920	918942	820682	1115174	
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	298	(321)			255	339	7038	16664	19094	6698	37292	64211	
Prior Period Items													
Balance at the beginning of the year													
Transfer from Linked Fund (Lapsed Policies)													
Surplus available for appropriations		(321)			255	339	7038	16664	19094	6698	37292	64211	
APPROPRIATIONS													
Transfer to Shareholders' Account	25												
"Fund for future appropriations													
(Reserve for lapsed unit linked policies unlikely to be revived)"													
Balance being funds for future appropriations-Policyholders					255	339	1875	2850	5329	14903	7974	(3036)	
Balance being funds for future appropriations-Shareholders								5864	9036	4271	(6661)	21858	
Balance transferred to Balance Sheet	273	(321)								(16939)	10926	6013	
TOTAL (D)	298	(321)			255	339	7038	16664	19094	6698	37292	64211	

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(Lakh)

Particulars	ICICI PRUDENTIAL											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net	11637	41762	98928	236382	426105	791299	1356106	1535622	1652875	1788063	1402158	1353824
(a) Premium	(3)	(28)	(191)	(382)	(684)	(1617)	(2430)	(3803)	(5292)	(6365)	(9370)	(12100)
(b) Reinsurance ceded												
(c) Reinsurance accepted												
Income from Investments	170	1863	2656	9579	20293	38054	63572	114414	136165	190214	223640	279923
(a) Interest, Dividends & Rent – Gross	117	626	2315	2251	23161	54231	190333	157903	393183	1338224	362236	353029
(b) Profit on sale/redemption of investments			(20)	(283)	(6271)	(13857)	(26177)	(329367)	(63470)	(695719)	(188191)	(165475)
(c) Loss on sale/ redemption of investments			(115)	7722	105135	17386	63249			(450606)		119800
(d) Transfer/Gain on revaluation/change in fair value												
(e) Amortization of Premium/Discount on Investments												
(f) Appropriation/Expropriation Adjustment Account												
Unrealised Gains/Loss	18		1690	10	47	16	313	381	735	1028	1391	2407
Other Income		15838	23677	23335	23067	75800	160635	94857	52550	13590	34980	54125
Transfer from Shareholders' Account												
Unit Linked Recoveries												
TOTAL (A)	11939	60078	128939	278614	590854	964403	1806942	1012345	3458864	2419469	1414978	2017287
Commission	1447	3776	9562	17796	28339	52551	81097	69999	60297	56068	60547	76542
Operating Expenses related to Insurance Business	8485	17383	28728	46151	72500	152296	291994	274059	256915	218739	200347	203122
Provision for doubtful debts												
Adjustment related to previous year												
Bad debts written off												
Provision for Tax	(965)		1257		610	1226	2896	2114	(305)	9219	1095	167
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)												
(b) Others												987
TOTAL (B)	8967	21159	39546	63947	101450	206073	375987	346172	316907	284026	265787	283739
Benefits Paid (Net)	65	316	816	10120	20947	72750	201487	220656	720999	1059117	845438	1328786
Interim Bonuses Paid									5	56	298	487
Change in valuation of liability in respect of life policies												
(a) Gross	12825	18723	24843	201373	467452	671979	1196952	424219	2291183	1015510	190145	273560
(b) Amount ceded in Reinsurance											(19887)	(14253)
(c) Amount accepted in Reinsurance												
(d) Transfer to Linked Fund(Fund Reserve)	725	19881	63734		488398	744729	1398444	644880	3012187	2074682	1015995	1588580
TOTAL (C)	13615	38920	89393	211492	1006	13601	32512	21293	129770	60760	133196	144968
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	(10643)			3176								
Prior Period Items												
Balance at the beginning of the year												
Transfer from Linked Fund (Lapsed Policies)												
Surplus available for appropriations												
APPROPRIATIONS												
Transfer to Shareholders' Account	(12417)				759	3461	212	3344	78262	86782	154495	170064
"F"und for future appropriations												
(Reserve for lapsed unit linked policies unlikely to be revived)"	1774											
Balance being funds for future appropriations-Policyholders					248	10141	32300	17948	51508	(26021)	(21299)	(25096)
Balance being funds for future appropriations-Shareholders								53785	71733	123242	97220	75922
Balance transferred to Balance Sheet												
TOTAL (D)	(10643)			3175	1006	13602	32512	75078	201503	184002	230417	220889

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(Lakh)

Particulars	IDBI FEDERAL					INDIAFIRST				
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Premiums earned – net										
(a) Premium	1190	31897	57112	81100	73670	80468	20160	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	33	1065	4665	12664
(b) Profit on sale/redemption of investments		862	6256	6483	5246	12736	55	1593	1083	5281
(c) Loss on sale/ redemption of investments		(2392)	(1140)	(1641)	(11844)	(8319)	(4)	(99)	(983)	(2212)
(d) Transfer/Gain on revaluation/change in fair value		89	3011	(1876)	(2288)	(237)	413	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	18	72	(75)	58
Transfer from Shareholders' Account	1019	11611	12299	13511	12242	9668	5095	8923	13043	9056
Unit Linked Recoveries										
TOTAL (A)	2209	42733	80508	103517	87219	108975	25769	92825	144708	201770
Commission	37	1545	4419	6663	6392	8809	1456	2692	2737	3055
Operating Expenses related to Insurance Business	1004	11915	14850	20997	18850	19311	6822	13090	18956	21045
Provision for doubtful debts										
Adjustment related to previous year										
Bad debts written off										
Provision for Tax	3	69								
Provisions (other than taxation)										
(a) For diminution in the value of investments (Net)										
(b) Others										
TOTAL (B)	1045	13529	19269	27660	25243	28120	8278	15782	21693	24101
Benefits Paid (Net)		76	351	765	8487	29677	17	388	2631	5820
Interim Bonuses Paid										
Change in valuation of liability in respect of life policies										
(a) Gross	1164	29245	61166	75506	50819	43205	17472	76131	115926	168804
(b) Amount ceded in Reinsurance	(1)	(117)	(278)	(413)	(192)	(187)				
(c) Amount accepted in Reinsurance										
(d) Transfer to Linked Fund/(Fund Reserve)										
TOTAL (C)	1164	29204	61239	75858	59113	72695	17488	76520	118557	174623
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)					2863	8161	2	522	4458	3046
Prior Period Items										
Balance at the beginning of the year					2863	8161	2	522	4458	3046
Transfer from Linked Fund (Lapsed Policies)										
Surplus available for appropriations					2863	8161			2602	1751
APPROPRIATIONS										
Transfer to Shareholders' Account										
"Fund for future appropriations										
(Reserve for lapsed unit linked policies unlikely to be revived)"										
Balance being funds for future appropriations-Policyholders										
Balance being funds for future appropriations-Shareholders										
Balance transferred to Balance Sheet										
TOTAL (D)					2863	8161	2	522	4458	3046

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(` Lakh)

Particulars	KOTAK MAHINDRA											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net	758	4032	15072	46616	62185	97151	169114	234319	286805	297551	293743	277778
(a) Premium	(21)	(60)	(398)	(678)	(1115)	(2018)	(2843)	(3545)	(1820)	(3455)	(4451)	(5379)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	-	41	448	1239	3514	6158	10137	17108	26006	36933	46964	53221
(a) Interest, Dividends & Rent – Gross	-	-	255	369	2000	10336	32018	13704	35815	48481	35051	70775
(b) Profit on sale/redemption of investments	-	-	(3)	(273)	(446)	(2779)	(5748)	(57479)	(8651)	(17295)	(41140)	(26978)
(c) Loss on sale/ redemption of investments	-	-	74	484	7415	(1776)	(10306)	(7855)	52223	(2752)	(15215)	(892)
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	7	26	24	70	108	286	290	415	169	182
Transfer from Shareholders' Account	-	-	9758	2173	4998	11799	10888	3013	1770	882	-	4122
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	737	4014	25213	49956	78574	118941	203369	199551	392437	360761	315121	372829
Commission	181	761	1920	3890	5912	8020	15511	22543	16792	13017	11212	11741
Operating Expenses related to Insurance Business	3698	6138	8984	11133	13408	24031	42487	60767	57384	58006	55460	57328
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment related to previous year	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	107	189	282	268	-	-	-	586.37
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	(717)	-	-	127
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	1	-	77	243	-	-	712	5	-	-	-	-
TOTAL (B)	3880	6898	10981	15266	19427	32239	58991	83583	73458	71022	66672	69782
Benefits Paid (Net)	-	21	408	456	4197	17317	26255	24304	49668	103615	143494	178213
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	25	242
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	347	2320	4389	8541	12468	12081	12979	17497	21659	23347	28380	53949
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	(137)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund (Fund Reserve)	-	-	5031	28404	42217	50803	99180	66594	230754	154108	64590	60036
TOTAL (C)	347	2341	9829	37400	58882	80201	138414	108395	302082	281070	236490	292303
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	(3490)	(5226)	4404	(2711)	265	6501	5963	7572	16896	8669	11959	10744
Prior Period Items	-	-	-	-	(4967)	(4848)	363	370	380	528	422	1238
Balance at the beginning of the year	-	-	-	(2256)	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	-	-	(4967)	-	1653	6327	7942	17276	9197	12381	11981
Surplus available for appropriations	-	(5226)	4404	-	(4702)	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	1146	-	-	-	-	143	1939	2021	7085	8951	17101	18250
"Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)"	-	(993)	74	244	147	1146	4018	5541	9663	(176)	(5958)	(8833)
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Shareholders	-	(4233)	4330	(4967)	(4848)	363	370	380	528	422	1238	2564
Balance transferred to Balance Sheet	-	(5226)	4404	(4967)	(4702)	1653	6327	7942	17276	9197	12381	11981
TOTAL (D)	-	-	-	-	-	-	-	-	-	-	-	-

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(Lakh)

Particulars	LIC OF INDIA											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net	4982191	5462849	6316760	7512729	9079222	12782284	14978999	15728804	18607731	20347340	20288928	20880358
(a) Premium	(1676)	(2794)	(3831)	(4295)	(3454)	(4167)	(8795)	(10091)	(9492)	(11936)	(8513)	(21386)
(b) Reinsurance ceded	79	182	137	(97)	151	109	355	(57)	352	401	(125)	
(c) Reinsurance accepted												
Income from Investments	2286190	2507983	2721569	3297750	3547864	4057240	4799879	5658279	6719788	7766669	9026687	10388210
(a) Interest, Dividends & Rent – Gross	112377	128251	349699	430727	610719	767174	1108636	508993	1017242	1842358	1660633	2357655
(b) Profit on sale/redemption of investments	(13618)	(33223)	(86694)	(96922)	(153943)	(145943)	(163831)	(190329)	(192374)	(234862)	(145849)	(263258)
(c) (Loss on sale/ redemption of investments)												
(d) Transfer/Gain on revaluation/change in fair value												
(e) Amortization of Premium/Discount on Investments												
(f) Appropriation/Expropriation Adjustment Account												
Unrealised Gains/Loss	12464	35533	11250	99382	134128	96011	113522	31838	34053	8098	18220	29929
Other Income												
Transfer from Shareholders' Account												
Unit Linked Recoveries												
TOTAL (A)	7378007	8098781	9308890	11239274	13214688	17442476	20636298	20028065	29872155	29927263	28731538	32634188
Commission	451791	499861	573384	624517	709492	916907	956810	1003324	1211031	1330868	1403563	1476798
Operating Expenses related to Insurance Business	426040	462109	504233	598718	604156	708584	830932	906429	1224582	1698028	1491440	1670766
Provision for doubtful debts	17987	26541	50849	109937	20976	41167	13568	27311	(104530)	(44141)	22720	92257
Adjustment related to previous year												
Bad debts written off	86817	125862	150628	561925	396775	466582	351046	334848	362529	397318	442478	637299
Provision for Tax				16480	4036	12233	15791	93177	50455	35345		
Provisions (other than taxation)	8397	26077	720805									
(a) For diminution in the value of investments (Net)	859	824646		(518)	5110	(5851)	4167	1909	12256	(6868)	39198	(4126)
(b) Others	991891	1965097	1999899	1911059	1740546	2139622	2172314	2366998	2756324	3410550	3453339	3950344
TOTAL (B)	1747664	2053039	2392375	2844045	3392711	5328646	5655033	5247814	7913066	11124119	11747214	13488128
Benefits Paid (Net)	19538	21635	23362	19529	29724	139571	107309	77223	100354	110533	126162	140836
Interim Bonuses Paid												
Change in valuation of liability in respect of life policies	3403227	4010200	4838442	6016358	6926623	7394339	8955640	10771117	11722395	14595689	16078400	18327498
(a) Gross												
(b) Amount ceded in Reinsurance												
(c) Amount accepted in Reinsurance												
(d) Transfer to Linked Fund(Fund Reserve)												
TOTAL (C)	5170429	6084875	7254178	9258555	11411965	15227074	18381025	17568156	27012738	26402951	25150077	28540205
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	1215687	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123	143638
Prior Period Items												
Balance at the beginning of the year												
Transfer from Linked Fund (Lapsed Policies)												
Surplus available for appropriations												
APPROPRIATIONS												
Transfer to Shareholders' Account	43325	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123	143638
"Fund for future appropriations	822144											
(Reserve for lapsed unit linked policies unlikely to be revived)"												
Balance being funds for future appropriations-Policyholders	350218											
Balance being funds for future appropriations-Shareholders												
Balance transferred to Balance Sheet												
TOTAL (D)	1215687	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123	143638

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(Lakh)

Particulars	MAX LIFE											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net												
(a) Premium	3895	9659	21525	41343	78813	150028	271460	385726	486054	581263	639053	663870
(b) Reinsurance ceded	(35)	(154)	(318)	(471)	(841)	(1486)	(2205)	(3823)	(5968)	(7642)	(6969)	(6840)
(c) Reinsurance accepted												
Income from Investments	77	406	929	2131	3852	7028	12008	21178	32384	45051	62230	84910
(a) Interest, Dividends & Rent – Gross												
(b) Profit on sale/redemption of investments				9	331	1974	11452	12000	72232.88	71058	44525	74978
(c) (Loss on sale/ redemption of investments)					(47)	(460)	(2816)	(41177)	(9806)	(13582)	(37985)	(48948)
(d) Transfer/Gain on revaluation/change in fair value				40	2260	842	1736	(14411)	102913	(3685)	(36948)	12776
(e) Amortization of Premium/Discount on Investments					(152)	(76)	30	577	1241	(195)	101	6222
(f) Appropriation/Expropriation Adjustment Account										434	(1586)	
Unrealised Gains/Loss												
Other Income	1	12	(38)	(78)	123	99	36	95	46	243	181	1017
Transfer from Shareholders' Account			24501	10267	6516	7419	17913	37158	5862	1183	939	123
Unit Linked Recoveries												
TOTAL (A)	3938	9923	46598	53241	90856	165368	309615	397324	684959	674128	663540	788106
Commission	1186	1849	4028	6509	13447	22852	38446	39158	42121	53990	59457	61403
Operating Expenses related to Insurance Business	8488	11194	16273	24641	33932	51370	86533	160896	150439	144044	124005	122884
Provision for doubtful debts				17	9	58	100	132	22	315	194	277
Adjustment related to previous year												
Bad debts written off				3	5	0.34	1	6	20	8	0.16	94
Provision for Tax					256	311	469	794				
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)												
(b) Others												
TOTAL (B)	9674	13043	20301	31171	47650	74593	125549	200986	192602	198356	183657	184659
Benefits Paid (Net)	67	249	1164	1242	4254	8337	13601	22082	58917	123679	172400	249817
Interim Bonuses Paid	10											
Change in valuation of liability in respect of life policies												
(a) Gross	2037	4546	9558	21068	38605	82385	166557	176276	419620	310190	239716	283850
(b) Amount ceded in Reinsurance	(16)	(25)	(139)	(240)	(212)	(100)	(523)	(480)	(1050)	10	(655)	1127
(c) Amount accepted in Reinsurance												
(d) Transfer to Linked Fund(Fund Reserve)												
TOTAL (C)	2088	4770	10584	22070	42646	90623	179634	197878	477487	433879	411461	534804
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	(7824)	(7890)	15713		560	153	4431	(1539)	14869	41892	68422	68643
Prior Period Items												
Balance at the beginning of the year		(7823)	(15713)					4335	1695	6229	15136	42441
Transfer from Linked Fund (Lapsed Policies)												
Surplus available for appropriations		(15713)			560	153	4431	2796	16564	48122	83558	111084
APPROPRIATIONS												
Transfer to Shareholders' Account					6	12	791	1101	10335	32986	41117	43212
"Fund for future appropriations												
(Reserve for lapsed unit linked policies unlikely to be revived)"	(7824)											
Balance being funds for future appropriations-Policyholders					499	127	3640	1695	6229	15136	42441	67872
Balance being funds for future appropriations-Shareholders					55	14						
Balance transferred to Balance Sheet		(15713)										
TOTAL (D)	(7824)	(15713)			560	153	4431	2796	16564	48122	83558	111084

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(` Lakh)

Particulars	PNB METLIFE											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net												
(a) Premium	48	791	2873	8153	20599	49271	115954	199664	253601	250817	267750	242952
(b) Reinsurance ceded	(1)	(11)	(39)	(214)	(194)	(439)	(1105)	(1837)	(2980)	(3993)	(5217)	(5448)
(c) Reinsurance accepted												
Income from Investments												
(a) Interest, Dividends & Rent – Gross		3	77	231	643	1656	3613	7547	11934	19858	28747	40669
(b) Profit on sale/redemption of investments					98	252	2320	(4107)	9763	19144	40015	67279
© (Loss on sale/ redemption of investments)									(3305)	(12413)	(31323)	(46104)
(d) Transfer/Gain on revaluation/change in fair value					797	908	257				(53742)	16242
(e) Amortization of Premium/Discount on Investments												
(f) Appropriation/Expropriation Adjustment Account												
Unrealised Gains/Loss												
Other Income				5	1	69	93	(39367)	114181	32634		1179
Transfer from Shareholders' Account			1976	5629	8658	2279		191	622	234	368	
Unit Linked Recoveries												
TOTAL (A)	47	783	4887	13803	30603	53996	121133	162092	387121	306280	246597	316769
Commission	16	167	673	1449	4050	10505	26629	34956	29251	8732	11844	12199
Operating Expenses related to Insurance Business	653	3044	4465	9538	16157	23197	42661	63290	68199	56360	55417	56846
Provision for doubtful debts												
Adjustment related to previous year												
Bad debts written off												
Provision for Tax					201	165	280	356				
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)												
(b) Others	669	3212	5138	10987	20407	33867	69569	98602	97450	65093	67261	199
TOTAL (B)	18	54	350	597	2077	3465	7669	18573	47792	80864	139669	69244
Benefits Paid (Net)								2	6	8.95	23	40
Interim Bonuses Paid												
Change in valuation of liability in respect of life policies	9	523	1488	3814	13361	40236	97354	110326	297274	193886	93222	102110
(a) Gross			(42)	(112)	(161)	(74)	(378)	(663)	(568)	(1326)	(158)	(500)
(b) Amount ceded in Reinsurance												
(c) Amount accepted in Reinsurance												
(d) Transfer to Linked Fund(Fund Reserve)												
TOTAL (C)	9	541	1500	4052	13797	42240	100441	117334	315284	240361	173951	241319
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	(631)	(2970)	(1751)	(1236)	(3601)	(22111)	(48878)	(53844)	(25613)	827	5385	6206
Prior Period Items					1834							
Balance at the beginning of the year			(2970)	(4721)	(5957)	7724	(30079)	(80318)	(136394)	(166383)	(165375)	(157333)
Transfer from Linked Fund (Lapsed Policies)												
Surplus available for appropriations		(2790)	(4721)	(5957)	(7724)	(29835)	(78956)	(134162)	(162007)	(165556)	(159990)	(151127)
APPROPRIATIONS								65	74	111.92	192	274.58
Transfer to Shareholders' Account	(631)											
"Fund for future appropriations						(244)	(1362)	2167	4301	(293)	(2849)	(2057)
(Reserve for lapsed unit linked policies unlikely to be revived)"												
Balance being funds for future appropriations-Policyholders		(2790)	(4721)	(5957)	(7724)	(30079)	(1362)	(136394)	(166383)	(165375)	(157333)	(149345)
Balance being funds for future appropriations-Shareholders		(2790)	(4721)	(5957)	(7724)	(30323)	(2723)	(134162)	(162007)	(165556)	(159990)	(151127)
Balance transferred to Balance Sheet												
TOTAL (D)	(631)	(2790)	(4721)	(5957)	(7724)	(30323)	(2723)	(134162)	(162007)	(165556)	(159990)	(151127)

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(Lakh)

Particulars	RELIANCE											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net	28	647	3106	10655	22421	100466	322544	493254	660490	657115	549762	404539
(a) Premium		(46)	(96)	(147)	(200)	(414)	(1218)	(1720)	(1656)	(2329)	(2737)	(3007)
(b) Reinsurance ceded												
(c) Reinsurance accepted												
Income from Investments		8	48	269	731	1390	5411	12204	24497	40119	43578	51473
(a) Interest, Dividends & Rent – Gross			14	111	937	7499	31688	6418	67713	94777	201056	90746
(b) Profit on sale/redemption of investments				(16)	(140)	(3034)	(15269)	(79813)	(18375)	(29397)	(138386)	(28661)
(c) (Loss on sale/ redemption of investments)			(4)	(10)	3014	(2562)	(29244)	(40188)	270262	40737	(178209)	22942
(d) Transfer/Gain on revaluation/change in fair value			(15)		(100)	(9)	562	4035	1316	4506	17863	19629
(e) Amortization of Premium/Discount on Investments												
(f) Appropriation/Expropriation Adjustment Account												
Unrealised Gains/Loss												
Other Income			9	12	73	131	2024	240	864	5205	10257	1635
Transfer from Shareholders' Account			8638	5742	10494	32922	78276	110618	30534	16581	2961	27648
Unit Linked Recoveries												
TOTAL (A)	28	609	11699	16616	37229	136389	394773	505047	1035645	827313	506145	586944
Commission	7	167	547	787	1433	9877	27578	59691	62785	51480	39803	32616
Operating Expenses related to Insurance Business	1123	3398	5219	7680	11593	42904	103076	192297	163673	156270	128125	127506
Provision for doubtful debts												
Adjustment related to previous year												
Bad debts written off												
Provision for Tax					126	161	907	791				
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)												
(b) Others												
TOTAL (B)	1130	3565	5766	8466	13152	52942	131560	252778	226459	207750	167928	160122
Benefits Paid (Net)		9	50	695	3279	7891	16242	15553	69342	201159	275597	553620
Interim Bonuses Paid					1	3	3	5	5	9	45	48
Change in valuation of liability in respect of life policies												
(a) Gross	11	157	1647	7557	20797	75552	246968	235123	731162	408773	24731	(171275)
(b) Amount ceded in Reinsurance				(102)								
(c) Amount accepted in Reinsurance												
(d) Transfer to Linked Fund(Fund Reserve)												
TOTAL (C)	11	166	1697	8150	24077	83446	263213	250681	800509	609942	300372	382393
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	(1113)	(3122)	4236					1587	8677	9621	37845	44428
Prior Period Items												
Balance at the beginning of the year		(1114)	(4236)						1587	10264	19481	21926
Transfer from Linked Fund (Lapsed Policies)												
Surplus available for appropriations									10264	19886	57325	66353
APPROPRIATIONS												
Transfer to Shareholders' Account									405	405	35400	54689
"Fund for future appropriations												
(Reserve for lapsed unit linked policies unlikely to be revived)"	(1113)							1587	8677	9216	2445	(10262)
Balance being funds for future appropriations-Policyholders									1587	10264	19481	21926
Balance being funds for future appropriations-Shareholders												
Balance transferred to Balance Sheet		(4236)							10264	19886	57325	66353
TOTAL (D)	(1113)	(4236)						1587	10264	19886	57325	66353

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(` Lakh)

Particulars	SAHARA									
	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
Premiums earned – net	174	2766	5100	14349	20647	25059	24341	22595	20538	
(a) Premium			5100	14349	20647	25059	24341	22595	20538	
(b) Reinsurance ceded			(1)	(3)	(7)	(7)	(9)	(12)	(14)	
(c) Reinsurance accepted										
Income from Investments										
(a) Interest, Dividends & Rent – Gross		87	266	488	1263	1791	2761	3681	4419	
(b) Profit on sale/redemption of investments			130	764	379	680	827	861	2523	
(c) (Loss on sale/ redemption of investments)			(1)	(207)	(5678)	14331	325	(149)	(1035)	
(d) Transfer/Gain on revaluation/change in fair value			(4)							
(e) Amortization of Premium/Discount on Investments										
(f) Appropriation/Expropriation Adjustment Account				1		2	(2)	(5612)	(946)	
Unrealised Gains/Loss								294	184	
Other Income	1	16	5	7	27	34	74		678	
Transfer from Shareholders' Account	1152	922	1054	1478	1670					
Unit Linked Recoveries										
TOTAL (A)	1327	3791	6550	16879	18301	41890	28316	21658	26348	
Commission	66	379	668	2055	2415	2368	2208	2220	1880	
Operating Expenses related to Insurance Business	177	1121	1542	2373	3973	3700	3298	3907	4026	
Provision for doubtful debts										
Adjustment related to previous year										
Bad debts written off			5	8	13	172	302	317	436	
Provision for Tax										
Provisions (other than taxation)				3	140			95	114	
(a) For diminution in the value of investments (Net)										
(b) Others	243	1500	2215	4439	6542	6241	5808	6540	6456	
TOTAL (B)		22	157	527	618	1483	4777	9017	19027	
Benefits Paid (Net)										
Interim Bonuses Paid										
Change in valuation of liability in respect of life policies										
(a) Gross	1084	502	1232	3025	4303	6421	4883	6500	9218	
(b) Amount ceded in Reinsurance			(1)	(1)	(2)	(3)		0		
(c) Amount accepted in Reinsurance										
(d) Transfer to Linked Fund/(Fund Reserve)		1739	2942	8894	6821	26978	11026	(2288)	(11015)	
TOTAL (C)	1084	2263	4331	12444	11740	34879	20687	13230	17230	
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)		29	4	(5)	19	770	1821	1889	2663	
Prior Period Items										
Balance at the beginning of the year										
Transfer from Linked Fund (Lapsed Policies)										
Surplus available for appropriations		29	4	(5)	19	770	1821	1889	2663	
APPROPRIATIONS										
Transfer to Shareholders' Account										
"Fund for future appropriations										
(Reserve for lapsed unit linked policies unlikely to be revived)"										
Balance being funds for future appropriations-Policyholders		29	4	(5)	19	770	475	132	711	
Balance being funds for future appropriations-Shareholders										
Balance transferred to Balance Sheet										
TOTAL (D)		29	4	(5)	19	770	1821	1889	2663	

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(Lakh)

Particulars	SBI LIFE											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net	1468	7239	22567	60118	107532	292849	562214	721210	1010403	1291164	1313374	1045003
(a) Premium	-	-	(14)	(189)	(223)	(505)	(1093)	(971)	(2355)	(3612)	(5290)	(6792)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	21	358	1041	2776	5760	12603	24175	52745	77248	132845	212145	264645
(a) Interest, Dividends & Rent – Gross	-	144	159	1133	5124	8928	48219	36747	254992	244623	129737	235806
(b) Profit on sale/redemption of investments	-	-	(12)	(2)	(76)	(1894)	(6759)	(196338)	(42428)	(63953)	(143851)	(122926)
(c) (Loss on sale/ redemption of investments)	-	-	-	-	2266	2330	(15310)	(62619)	302655	(13026)	(136966)	59869
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	4288	(1536)	(2753)	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	227	87	173	253	403	635	2706	969	2419
Other Income	-	2080	2699	2170	4559	4375	9975	15820	-	3542	14199	26375
Transfer from Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-	-
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	1489	9821	26439	66235	125030	318858	621672	566996	1605438	1592753	1381564	1504401
Commission	19	187	945	2339	6969	19597	40538	46788	66617	67105	51836	51141
Operating Expenses related to Insurance Business	1127	2330	5735	12456	18996	32238	44694	62050	75298	88299	102393	115105
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	10	110
Adjustment related to previous year	-	-	-	-	-	-	-	(1184)	(21)	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	4	14	7
Provision for Tax	-	-	-	180	-	228	2303	374	1022	2449	4832	5966
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	(13679)	-	(478)	1433
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1146	2517	6679	14796	26145	52063	95057	114663	129237	157857	158608	173761
Benefits Paid (Net)	-	274	2145	4636	8243	14006	35085	39675	85138	292577	472611	779101
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	12	28	69
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	1435	7029	17634	47981	90754	253083	484087	402380	1371721	1108539	692734	479119
(b) Amount ceded in Reinsurance	-	-	(20)	(1178)	(111)	(296)	(713)	(566)	(90)	(1344)	(961)	(800)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	1435	7304	19759	51439	98885	266794	518459	441488	1456775	1399783	1164412	1257489
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	(1092)	-	-	-	-	1	8156	10845	19426	35112	58545	73151
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	-	-	-	-	-	1	8156	10923	20237	37574	62566	76024
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	1092	-	-	-	-	-	8079	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	-	-	-	-	-	-	77	812	2462	4022	2873	2184
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	-	-	-	-	-	-	8156	10923	20237	37574	62566	76024

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(Lakh)

Particulars	SHRIRAM									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13		
Premiums earned – net										
(a) Premium	1033	18417	35805	43617	61127	82152	64416	61807		
(b) Reinsurance ceded	(1)	(14)	(17)	(49)	(67)	(47)	(105)	(327)		
(c) Reinsurance accepted	-	-	-	-	-	-	-	-		
Income from Investments										
(a) Interest, Dividends & Rent – Gross	1	42	114	2175	3276	5877	7471	8995		
(b) Profit on sale/redemption of investments	-	-	-	-	4344	4766	2645	22754		
(c) (Loss on sale/ redemption of investments)	-	-	-	(674)	(975)	(14)	(2958)	(10552)		
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	194		
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	(6)	-	-		
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	(4046)	(10999)	(6522)		
Unrealised Gains/Loss										
Other Income	-	137	1165	(11623)	24269	4046	-	-		
Transfer from Shareholders' Account	-	-	29	29	80	85	270	124		
Unit Linked Recoveries	-	-	610	516	3324	474	498	970		
TOTAL (A)	1032	18580	37677	(1193)	(1566)	(666)	(791)	(736)		
Commission	358	3604	4478	32798	93812	96669	60447	76708		
Operating Expenses related to Insurance Business	659	2448	5090	5599	6649	4146	4960	4765		
Provision for doubtful debts	-	-	-	6782	12399	13116	13052	16488		
Adjustment related to previous year	-	-	-	-	-	-	-	-		
Bad debts written off	-	-	-	-	-	-	-	-		
Provision for Tax	-	101	2	62	-	144	920	1461		
Provisions (other than taxation)	-	-	-	-	-	-	-	-		
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-		
(b) Others	-	-	-	-	-	-	-	-		
TOTAL (B)	1017	6153	9570	12442	19048	17406	18931	22714		
Benefits Paid (Net)	-	176	382	1430	6595	23529	42577	60989		
Interim Bonuses Paid	-	-	2	3	3	8	14	46		
Change in valuation of liability in respect of life policies										
(a) Gross	27	1169	1803	1421	4181	8788	7782	(14274)		
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-		
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-		
(d) Transfer to Linked Fund(Fund Reserve)	-	11120	25780	17269	63852	46199	(13539)	46762		
TOTAL (C)	27	12465	27967	20123	74631	78525	36835	7232		
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	(12)	(38)	140	233	132	738	4681	11		
Prior Period Items	-	-	(74)	23	192	181	-	-		
Balance at the beginning of the year	-	(12)	-	-	-	-	-	-		
Transfer from Linked Fund (Lapsed Policies)	-	(50)	66	256	324	919	4681	7243		
Surplus available for appropriations	(12)	25	43	65	143	919	4670	7180		
APPROPRIATIONS										
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-		
"Fund for future appropriations	-	-	-	-	-	-	-	-		
(Reserve for lapsed unit linked policies unlikely to be revived)"	-	-	-	-	-	-	-	-		
Balance being funds for future appropriations-Policyholders	(12)	(74)	23	192	181	-	-	63		
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	-		
Balance transferred to Balance Sheet	-	(49)	66	256	324	919	4681	7243		
TOTAL (D)	(12)	(49)	66	256	324	919	4681	7243		

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(Lakh)

Particulars	STAR UNION DAI-ICHI				
	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net	5019	53037	93331	127195	106880
(a) Premium		(28)	(75)	(142)	(230)
(b) Reinsurance ceded					
(c) Reinsurance accepted					
Income from Investments					
(a) Interest, Dividends & Rent – Gross	1	721	3197	8123	15197
(b) Profit on sale/redemption of investments	1	1056	2692	4413	6461
(c) (Loss on sale/ redemption of investments)		(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		87	98		
Unrealised Gains/Loss	31	1476	2409	(5530)	8043
Other Income			455	314	440
Transfer from Shareholders' Account					6816
Unit Linked Recoveries					
TOTAL (A)	5052	56166	100553	130006	140499
Commission	676	3928	4019	5137	5834
Operating Expenses related to Insurance Business	2436	6635	10541	15407	17099
Provision for doubtful debts					
Adjustment related to previous year					
Bad debts written off					
Provision for Tax					
Provisions (other than taxation)	2				
(a) For diminution in the value of investments (Net)					
(b) Others					
TOTAL (B)	3113	10563	14559	20544	22933
Benefits Paid (Net)		132	709	1626	18182
Interim Bonuses Paid					
Change in valuation of liability in respect of life policies					
(a) Gross	3911	48905	21333	45142	46000
(b) Amount ceded in Reinsurance		(28)	(281)	(361)	(442)
(c) Amount accepted in Reinsurance					
(d) Transfer to Linked Fund(Fund Reserve)		45026	68895	69703	50792
TOTAL (C)	3911	49009	90655	116110	114532
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	(1972)	(3405)	(4661)	(6647)	3034
Prior Period Items					
Balance at the beginning of the year					
Transfer from Linked Fund (Lapsed Policies)					
Surplus available for appropriations	(1972)	(3405)	(4661)	(6647)	3034
APPROPRIATIONS					
Transfer to Shareholders' Account					
"Fund for future appropriations	(1972)	(3405)	(4391)	(4037)	3034
(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)	(1972)	(3405)	(270)	(2610)	3034
			(4661)	(6647)	

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Contd.)

(₹ Lakh)

Particulars	TATA AIA											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net	2114	8121	25353	49704	88019	136718	204635	274750	349378	398522	363030	276043
(a) Premium	(6)	(87)	(416)	(849)	(1305)	(1123)	(1356)	(1294)	(1222)	(1235)	(1206)	(1439)
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments	-	216	754	1727	3735	7664	12796	21253	29607	42473	56062	69319
(a) Interest, Dividends & Rent – Gross	-	-	26	-	1506	6400	15225	6459	20203	41990	27338	49665
(b) Profit on sale/redemption of investments	-	-	-	(0)	(12)	(63)	(28)	(28193)	(12567)	(8946)	(24514)	(30552)
(c) (Loss on sale/ redemption of investments)	-	-	-	-	7036	1040	(538)	(72256)	173968	25987	(55996)	49398
(d) Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-
(f) Appropriation/Expropriation Adjustment Account	-	-	-	-	-	-	-	-	-	-	-	-
Unrealised Gains/Loss	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	2	21	565	379	441	1000	2728	3196	(342)	(3566)	3405
Transfer from Shareholders' Account	-	4355	6307	5764	7608	10434	35629	62420	44339	1752	725	230
Unit Linked Recoveries	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	2108	12607	32045	56911	106966	161511	267363	265866	606901	500200	361874	416069
Commission	572	1480	4158	8994	13755	19124	22892	23978	28085	24628	14128	10354
Operating Expenses related to Insurance Business	4038	6353	11504	19802	29078	35702	70252	107119	102631	93877	76019	59157
Provision for doubtful debts	-	-	-	5	27	73	(92)	214	641	279	383	315
Adjustment related to previous year	-	-	-	-	-	-	96	-	-	-	-	-
Bad debts written off	-	-	-	-	310	274	491	484	-	-	-	1
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	319
TOTAL (B)	4610	7832	15662	28801	43171	55173	93640	131795	131357	118784	90530	70145
Benefits Paid (Net)	123	367	852	2282	4738	8209	11218	14683	32458	70920	100518	197452
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	451	4409	13424	14951	28188	38962	46441	62805	64403	66982	79011	111636
(b) Amount ceded in Reinsurance	-	-	-	(259)	(102)	(96)	(157)	(151)	(141)	(140)	(113)	(162)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to Linked Fund(Fund Reserve)	-	-	2107	7718	29716	52159	109818	56695	377556	238657	67856	10291
TOTAL (C)	574	4776	16383	24691	62541	99234	167320	134031	474276	376419	247271.25	319218
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)	(3076)	-	-	3418	1254	7104	6403	40	1268	4996	24073	26706
Prior Period Items	-	-	-	-	-	-	-	-	-	-	-	-
Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Linked Fund (Lapsed Policies)	-	-	-	-	424	820	117	281	3867	3994	2719	(3089)
Surplus available for appropriations	-	-	-	3418	1678	7924	6521	321	5135	8990	26791	23617
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	3076	-	-	400	351	1471	232	3780	3403	4989	23045	28486
"Fund for future appropriations	-	-	-	-	-	-	-	-	-	-	-	-
(Reserve for lapsed unit linked policies unlikely to be revived)"	-	-	-	3018	-	-	-	-	-	-	-	-
Balance being funds for future appropriations-Policyholders	-	-	-	-	-	-	-	-	1731	4001	3746	(4869)
Balance being funds for future appropriations-Shareholders	-	-	-	-	-	-	-	(3459)	-	-	-	-
Balance transferred to Balance Sheet	-	-	-	-	1327	6453	6289	321	-	-	-	-
TOTAL (D)	-	-	-	3418	1678	7924	6521	321	5135	8990	26791	23617

Note: Figures in brackets represent negative values.

TABLE 20: LIFE INSURERS: POLICYHOLDERS ACCOUNT (Concl'd.)

(Lakh)

Particulars	ALL COMPANIES											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned – net	5009444	5574754	6628793	8285480	10587174	15606531	20134262	22178547	26544725	29160499	28707211	28720249
(a) Premium	(2040)	(4127)	(7085)	(10774)	(13616)	(20172)	(31918)	(42610)	(50208)	(62580)	(76363)	(103596)
(b) Reinsurance ceded	79	182	137	(97)	151	109	355	(57)	352	401	(125)	
(c) Reinsurance accepted												
Income from Investments	2286626	2511894	2730795	3324751	3608296	4184055	5021491	6059594	7283288	8614767	10148785	11822381
(a) Interest, Dividends & Rent – Gross	112525	129153	354404	436483	663843	931814	1646584	851457	2619346	4491836	2926211	4103019
(b) Profit on sale/redemption of investments	(13619)	(33234)	(86839)	(99000)	(163552)	(189550)	(263139)	(1351762)	(466521)	(1189526)	(1096595)	(1085327)
(c) (Loss on sale/ redemption of investments)			121	9244	176974	(112125)	(153567)	(2373988)	6029502	1317119	(3562566)	(478228)
(d) Transfer/Gain on revaluation/change in fair value					(929)	(806)	(42)	4233	1771	4789	61117	64460
(e) Amortization of Premium/Discount on Investments						3092	1342	160	6897	(5723)	(6741)	
(f) Appropriation/Expropriation Adjustment Account								(608780)	1434747	(168828)	(22141)	576
Unrealised Gains/Loss												
Other Income	21352	35604	13222	101522	141756	103650	45267	56198	48431	24967	34392	72124
Transfer from Shareholders' Account		47631	107817	96513	126385	228030	499606	617443	370356	195107	216695	257567
Unit Linked Recoveries								(1193)	(1566)	(666)	(791)	(736)
TOTAL (A)	7414367	8261855	9741366	12144122	15126483	20734628	26900243	25389242	43821032	41196764	37329089	43372490
Commission	456691	515273	615838	709861	863548	1226864	1468058	1549598	1803559	1828029	1849874	1921810
Operating Expenses related to Insurance Business	467417	545115	642483	821560	961105	1358584	2030673	2583190	2890628	3294230	2965610	3155237
Provision for doubtful debts							13576	27657	(103867)	(43535)	22918	94028
Adjustment related to previous year	17987	26542	50849	110062	21012	41298		(1184)	(21)	1109	268	
Bad debts written off	125862	1	3	5	97	97	6	20	12	1109		
Provision for Tax	85852		151885	561929	399971	471282	360813	344515	369950	428613	471465	670222
Provisions (other than taxation)					4036	12233	16725	93177	50455	35345		
(a) For diminution in the value of investments (Net)	8397	26077	720805	16480	5110	(5851)	8237	6779	(14396)	(6868)	38815	(1146)
(b) Others	2277	824646	77	(275)	1909	4167	1909	12256	5008584	5535826	53940	77549
TOTAL (B)	1038621	2063515	2181938	2219620	2254787	3104410	3902346	4605647	5008584	5535826	5403732	5917969
Benefits Paid (Net)	1747952	2054522	2399357	2875133	3520986	5571501	6168637	5837029	9556491	14215045	15261746	19122047
Interim Bonuses Paid	19538	21636	23375	19536	29746	139627	107422	77350	100589	110958	127705	144090
Change in valuation of liability in respect of life policies												
(a) Gross	3426050	4074027	4989759	6548377	7961790	9083534	12113993	12869974	19434755	19424423	18733553	21296969
(b) Amount ceded in Reinsurance	(452)	(1402)	(1843)	(5331)	(3017)	(3483)	(4027)	1907	(13185)	(8244)	(43652)	(142999)
(c) Amount accepted in Reinsurance												
(d) Transfer to Linked Fund(Fund Reserve)	725	19881	70872	414744	1292341	2743293	4483448	1930493	9456020	1538451	(2836128)	(3731477)
TOTAL (C)	5193813	6168664	7481520	9852458	12801847	17534472	22869473	20716753	38534671	35280696	31243225	36688630
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	1181932	29677	77908	72042	69848	95746	128423	66842	277777	380242	682131	765891
Prior Period Items					1834							
Balance at the beginning of the year		(8937)	(22508)	(6072)	(10284)	(6939)	(23080)	(10185)	(48615)	(10587)	(15268)	2189
Transfer from Linked Fund (Lapsed Policies)	7714				424	820	(558)	281	14870	15050	11692	5391
Surplus available for appropriations		20740	55400	65970	61822	89626	99594	56939	244032	384705	678555	773471
APPROPRIATIONS												
Transfer to Shareholders' Account	34216	47817	54813	70060	63293	81205	101762	81539	227754	404881	696219	792245
"Fund for future appropriations												
(Reserve for lapsed unit linked policies unlikely to be revived)"	823918		74	3018	1203	12450	(15968)	12759	5331	15425	8011	(2981)
Balance being funds for future appropriations-Policyholders	350507	(2986)	904	3815	55	14	3640	58254	126607	40247	16481	37257
Balance being funds for future appropriations-Shareholders		(4142)	(391)	(10924)	(11245)	(23262)	5297	(151447)	(189641)	(212006)	(162715)	(151644)
Balance transferred to Balance Sheet		20740	55400	65969	61823	89138	1483333	56939	244032	384705	678555	773471
TOTAL (D)	1200927	20740	55400	65969	61823	89138	1483333	56939	244032	384705	678555	773471

Note: Figures in brackets represent negative values.

TABLE 20A: LIFE INSURERS : POLICYHOLDERS ACCOUNT

(Lakh)

Particulars	AEGON RELIGARE		AVIVA		BAJAJ ALLIANZ		BHARTI AXA		BIRLA SUNLIFE	
	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15
Premiums earned – net										
(a) Premium	45300 (2215)	55920 (2654)	187810 (4855)	179625 (5387)	584314 (6711)	601730 (6927)	87265 (1148)	105332 (1528)	483305 (18820)	523322 (16486)
(b) Reinsurance ceded										
(c) Reinsurance accepted										
Income from Investments										
(a) Interest, Dividends & Rent – Gross	3841	5094	38736	43503	147827	152193	7652	10371	117585	135219
(b) Profit on sale/redemption of investments	8103	17489	56559	83083	324434	484837	18127	37346	106682	306208
(c) (Loss on sale/ redemption of investments)	(5027)	(1152)	(32663)	(5407)	(137970)	(39561)	(8713)	(1448)	(76767)	(14704)
(d) Transfer/Gain on revaluation/change in fair value	5637	3190	17804	20989	139956	132632	15004	19169	102088	104198
(e) Amortization of Premium/Discount on Investments	984	1660			17170	15798				
(f) Appropriation/Expropriation Adjustment Account	0	0	0	0	0	0	0	0	0	0
Unrealised Gains/Loss										
Other Income										
Transfer from Shareholders' Account	2119.57	0	201.45	3165.62	2997.69	5022.92	200.61	44.85	3654.27	3361.57
Unit Linked Recoveries			26950.69	22826.57	693.86	11624.52	16206.12	7456.35	25918.91	31538.31
TOTAL (A)	58742	85202	290543	342399	1072712	1357349	134595	176742	743646	1072657
Commission	2005	3466	7781	7780	14896	20622	4941	6959	23471	23337
Operating Expenses related to Insurance Business	24473	32060	40756	35434	134610	112174	53478	54674	91802	87071
Provision for doubtful debts	303	84	143	58	252	127	42	9	11904	10199
Adjustment related to previous year										
Bad debts written off										
Provision for Tax					14692	8653	13	11		
Provisions (other than taxation)										
(a) For diminution in the value of investments (Net)										
(b) Others										
Service Tax on Unit Linked Charges	93	135	2289	1894	12418	9822				
TOTAL (B)	26874	35745	50968	45167	176869	151398	58473	61654	127177	120608
Benefits Paid (Net)	17405	21778	192075	177378	847725	823049	49864	66287	366543	377161
Interim Bonuses Paid		3	340	75	474	741			7	28
Change in valuation of liability in respect of life policies										
(a) Gross*	24065	35020	47919	203279	295419	295611	28858	56565	104296	159359
(b) Amount ceded in Reinsurance	(144)	(571)	(26100)	(105886)	(1427)	(5902)	(1726)	(1926)	(23767)	(14323)
(c) Amount accepted in Reinsurance										
(d) Transfer to Linked Fund (Fund Reserve)	41326	56230	214234	274846	(311246)	49617	76996	120926	130765	385650
TOTAL (C)	(9459)	(6773)	25341	22386	830944	1163116	(874)	(5838)	577844	907875
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)					64900	42835			38625	44174
Prior Period Items										
Balance at the beginning of the year					17406	18395				
Transfer from Linked Fund (Lapsed Policies)										
Surplus available for appropriations	(9459)	(6773)	25341	22386	82306	61230	(874)	(5838)	38625	44174
APPROPRIATIONS										
Transfer to Shareholders' Account			25714	21673	63910	48789	(874)	(5905)	52245	49660
Transfer from shareholders' Account(Non Technical Accounts)										
Funds for future appropriations			(372)	713	989	(5954)		66	(13620)	(5486)
(Reserve for lapsed unit linked policies unlikely to be revived)					17406	18395				
Balance being funds for future appropriations-Policyholders	(267)	(47)								
Balance being funds for future appropriations-Previous year	(9192)	(6726)								
Balance transferred to Balance Sheet	(9459)	(6773)	25341	22386	82306	61230	(874)	(5838)	38625	44174
TOTAL (D)										

Note : * represents mathematical reserves after allocation of bonus
 Figures in brackets represents negative values
 Previous year figures revised by insurers

TABLE 20A: LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)

(Lakh)

Particulars	CANARA HSBC		DHFL PRAMERICA		EDELWEISS TOKIO		EXIDE LIFE		FUTURE GENERALI	
	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15
Premiums earned – net										
(a) Premium	182342	165702	30586	73510	11090	19308	183067	202748	63416	60425
(b) Reinsurance ceded	(1400)	(1475)	(357)	(1885)	(470)	(651)	(620)	(1327)	(1959)	(1642)
(c) Reinsurance accepted										
Income from Investments										
(a) Interest, Dividends & Rent – Gross	32779	39106	1750	4242	422	1106	42282	50222	12958	15599
(b) Profit on sale/redemption of investments	21538	89935	1458	2441	276	924	30460	57131	8424	18697
(c) Loss on sale/redemption of investments	(16877)	(4954)	(1283)	(165)	(76)	(180)	(15807)	(3734)	(5507)	(2399)
(d) Transfer/Gain on revaluation/change in fair value	52181	60148	1800	1822	86	210	10493	5313	4190	577
(e) Amortization of Premium/Discount on Investments			37	115						
(f) Appropriation/Expropriation Adjustment Account	0	0	0	0	0	0	0	0	0	0
Unrealised Gains/Loss										
Other Income	41.12	60.45	8.12	8.88	2.2	3.76	730.46	371.22	1069.16	2737.45
Transfer from Shareholders' Account	10319.86	2457.02	9459.15	8066.58	11914.08	14453.61	5523.02	4758.23	6610.75	6037.9
Unit Linked Recoveries										
TOTAL (A)	280924	350979	43458	88156	23245	35176	256128	315482	89200	100033
Commission	3698	4875	1895	2648	1459	1990	13115	12573	4294	3102
Operating Expenses related to Insurance Business	25402	26461	23739	27477	15154	18458	48676	52015	21851	23281
Provision for doubtful debts										
Adjustment related to previous year	26	19				7				
Bad debts written off										
Provision for Tax	9	0								
Provisions (other than taxation)										
(a) For diminution in the value of investments (Net)										
(b) Others										
Service Tax on Unit Linked Charges	3225	3464		144					801	698
TOTAL (B)	32360	34818	25634	30268	16613	20455	61791	64587	26946	27081
Benefits Paid (Net)	55002	173881	2476	7053	544	771	115306	150709	31648	44091
Interim Bonuses Paid										
Change in valuation of liability in respect of life policies										
(a) Gross*	180278	133451	14522	43725	11203	16049	71405	94134	30619	25068
(b) Amount ceded in Reinsurance					(5116)	(2101)	(10)	(210)	(24)	(317)
(c) Amount accepted in Reinsurance										
(d) Transfer to Linked Fund (Fund Reserve)										
TOTAL (C)	235280	307332	16999	50778	6632	14721	186736	244663	62255	68859
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	13285	8828	826	7110			7601	6231	4093	4093
Prior Period Items										
Balance at the beginning of the year										
Transfer from Linked Fund (Lapsed Policies)										
Surplus available for appropriations										
APPROPRIATIONS										
Transfer to Shareholders' Account										
Transfer from shareholders' Account(Non Technical Accounts)										
Funds 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-Previous year										
Balance transferred to Balance Sheet										
TOTAL (D)	13285	8828	826	7110			8043	6969	4093	4093

Note : * represents mathematical reserves after allocation of bonus
 Figures in brackets represents negative values
 Previous year figures revised by Insurers

TABLE 20A: LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)

(Lakh)

Particulars	HDFC STANDARD		ICICI PRUDENTIAL		IDBI FEDERAL		INDIAFIRST		KOTAK MAHINDRA	
	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15
Premiums earned – net										
(a) Premium	1206290 (8647)	1482990 (6745)	1242865 (14600)	1530662 (14617)	82625 (853)	106962 (891)	214336 (1053)	203411 (1154)	270079 (4985)	303805 (6246)
(b) Reinsurance ceded										
(c) Reinsurance accepted	235421	286087	316932	354027	17711	22042	27651	41009	65478	65922
Income from Investments	129694	380744	432015	796678	16868	25556	6986	18505	76754	144015
(a) Interest, Dividends & Rent – Gross	(88152)	(59208)	(150483)	(50314)	(12431)	(3778)	(1936)	(428)	(70296)	(13717)
(b) Profit on sale/redemption of investments	228342	614027	291264	724027	9610	2934	17274	39002	33051	67715
(c) (Loss on sale/ redemption of investments)	2030	3296	31946	48027	1663	1583	2993	5490		
(d) Transfer/Gain on revaluation/change in fair value	0	0	0	0	0	0	0	0	0	0
(e) Amortization of Premium/Discount on Investments										
(f) Appropriation/Expropriation Adjustment Account										
Unrealised Gains/Loss	2387.97	3220.62	1724.71	1792.07	0.08	0.83	62.5326	5.3828	148.32	796.76
Other Income	21732.57	4669.35	9465.23	4145.67	1754.72	3440.27	9699.0755	4191.9547	2365.89	839.87
Transfer from Shareholders' Account										
Unit Linked Recoveries	1729099	2709081	2161130	3394427	116947	157850	276013	310032	372595	563131
TOTAL (A)	51410	62347	62749	55317	8404	7203	2755	3655	13438	17641
Commission	128077	148897	161686	165202	18292	20492	22894	19307	55279	66906
Operating Expenses related to Insurance Business			(512)	(1219)	35	15				
Provision for doubtful debts										
Adjustment related to previous year										
Bad debts written off	15160	11934	818	1167					1201	2186
Provision for Tax			4374	5040						
Provisions (other than taxation)										
(a) For diminution in the value of investments (Net)	2563	(716)	850	675					(127)	0
(b) Others	188	465								60
Service Tax on Unit Linked Charges	13400	15318	30661	30694	624	582	1671	1578	2994	2942
TOTAL (B)	210799	238245	260626	256876	27355	28292	27320	24540	72785	89734
Benefits Paid (Net)	466191	816239	1207396	1224572	34949	41934	15442	129380	185422	178522
Interim Bonuses Paid	3294	7141	938	1164					614	878
Change in valuation of liability in respect of life policies										
(a) Gross*	471339	511914	293198	370722	47917	72245	162555	77964	81899	111864
(b) Amount ceded in Reinsurance	(52930)	(17961)	(14709)	(26095)	(386)	(91)			631	(29)
(c) Amount accepted in Reinsurance	587428	1071297	287685	1450984	82480	114089	64456	78606	10059	160550
(d) Transfer to Linked Fund (Fund Reserve)	1475322	2388630	1774507	3021347	7112	15469	242452	285950	278626	451784
TOTAL (C)	42978	82206	125997	116205			6241	(458)	21184	21613
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)										
Prior Period Items										
Balance at the beginning of the year	42978	67086	50825	50404					2564	7717
Transfer from Linked Fund (Lapsed Policies)										
Surplus available for appropriations	42978	82206	176822	166609	7112	15469	6241	(458)	23748	29329
APPROPRIATIONS										
Transfer to Shareholders' Account	76540	67086	126418	113860	9607	16594	4139	1931	20064	16176
Transfer from shareholders' Account(Non Technical Accounts)					(2496)	(1125)				
Funds for future appropriations										
(Reserve for lapsed unit linked policies unlikely to be revived)										
Balance being funds for future appropriations-Policyholders	(21780)	(3841)	(422)	2345					(4033)	(818)
Balance being funds for future appropriations-Previous year	(11782)	18960	50825	50404					7717	13971
Balance transferred to Balance Sheet										
TOTAL (D)	42978	82206	176822	166609	7112	15469	6241	(458)	23748	29329

Note : * represents mathematical reserves after allocation of bonus
 Figures in brackets represents negative values
 Previous year figures revised by insurers

TABLE 20A: LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd.)

Particulars	LIC		MAX LIFE		PNB METLIFE		RELIANCE		SAHARA	
	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15
Premiums earned – net										
(a) Premium	23694230	23966765	727854	817162	224059	246119	428340	462108	20463	16686
(b) Reinsurance ceded	(14423)	(18488)	(6673)	(6647)	(6533)	(9564)	(2666)	(2941)	(14)	(10)
(c) Reinsurance accepted										
Income from Investments										
(a) Interest, Dividends & Rent – Gross	11809709	13548309	109152	141386	51725	62616	66384	72247	5139	5916
(b) Profit on sale/redemption of investments	2332637	2723447	80140	230228	63553	72702	117370	217321	5523	3894
(c) (Loss on sale/ redemption of investments)	(64960)	(105100)	(55661)	(22049)	(48004)	(4147)	(47389)	(11197)	(3840)	(1086)
(d) Transfer/Gain on revaluation/change in fair value	219327	611949	77742	56394	46843	66851	64846	20745	207	2
(e) Amortization of Premium/Discount on Investments			4843	4616			19457	21163		
(f) Appropriation/Expropriation Adjustment Account	0	0	0	0	0	0	0	0	0	0
Unrealised Gains/Loss										
Other Income	27724.64	27752.76	1772.9	1458.12	1095.24	1388.23	871.26	4595.75	3138	4265
Transfer from Shareholders' Account	0	0	1311	4405.53	0	0	11480.14	11686.13	228.81	215.22
Unit Linked Recoveries									1132.74	365.17
TOTAL (A)	38004244	40754636	940481	1226953	332737	435965	658695	795727	31978	30246
Commission	1668129	1509210	68281	74863	12677	13843	32982	28070	1535	852
Operating Expenses related to Insurance Business	2376070	2239545	120384	124188	54200	60365	132714	147995	3413	3601
Provision for doubtful debts	157135	93234	58	(241)						
Adjustment related to previous year										
Bad debts written off			88	182						
Provision for Tax	253109	369828							560	558
Provisions (other than taxation)										
(a) For diminution in the value of investments (Net)	(28170)	3857			294	205		10		
(b) Others	45615	18313				3268	5919	4454	138	79
Service Tax on Unit Linked Charges	24820	20798	6139	6328			171615	180529	5646	5090
TOTAL (B)	4496709	4254783	194950	205319	67171	77681	527212	620716	22032	19461
Benefits Paid (Net)	15801554	14412575	293120	348862	160474	186826				
Interim Bonuses Paid	150370	189975	17	21	12	57	114	112		
Change in valuation of liability in respect of life policies										
(a) Gross*	19977229	22488691	383966	600525	92028	163522	(63622)	(19135)	12589	8611
(b) Amount ceded in Reinsurance			336	(2470)	(1676)	(2876)			(11711)	(6325)
(c) Amount accepted in Reinsurance										
(d) Transfer to Linked Fund (Fund Reserve)	(2585044)	(771694)	6595	13337	250839	347529	463703	601693	22911	21747
TOTAL (C)	33344108	36319547	684034	960274	14728	10755	23377	13506	3420	3409
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	163427	180305	61497	61359						
Prior Period Items										
Balance at the beginning of the year			67872	99864	(149345)	(136406)	11664	2211		
Transfer from Linked Fund (Lapsed Policies)			129370	161223	(134617)	(125651)	35041	15717	3420	3409
Surplus available for appropriations	163427	180305	29506	28437	394	649	32830	15074	1445	842
APPROPRIATIONS										
Transfer to Shareholders' Account	163427	180305								
Transfer from shareholders' Account(Non Technical Accounts)										
Funds for future appropriation										
(Reserve for lapsed unit linked policies unlikely to be revived)			99864	132786	1395	9096	(9453)	(1569)	1976	2567
Balance being funds for future appropriations-Policyholders							11664	2211		
Balance being funds for future appropriations-Previous year										
Balance transferred to Balance Sheet										
TOTAL (D)	163427	180305	129370	161223	(136406)	(135397)	35041	15717	3420	3409

Note : * represents mathematical reserves after allocation of bonus
 Figures in brackets represents negative values
 Figures year figures revised by insurers

TABLE 20A: LIFE INSURERS : POLICYHOLDERS ACCOUNT (Concl'd.)

(Lakh)

Particulars	SBI LIFE		SHRIRAM LIFE		STAR UNION DAI-ICHI		TATA AIA		TOTAL	
	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15
Premiums earned – net										
(a) Premium	1073860	1286711	59424	73466	94875	113468	232370	212179	31430167	32810114
(b) Reinsurance ceded	(8150)	(8711)	(304)	(185)	(256)	(417)	(1191)	(1620)	(108902)	(118200)
(c) Reinsurance accepted										
Income from Investments										
(a) Interest, Dividends & Rent – Gross	303743	362883	9806	10871	21672	27151	76668	86233	13523023	15543354
(b) Profit on sale/redemption of investments	245368	521998	5021	7740	12587	27548	96342	194256	4196917	6462723
(c) (Loss on sale/ redemption of investments)	(122217)	(39195)	(3769)	(1129)	(6033)	(2605)	(38595)	(4889)	(1014456)	(392546)
(d) Transfer/Gain on revaluation/change in fair value	208506	178606					82827	113193	1629080	2843692
(e) Amortization of Premium/Discount on Investments			212	245					81334	101993
(f) Appropriation/Expropriation Adjustment Account	0	0	0	0	0	0	0	0	0	0
Unrealised Gains/Loss										
Other Income	3639.46	1389.39	4887	15215	23602	32824			31626	52304
Transfer from Shareholders' Account	30708.44	15297.82	95.02	248.49	1255.38	805.1	8969.94	6546.14	58881	64992
Unit Linked Recoveries			434.59	2975.15	9543.9	5345.97	9.01	12637.99	215353	184876
TOTAL (A)	1735458	2318979	75806	109446	157246	204119	457400	618536	50043022	57553301
Commission	55618	60371	3381	4059	7354	8437	9205	9228	2075472	1942449
Operating Expenses related to Insurance Business	110343	117783	18677	30383	21118	22501	43455	49889	3746541	3686159
Provision for doubtful debts	2	9				9	162	(440)	169551	101869
Adjustment related to previous year										
Bad debts written off	34	38							949	1826
Provision for Tax	8989	10922	1583	1748					299681	410705
Provisions (other than taxation)										
(a) For diminution in the value of investments (Net)	(222)	(1112)					3	292	(25102)	2996
(b) Others									46098	19053
Service Tax on Unit Linked Charges	11930	12678	502	397	742	823	4334	3740	122700	119833
TOTAL (B)	186693	206688	24143	36586	29214	31770	57159	62974	6435889	6284889
Benefits Paid (Net)	878020	819768	47698	34524	44093	77483	268999	354268	21631191	21107289
Interim Bonuses Paid	151	268	34	55	3	12			156413	200580
Change in valuation of liability in respect of life policies										
(a) Gross*	588973	1228493	(2894)	30329	38810	21902	113968	120757	23006538	26850664
(b) Amount ceded in Reinsurance	(901)	(85)			(1387)	(1019)	(235)	(318)	(141280)	(188506)
(c) Amount accepted in Reinsurance										
(d) Transfer to Linked Fund (Fund Reserve)	1466244	2048444	44838	64908	42384	62013	(14622)	53205	(1781539)	2553565
TOTAL (C)	82521	69846	6825	7951	123903	160392	368110	527911	42871323	50523592
SURPLUS/ (DEFICIT) (D) = (A)-(B)-©					4129	11958	32131	27651	735810	744819
Prior Period Items										
Balance at the beginning of the year	2184	743	63	95					3676	43760
Transfer from Linked Fund (Lapsed Policies)									(6161)	(2464)
Surplus available for appropriations	84705	70589	6888	8046	4129	11958	(6161)	25187	733326	786115
APPROPRIATIONS										
Transfer to Shareholders' Account	83962	70442	6794	7839	3486	5825	32917	31742	753940	695380
Transfer from shareholders' Account(Non Technical Accounts)									(2496)	(1125)
Funds for future appropriations (Reserve for lapsed										
unit linked policies unlikely to be revived)										
Balance being funds for future appropriations-Policyholders	743	146	95	207	642	6133	(6947)	(6555)	(20176)	(560)
Balance being funds for future appropriations-Previous year									57406	151006
Balance transferred to Balance Sheet	84705	70589	6888	8046	4129	11958	25970	25187	(137882)	(128152)
TOTAL (D)									733326	786115

Note : * represents mathematical reserves after allocation of bonus
 Figures in brackets represents negative values
 Previous year figures revised by insurers

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT

(` Lakh)

Particulars	AEGON RELIGARE				
	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	446	382	609	689	648
(b) Profit on sale/redemption of investments	119	53	99	189	103
(c) (Loss on sale/ redemption of investments)	(6)	(2)	(1)	(1)	(2)
(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
Expenses other than those directly related to the insurance business					
Bad debts written off	274	133	567	46	252
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)					
(b) Provision for doubtful debts					
(C) Others					
Prior Period Expenses					
Contribution to Policyholders Account			2974	7070	2492
TOTAL (B)	274	133	3541	7115	2744
Profit/ (Loss) before tax	428	382	(2373)	(5704)	(1696)
Provision for Taxation	20				
Profit / (Loss) after tax	408	382	(2373)	(5704)	(1696)
Prior Period Expenses					
APPROPRIATIONS					
(a) Balance at the beginning of the year	(2787)		(1997)	(4369)	(10073)
(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)

Note: Figures in brackets represent negative value.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	AVIVA									
	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
Amounts transferred from the Policyholders Account (Technical Account)	-	26	39	48	53	51	20495	26849	31053	
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	664	809	1831	2412	2895	2059	3159	5721	6598	
(b) Profit on sale/redemption of investments	36	36	70	91	75	312	161	319	693	
(c) (Loss on sale/ redemption of investments)	(55)	-	(5)	(10)	(21)	-	(16)	(20)	(1)	
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	
Other Income	-	-	-	-	-	-	-	-	-	
TOTAL (A)	646	870	1935	2542	3002	2422	23799	32869	38343	
Expenses other than those directly related to the insurance business	105	162	195	176	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	-	-	-	-	-	-	-	-	-	
Prior Period Expenses										
Contribution to Policyholders Account	9637	15095	14916	22615	51984	36002	20129	24749	34181	
TOTAL (B)	9743	15256	15111	22790	52507	36893	20924	25512	35143	
Profit/ (Loss) before tax	(9097)	(14387)	(13175)	(20249)	(49505)	(34472)	2875	7357	3200	
Provision for Taxation	-	-	-	-	-	-	-	-	-	
Profit / (Loss) after tax	(9097)	(14387)	(13175)	(20249)	(49505)	(34472)	2875	7357	3200	
Prior Period Expenses	-	-	-	-	-	-	-	-	-	
APPROPRIATIONS										
(a) Balance at the beginning of the year	(9842)	(18939)	(33325)	(46501)	(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	(18939)	(33325)	(46501)	(66749)	(116255)	(150726)	(147851)	(140494)	(137294)	

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	BAJAJ ALLIANZ											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	(2400)	-	-	-	-	313	327	415	52448	93551	106913	91748
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	846	970	1008	782	1136	2731	7640	8463	9834	17591	27323	41347
(b) Profit on sale/redemption of investments	209	415	352	127	72	238	540	800	1063	961	2014	2505
(c) (Loss on sale/ redemption of investments)	(15)	-	(1)	(26)	(139)	(198)	(230)	(195)	(54)	(314)	(256)	(702)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	11	175
TOTAL (A)	(1360)	1385	1359	883	1069	3084	8277	9483	63291	111789	136004	135074
Expenses other than those directly related to the insurance business	204	32	40	46	67	531	147	159	647	455	761	482
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	8	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	4000	4000	4512	10855	9724	29518	16391	6945	3167	285	235
Contribution to Policyholders Account	-	4040	4040	4558	10923	10254	29666	16550	7592	3623	1046	717
TOTAL (B)	204	(2655)	(2681)	(3675)	(9854)	(7170)	(21388)	(7067)	55699	108166	134958	134357
Profit/ (Loss) before tax	(1564)	(2655)	(2681)	(3675)	(9854)	(7170)	(21389)	(7068)	54229	105704	131120	128564
Provision for Taxation	1	-	1	-	-	-	1	1	1471	2463	3838	5793
Profit / (Loss) after tax	(1565)	(2655)	(2681)	(3675)	(9854)	(7170)	(21389)	(7068)	54229	105704	131120	128564
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS												
(a) Balance at the beginning of the year	-	(1565)	(4220)	(6901)	(10577)	(20431)	(27601)	(48990)	(56058)	(1830)	103874	234994
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(1565)	(4220)	(6901)	(10576)	(20431)	(27601)	(48990)	(56058)	(1830)	103874	234994	363558

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	BHARTIAXA						
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	-	-	(41515)	(47729)	(28343)	(5268)	1121
Income From Investments:							
(a) Interest, Dividends & Rent – Gross	565	997	1033	621	951	1136	1093
(b) Profit on sale/redemption of investments	25	112	91	187	177	259	294
(c) (Loss on sale/ redemption of investments)	(9)	(14)	(26)	(48)	(22)	(31)	(21)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-
TOTAL (A)	580	1095	(40417)	(46969)	(27237)	(3904)	2488
Expenses other than those directly related to the insurance business ¹⁵⁶	-	217	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	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-
Contribution to Policyholders Account	8467	25080	1215	695	6661	14746	14017
TOTAL (B)	8623	25297	1329	847	6801	15080	14417
Profit/ (Loss) before tax	(8043)	(24201)	(41746)	(47817)	(34039)	(18984)	(11929)
Provision for Taxation	-	-	-	-	-	-	-
Profit / (Loss) after tax	(8043)	(24201)	(41746)	(47817)	(34039)	(18984)	(11929)
Prior Period Expenses	-	-	-	-	-	-	-
APPROPRIATIONS							
(a) Balance at the beginning of the year	-	(8043)	(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	(8043)	(32244)	(73990)	(121807)	(155846)	(174830)	(186759)

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	BIRLA SUNLIFE												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	(988)	(4406)	-	-	-	-	-	2607	2862	1491	32907	71077	62660
Income From Investments:													
(a) Interest, Dividends & Rent – Gross	94	598	576	564	937	1073	1571	2001	3018	3039	3663	7857	11297
(b) Profit on sale/redemption of investments	11	44	175	12	26	36	83	168	243	177	334	247	394
(c) (Loss on sale/ redemption of investments)	-	-	(2)	(33)	(14)	(16)	(8)	(7)	(1)	-	(3)	(3)	(92)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	(107)	140	164	(203)	(156)	(64)	-
Other Income	51	195	45	(81)	(213)	(156)	-	-	-	-	-	-	-
TOTAL (A)	(832)	(3569)	794	461	736	936	1538	4909	6286	4504	36745	79113	74259
Expenses other than those directly related to the insurance business	-	41	119	19	36	29	39	26	100	80	48	167	163
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	-	6771	8216	6762	7019	15473	49410	76399	47975	6198	32873	19946
TOTAL (B)	-	41	6890	8235	6797	7049	15512	49437	76499	48055	6246	33040	20109
Profit/ (Loss) before tax	(832)	(3610)	(6096)	(7774)	(6061)	(6113)	(13974)	(44528)	(70214)	(43550)	30500	46073	54150
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit / (Loss) after tax	(832)	(3610)	(6096)	(7774)	(6061)	(6113)	(13974)	(44528)	(70214)	(43550)	30500	46073	54150
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS													
(a) Balance at the beginning of the year	-	-	(4442)	(10538)	(18312)	(24373)	(30486)	(44460)	(88987)	(159201)	(202750)	(172251)	(137623)
(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	-	(832)	-	-	-	-	-	-	-	-	-	-	4061
Profit carried to the Balance Sheet	(832)	(4442)	(10538)	(18312)	(24373)	(30486)	(44460)	(88987)	(159201)	(202750)	(172251)	(137623)	(124249)

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

Particulars	(Lakh)											
	CANARA HSBC					DHFL PRAMERICA					EDELWEISS TOKIO	
	2008-09	2009-10	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	-	-	-	113	5267	-	-	-	-	-	-	-
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	2186	1124	893	1194	2178	508	615	697	878	1083	3456	3365
(b) Profit on sale/redemption of investments	224	530	158	190	320	344	91	79	88	156	1570	2090
(c) (Loss on sale/ redemption of investments)	(40)	(35)	(73)	(83)	(68)	(5)	-	-	(2)	(26)	(801)	(1297)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	(17)	(70)	(51)	81	11	-	-
Other Income	-	2	1	24	36	1	-	-	0	-	1	203
TOTAL (A)	2370	1621	979	1439	7732	831	636	725	1044	1224	4226	4361
Expenses other than those directly related to the insurance business	1483	122	356	58	93	1262	171	231	220	271	322	33
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses												
Contribution to Policyholders Account	21171	26114	19760	10287	5290	4015	9794	11450	13649	14193	5711	10800
TOTAL (B)	22654	26236	20117	10346	5382	5277	9965	11681	13869	14464	6033	10833
Profit/ (Loss) before tax	(20199)	(24616)	(19138)	(8907)	2350	(4446)	(9329)	(10956)	(12825)	(13239)	(1807)	(6472)
Provision for Taxation	8	-	-	0	-	-	-	-	-	-	-	-
Profit / (Loss) after tax	(20207)	(24616)	(19138)	(8907)	2350	(4446)	(9329)	(10956)	(12825)	(13239)	(1807)	(6472)
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS												
(a) Balance at the beginning of the year	(2880)	(23087)	(47703)	(66841)	(75748)	-	(4446)	(13775)	(24731)	(37556)	(1116)	(2923)
(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	(23087)	(47703)	(66841)	(75748)	(73399)	(4446)	(13775)	(24731)	(37556)	(50795)	(2923)	(9395)

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	EXIDE LIFE											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	(3800)	-	-	-	-	-	64	347	-	2741	4839	6846
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	515	645	548	503	1092	1083	1425	1245	984	1427	2551	2682
(b) Profit on sale/redemption of investments	258	343	731	108	36	79	174	182	177	655	859	808
(c) (Loss on sale/ redemption of investments)	-	-	-	(81)	(25)	(29)	-	(36)	-	-	(0)	-
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	5	1	-	-	-	-	0	14
TOTAL (A)	(3027)	988	1279	530	1108	1133	1663	1739	1161	4823	8248	10350
Expenses other than those directly related to the insurance business	67	22	75	82	883	21	3	339	202	333	197	255
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	4752	7503	9822	12624	18867	20707	20840	14630	11496	11166	7787
Contribution to Policyholders Account	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	67	4774	7578	9904	13506	18888	20709	21180	14832	11829	11363	8042
Profit/ (Loss) before tax	(3094)	(3786)	(6299)	(9374)	(12398)	(17754)	(19046)	(19441)	(13671)	(7006)	(3115)	2307
Provision for Taxation	-	-	-	2	2	3	7	9	5	2	0	-
Profit / (Loss) after tax	(3094)	(3786)	(6299)	(9376)	(12400)	(17757)	(19053)	(19450)	(13676)	(7008)	(3115)	2307
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS												
(a) Balance at the beginning of the year	-	(3094)	(6880)	(13179)	(22555)	(34956)	(52713)	(71765)	(91215)	(104892)	(111899)	(115014)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(3094)	(6880)	(13179)	(22555)	(34956)	(52713)	(71766)	(91215)	(104892)	(111899)	(115014)	(112707)

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(` Lakh)

Particulars	FUTURE GENERALI						
	2006-07	2007-08	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	2	455	1107	765	744	928	1712
(b) Profit on sale/redemption of investments	4	65	343	544	200	278	277
(c) (Loss on sale/ redemption of investments)	-	-	(169)	(18)	(29)	(67)	(128)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	2	-
Other Income	-	-	-	-	-	-	-
TOTAL (A)	6	520	1281	1291	915	1141	1861
Expenses other than those directly related to the insurance business	362	152	534	139	150	125	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	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	3372	26341	36837	32778	13981	8626
TOTAL (B)	362	3524	26875	36976	32928	14106	8694
Profit/ (Loss) before tax	(356)	(3005)	(25594)	(35685)	(32012)	(12965)	(6833)
Provision for Taxation	-	-	-	2	-	0	-
Profit / (Loss) after tax	(356)	(3005)	(25594)	(35686)	(32012)	(12965)	(6833)
Prior Period Expenses	-	-	-	-	-	-	-
APPROPRIATIONS							
(a) Balance at the beginning of the year	-	(357)	(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	(356)	(3362)	(28955)	(64642)	(96654)	(109620)	(116453)

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	HDFC STANDARD												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	(200)	(4461)	-	-	-	-	-	5163	7950	4729	4463	25053	39376
Income From Investments:													
(a) Interest, Dividends & Rent – Gross	271	1504	952	929	653	1385	1268	2421	3024	2891	3999	3964	4850
(b) Profit on sale/redemption of investments	-	936	315	704	102	80	1142	987	139	492	1835	699	2297
(c) (Loss on sale/ redemption of investments)	(1)	(2)	-	(51)	(40)	(69)	(125)	(111)	(359)	(5)	(17)	(2)	(0)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	(66)	(239)	(214)	519	-	-	0	(32)
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	(89)	(24)	6	(30)	(26)	(30)	(2)	(32)
Other Income	-	69	(74)	(49)	(36)	37	8	5	3	35	0	0	0
TOTAL (A)	70	(1952)	1194	1534	679	1277	2030	8257	11246	8116	10250	29712	46491
Expenses other than those directly related to the insurance business	205	557	659	1013	105	183	83	126	53	40	94	19	730
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	-	5355	2864	9547	13970	14504	32482	61490	35594	20057	2591	190
TOTAL (B)	205	557	6014	3877	9652	14153	14586	32608	61543	35634	20151	2611	919
Profit/ (Loss) before tax	(135)	(2511)	(4820)	(2344)	(8973)	(12875)	(12556)	(24351)	(50296)	(27518)	(9900)	27102	45572
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-	424
Profit / (Loss) after tax	(135)	(2511)	(4820)	(2344)	(8973)	(12875)	(12556)	(24351)	(50296)	(27518)	(9900)	27102	45148
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS													
(a) Balance at the beginning of the year	-	(134)	(2645)	(7465)	(9808)	(18782)	(31657)	(44213)	(68835)	(119131)	(146650)	(156550)	(129448)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	(270)	-	-	-	0	-
Profit carried to the Balance Sheet	(135)	(2645)	(7465)	(9809)	(18782)	(31657)	(44213)	(68834)	(119131)	(146650)	(156550)	(129448)	(84300)

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	ICICI Prudential												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	-	(12417)	-	-	-	759	3461	212	3344	25712	73192	119515	170064
Income From Investments:	613	1073	620	975	963	1658	2671	1171	2569	2233	9288	16282	30040
(a) Interest, Dividends & Rent – Gross	46	1123	572	477	313	369	1007	5353	1209	940	1353	5580	10612
(b) Profit on sale/redemption of investments	-	-	-	(18)	(156)	(16)	(359)	(299)	(251)	(49)	(54)	(4265)	(1626)
(c) (Loss on sale/ redemption of investments)	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	4375	2533
Other Income	10	11	14	11	15	23	-	-	-	-	-	56	48
TOTAL (A)	670	(10210)	1206	1445	1135	2792	6779	6437	6872	28836	83778	141544	211670
Expenses other than those directly related to the insurance business	647	111	86	159	41	59	146	116	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	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	15838	23677	23335	23067	75800	160635	94857	-	-	-	54125
Contribution to Policyholders Account	647	111	15924	23836	23376	23125	75946	160751	94942	783	528	172	54709
TOTAL (B)	23	(10321)	(14718)	(22391)	(22241)	(20333)	(69167)	(154314)	(88070)	28053	83250	141372	156961
Profit/ (Loss) before tax	-	(188)	-	(233)	(1079)	1545	4276	14808	10100	2256	2488	2955	7367
Provision for Taxation	23	(10509)	(14718)	(22158)	(21162)	(18788)	(64891)	(139506)	(77970)	25797	80762	138417	149594
Profit / (Loss) after tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	23	(10531)	(25249)	(47407)	(68570)	(95279)	(160170)	(299676)	(377646)	(351849)	(271087)	(194670)
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	31428	34293
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	10009	14140
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	6722	7966
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	(45)	-	-	-	(7922)	-	-	-	-	-	13842	14959
Profit carried to the Balance Sheet	23	(10531)	(25249)	(47407)	(68570)	(95279)	(160170)	(299676)	(377646)	(351849)	(271087)	(194670)	(116435)

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	IDBI FEDERAL						INDIAFIRST					
	2007-08	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)	-	-	-	-	2863	8161	-	-	2602	1751		
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	665	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)	0	(114)	(258)	(94)		
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-		
(e) Amortization of Premium/Discount on Investments	4	14	(3)	215	1270	711	(50)	890	1856	1311		
Other Income	-	-	-	4	23	5	-	-	-	-		
TOTAL (A)	668	863	1958	1470	5410	10766	703	2540	5874	5293		
Expenses other than those directly related to the insurance business	2191	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	9	1	1	-	1	1	-	-	-	-		
Prior Period Expenses												
Contribution to Policyholders Account	1019	11611	12299	13511	12242	9668	5095	8923	13043	9056		
TOTAL (B)	3218	11886	12453	13649	12396	9842	5096	9015	13132	9252		
Profit/ (Loss) before tax	(2550)	(11023)	(10495)	(12178)	(6986)	924	(4479)	(6475)	(7258)	(3958)		
Provision for Taxation	(3)	-	-	-	0	924	-	-	(7258)	(3958)		
Profit / (Loss) after tax	(2553)	(11023)	(10495)	(12178)	(6986)	924	(4479)	(6475)	(7258)	(3958)		
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-		
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	(2553)	(13576)	(24071)	(36249)	(43235)	(42311)	(5204)	(11679)	(18937)	(22895)		

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	KOTAK MAHINDRA											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	(1146)	-	-	-	-	143	1939	2021	7085	8951	17101	18250
Income From Investments:	1409	1015	615	545	656	964	1606	2096	1761	2186	3230	5195
(a) Interest, Dividends & Rent – Gross	(8)	256	132	20	25	160	788	1176	282	76	38	191
(b) Profit on sale/redemption of investments	-	-	(2)	(30)	(39)	(408)	(692)	(642)	-	(1)	(4)	(195)
(c) (Loss on sale/ redemption of investments)	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	2	-	(225)	-	-	-	2	-	-	-	-	-
Other Income	257	1270	520	535	643	860	3644	4651	9127	11212	20366	23441
TOTAL (A)	2	8	4	7	4	24	26	204	435	83	41	72
Expenses other than those directly related to the insurance business	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	253	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	269	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	993	9758	2173	4998	11799	10888	3013	1770	882	-	4122
Contribution to Policyholders Account	257	1270	9762	2180	5002	11823	10914	3217	2205	965	41	4195
TOTAL (B)	-	-	(9242)	(1645)	(4360)	(10964)	(7271)	1434	6922	10247	20325	19247
Profit/ (Loss) before tax	-	-	-	-	83	83	(83)	-	-	-	0	273
Provision for Taxation	-	-	(9242)	(1645)	(4442)	(11047)	(7187)	1434	6922	10247	20325	18974
Profit / (Loss) after tax	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	12	12	12	(9230)	(11099)	(15634)	(26681)	(38668)	(32434)	(25512)	(15264)	5061
(a) Balance at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	12	12	(9230)	(10875)	(15541)	(26681)	(38668)	(32434)	(25512)	(15264)	5061	24034

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	LIC OF INDIA											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	81391	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123	143638
Income From Investments:	788	887	1012	1063	995	1585	1562	2816	2923	3323	3220	3309
(a) Interest, Dividends & Rent – Gross	-	-	-	22	-	-	-	-	65	69	-	-
(b) Profit on sale/redemption of investments	-	-	-	-	-	(4)	(9)	(9)	(9)	(16)	(9)	(35)
(c) (Loss on sale/ redemption of investments)	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	40	-	2080
TOTAL (A)	82179	49697	55825	70746	63172	77362	84511	95719	106071	117178	131334	148993
Expenses other than those directly related to the insurance business	-	-	644	(91)	14	-	49	(16)	-	(2)	-	0
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	-	-	644	(91)	14	0	49	(16)	-	(2)	-	0
Profit/ (Loss) before tax	82179	49697	55181	70837	63158	77362	84463	95735	106072	117180	131334	148992
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	5233
Profit / (Loss) after tax	82179	49697	55181	70837	63158	77362	84463	95735	106072	117180	131334	143759
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-
(a) Balance at the beginning of the year	28066	-	-	-	-	-	-	-	-	-	-	-
(b) Interim dividends paid during the year	43325	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	48810	54813	69660	62177	75781	82959	92912	103092	113762	128123	143638
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	10788	887	368	1176	981	1581	1504	2823	2979	3419	3211	121
Profit carried to the Balance Sheet	82179	-	-	-	-	-	-	-	-	-	-	-

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	MAX LIFE												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	(1799)	-	-	-	-	6	12	791	1101	10335	32986	41117	30226
Income From Investments:													
(a) Interest, Dividends & Rent – Gross	331	1263	1094	800	356	640	1131	1582	2624	3241	7453	12865	19236
(b) Profit on sale/redemption of investments	14	42	19	58	106	90	270	635	654	710	752	1506	1845
(c) (Loss on sale/ redemption of investments)	-	-	-	-	-	-	(22)	(78)	(550)	(99)	(2)	(24)	(99)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	45	32	27	655	129	354	657	951
Other Income	-	2	1	525	10	-	407	1	3	3	1	1442	4
TOTAL (A)	(1454)	1307	1113	1384	472	781	1831	2959	4487	14319	41543	57562	52164
Expenses other than those directly related to the insurance business	148	169	67	159	171	271	459	688	6208	10781	20954	10640	4502
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	51	422	(474)	-	0	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	242	-	0	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses													
Contribution to Policyholders Account	4	-	565	24501	10267	6516	7419	17913	37158	5862	1183	939	123
TOTAL (B)	152	169	631	24660	10438	6787	7878	18652	43788	16411	22137	11578	4625
Profit/ (Loss) before tax	(1606)	1138	482	(23276)	(9966)	(6006)	(6047)	(15693)	(39302)	(2091)	19406	45983	47539
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-	5194
Profit / (Loss) after tax	(1606)	1138	482	(23276)	(9966)	(6006)	(6047)	(15693)	(39302)	(2091)	19406	45983	42345
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS													
(a) Balance at the beginning of the year	-	(1605)	(467)	15	(23261)	(33228)	(39234)	(45281)	(60974)	(100275)	(102367)	(82961)	(36978)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	9918
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	15946
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	4319
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	-	-	-	-	-	2117
Profit carried to the Balance Sheet	(1606)	(467)	15	(23261)	(33228)	(39234)	(45281)	(60974)	(100275)	(102367)	(82961)	(36978)	(26933)

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(₹ Lakh)

Particulars	PNB METLIFE											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	(631)	-	-	-	-	-	-	65	74	112	192	275
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	607	858	732	725	626	800	1893	2247	1967	2205	2888	4487
(b) Profit on sale/redemption of investments	(12)	1	65	11	30	106	232	-	465	244	294	403
(c) (Loss on sale/ redemption of investments)	-	-	(33)	-	-	-	-	(860)	-	(9)	(33)	(20)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	176	-	-	-	-	-	-
Other Income	-	(44)	-	13	63	-	-	-	-	-	-	-
TOTAL (A)	(36)	815	763	748	719	1082	2125	1452	2506	2552	3341	5143
Expenses other than those directly related to the insurance business	248	11	-	-	-	-	-	-	-	24	24	112
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
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	-	1976	5629	8658	2279	-	-	-	-	-	-
TOTAL (B)	248	11	1976	5629	8658	2279	-	-	-	24	24	309
Profit/ (Loss) before tax	(284)	804	(1213)	(4881)	(7940)	(1197)	2125	1452	2506	2528	3317	4834
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-
Profit / (Loss) after tax	(284)	804	(1213)	(4881)	(7940)	(1197)	2125	1452	2506	2528	3317	4834
Prior Period Expenses	-	-	-	-	(1834)	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-
(a) Balance at the beginning of the year	-	(284)	520	(693)	(5574)	(15348)	(16545)	(14420)	(12968)	(10462)	(7934)	(4617)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	-	-	-	-	-	-
Profit carried to the Balance Sheet	(284)	520	(693)	(5574)	(15348)	(16545)	(14420)	(12968)	(10462)	(7934)	(4617)	217

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	RELiance											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	-	-	-	-	-	-	-	-	-	-	35400	54689
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	206	934	764	702	834	1338	952	1852	1993	2658	3289	7494
(b) Profit on sale/redemption of investments	-	25	409	77	133	388	553	184	922	729	2582	3361
(c) (Loss on sale/ redemption of investments)	-	-	(9)	(71)	(20)	(165)	(259)	(635)	(476)	(241)	(137)	(48)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	(58)	303	752	136	234	306	3855
Other Income	-	(203)	(273)	(253)	(189)	-	-	-	-	-	-	-
TOTAL (A)	206	756	891	455	758	1503	1548	2153	2574	3786	41440	69352
Expenses other than those directly related to the insurance business	-	31	142	115	104	92	79	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	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	-	108	8638	5742	10494	32922	78276	110618	30534	16581	2961	27648
TOTAL (B)	-	139	8780	5857	10598	33013	78355	110644	30953	16715	4183	31310
Profit/ (Loss) before tax	206	616	(7889)	(5401)	(9840)	(31511)	(76807)	(108491)	(28379)	(12929)	37257	38042
Provision for Taxation	-	-	(108)	-	-	-	-	-	-	-	-	-
Profit / (Loss) after tax	206	616	(7780)	(5401)	(9840)	(31511)	(76807)	(108491)	(28379)	(12929)	37257	38042
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS												
(a) Balance at the beginning of the year	-	206	822	(6958)	(12360)	(22200)	(53710)	(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	206	822	(6959)	(12360)	(22199)	(53711)	(130517)	(239008)	(267387)	(280316)	(248620)	(216177)

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	SAHARA									
	2004-05	2005-06	2006-07	2007-08	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	1154	813	788	1167	1231	1432	1696	1800	2029	
(b) Profit on sale/redemption of investments	39	62	261	673	280	1106	87	160	201	
(c) (Loss on sale/ redemption of investments)	(70)	(164)	(22)	-	(33)	(6)	(3)	(105)	(257)	
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	1379	(74)	(170)	209	
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	
Other Income	(262)	-	1	6	2	4	5	3	15	
TOTAL (A)	861	711	1028	1847	1480	3915	3058	3444	4149	
Expenses other than those directly related to the insurance business	455	580	26	34	41	35	75	90	215	
Bad debts written off	-	-	-	-	-	-	-	-	-	
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)	-	-	-	-	1583	-	-	0	-	
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	
(c) Others	-	-	-	-	-	-	-	-	-	
Prior Period Expenses										
Contribution to Policyholders Account	1152	922	1054	1478	1670	-	-	208	678	
TOTAL (B)	1608	1503	1079	1512	3295	35	75	298	893	
Profit/ (Loss) before tax	(747)	(791)	(51)	334	(1815)	3880	2983	3146	3256	
Provision for Taxation	-	7	-	-	-	259	188	198	185	
Profit / (Loss) after tax	(747)	(784)	(51)	334	(1815)	3621	2795	2948	3071	
Prior Period Expenses	-	-	-	-	-	-	-	-	-	
APPROPRIATIONS										
(a) Balance at the beginning of the year	-	-	(1545)	(1597)	(1058)	(2874)	747	3542	6490	
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	
(e) Transfer to reserves/ other accounts	-	-	-	205	-	-	-	-	-	
Profit carried to the Balance Sheet	(747)	(784)	(1596)	(1058)	(2873)	747	3542	6490	9562	

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	SBI/LIFE											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	(1092)	-	-	-	-	-	8079	10111	17775	33552	59694	73840
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	1105	1079	811	1025	1950	3074	4208	6787	6065	5469	8912	13677
(b) Profit on sale/redemption of investments	155	322	259	124	2855	1836	3892	1284	2697	1683	833	1761
(c) (Loss on sale/ redemption of investments)	-	-	-	-	(2)	(103)	(729)	(1987)	(3548)	(251)	(145)	(386)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	15	5	2	-	-	2	-	-	408	649	655
TOTAL (A)	168	1416	1075	1152	4802	4807	15453	16195	22989	40860	69942	89547
Expenses other than those directly related to the insurance business	197	84	17	132	40	49	93	49	39	302	233	745
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	1910	2990	(4799)	(29)	(72)	210
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	2080	2699	2170	4559	4375	9975	15820	-	3542	14199	26375
Contribution to Policyholders Account	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	197	2164	2716	2302	4599	4423	11977	18859	(4761)	3815	14360	27330
Profit/ (Loss) before tax	(29)	(749)	(1641)	(1150)	203	384	3475	(2664)	27749	37045	55582	62217
Provision for Taxation	-	-	-	-	-	1	37	33	103	411	0	-
Profit / (Loss) after tax	(29)	(749)	(1641)	(1150)	203	383	3438	(2631)	27646	36634	55582	62217
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS												
(a) Balance at the beginning of the year	18	(11)	(760)	(2400)	(3550)	(3349)	(2966)	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	(11)	(760)	(2400)	(3550)	(3347)	(2966)	473	(2158)	25487	62122	111893	168299

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	SHRIRAM									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13		
Amounts transferred from the Policyholders Account (Technical Account)	-	25	43	65	143	919	4670	7180		
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	347	1001	1048	1130	1078	1019	1357	1798		
(b) Profit on sale/redemption of investments	14	79	460	595	198	112	362	715		
(c) (Loss on sale/ redemption of investments)	-	-	-	-	-	(91)	(5)	(42)		
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	(70)		
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	33	9		
Other Income	2	12	41	119	133	273	5	9591		
TOTAL (A)	363	1117	1592	1909	1551	2233	6421	9591		
Expenses other than those directly related to the insurance business	114	28	21	25	34	27	78	118		
Bad debts written off	-	-	-	-	-	-	-	-		
Provisions (Other than taxation)	-	-	-	-	-	-	-	-		
(a) For diminution in the value of investments (Net)	-	-	237	349	-	-	2	-		
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-		
(c) Others	-	-	-	-	-	-	-	-		
Prior Period Expenses	-	-	610	516	3324	474	498	970		
Contribution to Policyholders Account	-	-	869	890	3358	502	577	1088		
TOTAL (B)	114	28	869	890	(1806)	1731	5844	8503		
Profit/ (Loss) before tax	250	1089	723	1019	(1806)	1731	226	310		
Provision for Taxation	32	139	165	208	-	-	5618	8193		
Profit / (Loss) after tax	218	950	558	811	(1806)	1731	-	-		
Prior Period Expenses	218	-	-	-	-	-	-	-		
APPROPRIATIONS										
(a) Balance at the beginning of the year	-	218	1168	1726	2536	730	2461	8079		
(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	218	1168	1726	2536	730	2461	8079	16272		

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(₹ Lakh)

Particulars	STAR UNION DAHACHI				
	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	(1972)	(3405)	(4391)	(4037)	3034
Income From Investments:					
(a) Interest, Dividends & Rent – Gross	304	2000	2603	2464	1979
(b) Profit on sale/redemption of investments	22	697	377	202	322
(c) (Loss on sale/ redemption of investments)	(14)	(125)	(72)	(116)	(60)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-
Other Income	-	-	54	13	11
TOTAL (A)	(1660)	(833)	(1429)	(1475)	5286
Expenses other than those directly related to the insurance business	198	1173	1365	1062	176
Bad debts written off	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-
(c) Others	-	-	-	-	-
Prior Period Expenses	-	-	-	-	6816
Contribution to Policyholders Account	-	-	-	1062	6993
TOTAL (B)	198	1173	1365	1062	6816
Profit/ (Loss) before tax	(1858)	(2006)	(2794)	(2537)	(1707)
Provision for Taxation	-	134	35	-	-
Profit / (Loss) after tax	(1858)	(2140)	(2829)	(2560)	(1860)
Prior Period Expenses	-	-	-	23	153
APPROPRIATIONS					
(a) Balance at the beginning of the year	(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	(1965)	(4106)	(6935)	(9495)	(14234)

Note: Figures in brackets represent negative values.

TABLE 21: LIFE INSURERS: SHAREHOLDERS ACCOUNT (Cont'd)

(` Lakh)

Particulars	TATA AIA											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	(3076)	-	-	400	351	1471	232	3780	3403	4989	23045	28486
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	828	862	613	657	1194	1783	2131	2325	1163	2422	4162	5298
(b) Profit on sale/redemption of investments	273	2	9	22	767	-	3	89	15	4	16	
(c) (Loss on sale/ redemption of investments)	-	(2)	(3)	(12)	(30)	(6)	-	(44)	-	(25)	(6)	(20)
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortization of Premium/Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	11	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	(1975)	872	619	1068	2283	3248	2365	6150	4581	7391	27217	33763
Expenses other than those directly related to the insurance business	549	792	121	263	66	51	667	254	243	460	460	379
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	-	14	-	-	-	-	-	-	-	-	-	-
Prior Period Expenses	-	4355	6307	5364	7608	10434	35629	62420	44339	1752	725	230
Contribution to Policyholders Account	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	549	5161	6428	5627	7674	10484	36296	62674	44582	2212	1186	609
Profit/ (Loss) before tax	(2524)	(4289)	(5809)	(4559)	(5391)	(7236)	(33930)	(56524)	(40001)	5179	26031	33154
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-
Profit / (Loss) after tax	(2524)	(4289)	(5809)	(4559)	(5391)	(7236)	(33930)	(56524)	(40001)	5179	26031	33154
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS												
(a) Balance at the beginning of the year	(358)	(2882)	(7172)	(12981)	(17940)	(23331)	(30567)	(64461)	(120985)	(160986)	(155807)	(129776)
(b) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-
(c) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-	-	-	37	-	-	-	-	-
Profit carried to the Balance Sheet	(2882)	(7171)	(12981)	(17540)	(23331)	(30567)	(64461)	(120985)	(160986)	(155807)	(129776)	(96621)

Note: Figures in brackets represent negative values.

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

(` Lakh)

Particulars	ALL COMPANIES												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Amounts transferred from the Policyholders Account (Technical Account)	28679	47962	48810	54813	70060	63319	81245	102464	81539	175204	391637	661616	779617
Income From Investments:	1309	10742	11179	9981	10467	15207	24184	35336	51052	50490	76334	119193	175094
(a) Interest, Dividends & Rent – Gross	71	3020	2833	4000	1134	4605	14726	14726	8169	12275	11002	18791	29919
(b) Profit on sale/redemption of investments	(1)	(17)	(5)	(118)	(555)	(522)	(1462)	(2438)	(6297)	(4634)	(1473)	(6983)	(5274)
(c) (Loss on sale/ redemption of investments)	-	-	-	-	-	(66)	(239)	(214)	519	1379	(74)	(170)	209
(d) Transfer/gain on revaluation/Change in Fair value	-	-	-	-	-	(326)	19	480	1683	(5)	1915	9047	9571
(e) Amortization of Premium/Discount on Investments	61	279	(235)	(118)	(461)	67	428	58	128	177	787	2229	3254
Other Income	30119	61986	62582	68558	80644	82284	104174	150412	136793	234886	480129	803723	992389
TOTAL (A)	1000	2145	1929	2537	1466	2575	2260	4811	12192	16677	27349	17276	14643
Expenses other than those directly related to the insurance business	-	-	-	-	-	-	-	-	-	-	-	0	-
Bad debts written off	-	253	-	-	-	-	-	-	-	-	-	0	-
Provisions (Other than taxation)	-	-	-	-	-	-	-	2198	5345	(5273)	(29)	(70)	210
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	242	-	0	-
(b) Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-
© Others	2	964	-	-	-	-	-	9	1	1	1	1	198
Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Policyholders Account	4	-	-	107817	96738	126385	228030	499606	617443	317806	181517	181922	257567
TOTAL (B)	1004	2400	51518	110354	98204	128960	230290	506624	634981	329537	208837	199130	272619
Profit/ (Loss) before tax	29115	59586	11064	(41797)	(17560)	(46676)	(126115)	(356211)	(498188)	(94562)	271291	604593	719771
Provision for Taxation	-	(188)	-	(233)	(1077)	1670	4502	14931	10380	4096	5552	7217	24779
Profit / (Loss) after tax	29115	59398	11064	(41456)	(16483)	(45242)	(115960)	(341281)	(488301)	(98882)	265704	597354	694839
Prior Period Expenses	-	-	-	(108)	-	(1834)	-	-	-	134	35	23	153
APPROPRIATIONS													
(a) Balance at the beginning of the year	31665	26022	(25703)	(64337)	(160974)	(247547)	(366557)	(560236)	(992036)	(1576796)	(1781750)	(1634341)	(1256020)
(b) Interim dividends paid during the year	-	43325	-	-	-	-	-	-	-	-	-	41275	68906
(c) Proposed final dividend	-	-	48810	54813	69660	62177	75781	82959	92912	103092	113762	147917	190327
(d) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	9907	19113
(e) Transfer to reserves/ other accounts	-	9911	887	368	1176	(6941)	1581	1270	2823	2979	3419	17053	21259
Profit carried to the Balance Sheet	(2550)	56476	(64336)	(160974)	(248293)	(349860)	(559879)	(985951)	(1576071)	(1781750)	(1633226)	(1253139)	(860786)

Note: Figures in brackets represent negative values.

TABLE 21A: LIFE INSURERS : SHAREHOLDERS ACCOUNT

(Lakh)

Particulars	AEGON RELIGARE		AVIVA		BAJAJ ALLIANZ		BHARTI AXA		BIRLA SUNLIFE		CANARA HSBC	
	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15
Amounts transferred from the Policyholders Account (Technical Account)			25714	21673	63910	48789	(874)	(5905)	52245	49660	13285	8828
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	424	532	7344	8252	48538	58563	1051	1269	10533	12105	3263	3597
(b) Profit on sale/redemption of investments	161	117	677	441	4588	6157	379	375	1085	659	480	473
(c) (Loss on sale/ redemption of investments)	(10)	(0)	(1)	(1256)	(1325)	(1256)	(96)	(36)	(124)		(59)	(1)
(d) Transfer/gain on revaluation/Change in Fair value												
(e) Amortization of Premium/Discount on Investments	190	114			1960	1548						
Other Income					259	184					13	11
TOTAL (A)	765	763	33733	30366	117930	113986	460	(4297)	63739	62424	16982	12908
Expenses other than those directly related to the insurance business	182	254	1531	2522	1016	1693	224	307	745	2346	42	161
Bad debts written off												
Provisions (Other than taxation)												
(a) For diminution in the value of investments (Net)												
(b) Provision for doubtful debts												
© Others												
Prior Period Expenses												
Contribution to Policyholders Account	2120	5656	26951	22827	694	11625	16206	7456	25919	31538	10320	2457
TOTAL (B)	2301	5909	28482	25349	1710	13317	16430	7763	26664	33884	10362	2618
Profit/ (Loss) before tax	(1536)	(5147)	5252	5018	116219	100669	(15970)	(12061)	37075	28540	6619	10290
Prior period expenses												
Provision for Taxation					13760	13047						
Profit / (Loss) after tax	(1536)	(5147)	5252	5018	102459	87621	(15970)	(12061)	37075	28540	6619	10290
APPROPRIATIONS												
(a) Balance at the beginning of the year	(11768)	(13305)	(137294)	(132042)	363558	465713	(186759)	(202729)	(124249)	(95364)	(73399)	(66779)
(b) Interim dividends paid during the year												
(c) Proposed final dividend									7000			
(d) Dividend distribution tax									1190			
(e) Transfer to reserves/ other accounts												
Profit carried to the Balance Sheet	(13305)	(18451)	(132042)	(127025)	466017	553334	(202729)	(214790)	(95364)	(66823)	(66779)	(56489)

Note : Previous year figures revised by insurers

TABLE 21A: LIFE INSURERS : SHAREHOLDERS ACCOUNT (Contd.)

(` Lakh)

Particulars	DHFL PRAMERICA		EDELWEISS TOKIO		EXIDE LIFE		FUTURE GENERALI		HDFC STANDARD		ICICI PRUDENTIAL		IDBI FEDERAL	
	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15
Amounts transferred from the Policyholders Account (Technical Account)	826	7110			7305	6064	4093		76540	67086	126418	113860	7112	15469
Income From Investments:														
(a) Interest, Dividends & Rent - Gross	1213	4253	4026	4130	2423	3535	2303	2664	9912	14865	35922	37691	1949	2106
(b) Profit on sale/redemption of investments	358	1628	1821	4092	969	1841	510	211	1494	5457	14320	14296	43	443
(c) (Loss on sale/ redemption of investments)	(44)	(11)	(1118)	(913)			(93)	(79)	(14)	(293)	(13187)	(1718)	(7)	(122)
(d) Transfer/gain on revaluation/Change in Fair value														
(e) Amortization of Premium/Discount on Investments	85	296			361	795			16	66	1694	3036	832	1275
Other Income			353	353	24	28			0	0	991	46	7	7
TOTAL (A)	2436	13275	5083	7661	11082	12264	6812	2796	87948	87180	166158	167211	9935	19178
Expenses other than those directly related to the insurance business	375	624	97	308	256	980	675	53	1378	2064	1141	4537	175	281
Bad debts written off														
Provisions (Other than taxation)													(7)	1
(a) For diminution in the value of investments (Net)									586	(5)	2630			
(b) Provision for doubtful debts										(5)				
© Others														
Prior Period Expenses														
Contribution to Policyholders Account	9459	8067	11914	14454	5523	4758	6038	6611	21733	4669	9465	4146	1755	3440
TOTAL (B)	9834	8690	12011	14762	5779	5738	6713	6664	23697	6723	13237	8683	1923	3723
Profit/ (Loss) before tax	(7397)	4585	(6928)	(7101)	5303	6526	99	(3868)	64251	80457	152921	158528	8012	15456
Prior period expenses														
Provision for Taxation	7492	(590)	(3)	(1)					(8277)	1907	3745	4901		
Profit / (Loss) after tax	95	3994	(6926)	(7100)	5303	6526	99	(3868)	72528	78551	156666	163429	8012	15456
APPROPRIATIONS														
(a) Balance at the beginning of the year	(50795)	(50608)	(9395)	(16321)	(112707)	(107404)	(120320)	(116453)	(84300)	(23442)	(116435)	(103346)	(42311)	(34299)
(b) Interim dividends paid during the year									9974	13964	79315	53611		
(c) Proposed final dividend											30014	30071		
(d) Dividend distribution tax									1695	2792	18581	16048		
(e) Transfer to reserves/ other accounts	(92)										15667	(44468)		
Profit carried to the Balance Sheet	(50608)	(46614)	(16321)	(23421)	(107404)	(100878)	(120221)	(120320)	(23442)	38353	(103346)	4820	(34299)	(18844)

Note : Previous year figures revised by insurers

TABLE 21A: LIFE INSURERS : SHAREHOLDERS ACCOUNT (Contd.)

Particulars	INDIAFIRST		KOTAK MAHINDRA		LIC		MAX LIFE		PNB METLIFE		RELIANCE	
	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15
Amounts transferred from the Policyholders Account (Technical Account)	4139	1931	20064	16176	180305	29440	28350	394	649	32830	15074	
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	2369	2580	6952	8799	3263	21956	20330	4569	4942	10522	10709	
(b) Profit on sale/redemption of investments	232	166	1313	359	(9)	3107	7264	65	0	1426	3460	
(c) (Loss on sale/ redemption of investments)	(121)	(36)	(945)	(170)	(9)	(977)	(661)	(2)		(1709)	(427)	
(d) Transfer/gain on revaluation/Change in Fair value						(34)						
(e) Amortization of Premium/Discount on Investments	775	749	79	132	113	97	123	61		5487	1077	
Other Income	0	106				3	4					
TOTAL (A)	7394	5495	27384	25164	183559	53593	55410	5025	5591	48556	29893	
Expenses other than those directly related to the insurance business	242	614	79	132	113	1975	3245	61	349	956	4709	
Bad debts written off												
Provisions (Other than taxation)												
(a) For diminution in the value of investments (Net)												
(b) Provision for doubtful debts								73		231	(20)	
© Others				57								
Prior Period Expenses												
Contribution to Policyholders Account	9699	4192	2366	840		1311	4406			11480	11686	
TOTAL (B)	9941	4806	2445	1029	113	3286	7651	134	349	12667	16375	
Profit/ (Loss) before tax	(2547)	689	24939	24136	183446	50307	47759	4891	5243	35888	13518	
Prior period expenses												
Provision for Taxation			1025	1246	1068	6716	6335					
Profit / (Loss) after tax	(2547)	689	23913	22889	182378	43592	41424	4891	5243	35888	13518	
APPROPRIATIONS												
(a) Balance at the beginning of the year	(22895)	(25443)	24034	47948		(26933)	(16470)	217	5107	(216177)	(191486)	
(b) Interim dividends paid during the year						12835	14974					
(c) Proposed final dividend						13613	4989			9571	9571	
(d) Dividend distribution tax						4495	3991			1627	1948	
(e) Transfer to reserves/ other accounts						2186	872					
Profit carried to the Balance Sheet	(25443)	(24754)	47948	70837	(0)	(16470)	127	5107	10350	(191486)	(189487)	

Note : Previous year figures revised by insurers

TABLE 21A: LIFE INSURERS : SHAREHOLDERS ACCOUNT

(` Lakh)

Particulars	SAHARA		SBI LIFE		SHRIRAM LIFE		STAR UNION DAI-ICHI		TATA AIA		TOTAL	
	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15
Amounts transferred from the Policyholders Account (Technical Account)	1445	842	83962	70442	6794	7839	3486	5825	32917	31742	751379	695903
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	2333	2032	17857	23590	2446	2468	1586	1057	8823	12452	212078	245422
(b) Profit on sale/redemption of investments	139	251	2080	3434	26	1134	186	184	18	6	35178	52746
(c) (Loss on sale/ redemption of investments)	(164)	(78)	(234)	(141)	(46)	(46)	(117)	(135)	(20)	(4)	(20363)	(6152)
(d) Transfer/gain on revaluation/Change in Fair value	239										205	
(e) Amortization of Premium/Discount on Investments			515	728	209	133					12220	9941
Other Income	6	8	736	746	0	4	11	6			2403	1503
TOTAL (A)	3999	3055	104916	98800	9474	11531	5152	6938	41738	44196	993100	999364
Expenses other than those directly related to the insurance business	298	226	298	160	62	71	186	276	434	350	11808	26995
Bad debts written off												
Provisions (Other than taxation)											(7)	1
(a) For diminution in the value of investments (Net)			(104)	(105)							3112	(110)
(b) Provision for doubtful debts							6	7			6	7
(c) Others											304	32
Prior Period Expenses												
Contribution to Policyholders Account	1133	365	30708	15298	435	2975	9544	5346	9	12638	215353	184876
TOTAL (B)	1431	591	30902	15352	497	3046	9736	5629	443	12988	230577	211801
Profit/ (Loss) before tax	2568	2464	74013	83447	8977	8485	(4584)	1309	41295	31208	762523	787563
Prior period expenses							70	21			70	21
Provision for Taxation	159	316		1443	371	513				4846	26143	35032
Profit / (Loss) after tax	2409	2148	74013	82004	8606	7972	(4654)	1287	41295	26362	758783	761131
APPROPRIATIONS												
(a) Balance at the beginning of the year	9562	11971	168299	230613	16272	24878	(14234)	(18888)	(96621)	(55327)	(860786)	(487344)
(b) Interim dividends paid during the year		2320	10000	12000		1614					112125	96870
(c) Proposed final dividend						329					223624	226550
(d) Dividend distribution tax		580	1700	2399							29286	28088
(e) Transfer to reserves/ other accounts				812							20002	(40711)
Profit carried to the Balance Sheet	11971	11219	230613	297406	24878	30907	(18888)	(17601)	(55327)	(28965)	(487040)	(37010)

Note : Previous year figures revised by insurers

TABLE 22: LIFE INSURERS : BALANCE SHEET
(As on 31st March)

(` Lakh)

Particulars	AEGON RELIGARE				
	2009	2010	2011	2012	2013
SOURCES OF FUNDS					
SHAREHOLDERS' FUNDS:					
Share Capital	30000	57000	95000	113500	117600
Advance Against Share Capital	-	-	-	-	2400
Share Application Money Pending Allotment	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-
Reserves And Surplus	-	1	-	-	-
Credit/[Debit] Fair Value Change Account	-	57001	95000	113500	120000
Sub-Total	30000	57001	95000	113500	120000
Borrowings	-	-	-	-	-
POLICYHOLDERS' FUNDS:					
Credit/[Debit] Fair Value Change Account	1653	13076	40918	-	-
Revaluation Reserve-Investment Property	402	1323	4168	8244	16000
Policy Liabilities	-	-	-	-	-
Insurance Reserves	-	-	-	-	-
Provision For Linked Liabilities	-	-	-	63251	79136
Sub-Total	2055	14399	45086	71494	95136
Deferred Tax Liability	-	-	-	1745	6040
Funds For Future Appropriations	5	126	322	186740	221176
TOTAL	32060	71526	140408	186740	221176
APPLICATION OF FUNDS					
Investments					
Shareholders'	5315	10357	18931	15917	6404
Policyholders'	450	1364	4235	8542	16316
Assets Held To Cover Linked Liabilities	1658	13202	41240	64996	85176
Loans	-	-	-	-	-
Fixed Assets	5768	4521	2160	866	1048
Incidental Expenses Pending Capitalisation	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-
A. CURRENT ASSETS					
Cash And Bank Balances	959	2526	4848	3743	4956
Advances And Other Assets	3401	4871	7715	8824	8338
Sub-Total (A)	4361	7397	12563	12567	13294
B. CURRENT LIABILITIES					
Provisions	2541	6172	11917	9989	7519
	762	359	235	231	186
Sub-Total (B)	3303	6531	12152	10220	7706
NET CURRENT ASSETS (C) = (A - B)	1058	866	411	2347	5589
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)					
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	-	-	-	-
Debit Balance In Policyholders' A/C	2379	1997	4369	10073	11768
TOTAL	15432	39220	69063	83999	94875
	32060	71526	140408	186740	221176

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)

(As on 31st March)

(Lakh)

Particulars	AVIVA										
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS											
SHAREHOLDERS' FUNDS:											
Share Capital	15480	24280	31980	45870	75820	100450	149180	188880	200490	200490	200490
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-
Reserves And Surplus	-	-	-	-	-	-	-	-	-	-	-
Credit/Debit/ Fair Value Change Account	2	5	-	-	-	-	-	-	-	-	-
Sub-Total	15482	24285	31980	45870	75820	100450	149180	188880	200490	200490	200490
Borrowings	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:											
Credit/Debit/ Fair Value Change Account	1	57	122	-	-	-	-	-	-	-	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	5	187	813	1537	3701	4343	6937	9752	23248	78445	146082
Insurance Reserves											
Provision For Linked Liabilities	830	5009	21026	65406	131861	246493	335028	590024	666052	618705	562192
Sub-Total	836	5254	21961	66943	135562	250837	341965	599776	689301	697150	708274
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	-	-	-	1707	2290	4837	11080	13832	15865	9674	5316
TOTAL	16317	29539	53941	114520	213672	356124	502225	802488	905655	907314	914079
APPLICATION OF FUNDS											
Investments											
Shareholders'	10984	12656	10614	18458	26249	25348	35162	40674	58556	76155	80192
Policyholders'	21	187	813	1542	5460	9621	15450	9121	24967	77919	140949
Assets Held To Cover Linked Liabilities	1438	5066	21070	67111	132557	247963	336925	603856	681917	628348	567769
Loans	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets	637	1042	1177	1232	2383	5441	5277	4822	3506	2408	2645
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS											
Cash And Bank Balances	531	2128	5202	7762	15183	17567	2553	16621	5024	4173	15508
Advances And Other Assets	577	870	1591	1418	5405	14573	12248	11441	15375	15024	15814
Sub-Total (A)	1108	2998	6792	9180	20588	32140	14801	28061	20399	19197	31322
B. CURRENT LIABILITIES											
Provisions	1257	2197	5308	15871	19058	29762	20517	32710	29835	35411	44390
	36	55	156	458	1007	1376	1128	2062	1704	1796	1701
Sub-Total (B)	1293	2252	5465	16329	20065	31138	21645	34772	31540	37207	46091
NET CURRENT ASSETS (C) = (A - B)	(185)	746	1328	(7149)	523	1002	(6844)	(6711)	(11141)	(18010)	(14769)
MISCELLANEOUS EXPENDITURE											
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account	3422	9842	18939	33325	46501	66749	116255	150726	147851	140494	137294
(Shareholders' Account)	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Policyholders' A/C	16317	29539	53941	114520	213672	356124	502225	802488	905655	907314	914079
TOTAL	16317	29539	53941	114520	213672	356124	502225	802488	905655	907314	914079

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(Lakh)

Particulars	BAJAJ ALLIANZ											
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS												
SHAREHOLDERS' FUNDS:												
Share Capital	14872	14908	14943	14976	15023	15037	15071	15071	15071	15071	15071	15071
Advance Against Share Capital	-	4933	9867	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	11766	34953	55016	105996	105996	105996	209870	340990	469553
Reserves And Surplus	-	-	-	-	7	1	1	-	-	-	-	(217)
Credit/(Debit) Fair Value Change Account	-	-	(1)	-	-	-	-	-	-	-	-	484407
Sub-Total	14872	19841	24809	26742	49984	70054	121067	121066	121066	224941	356061	484407
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:												
Credit/(Debit) Fair Value Change Account	-	-	-	70	130	154	995	70	284	375	558	517
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	341	3090	7687	21308	40430	67129	106290	179982	302934	384467	565386	876853
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	-	2856	55350	256932	518684	1095417	1406530	2841462	3288417	2999946	2454556
Sub-Total	341	3090	10543	76727	297492	585968	1202702	1586582	3144680	3673259	3565891	3331925
Deferred Tax Liability	16	411	904	641	6823	20297	39098	50233	38746	29290	22908	17406
Funds For Future Appropriations	15229	23342	36256	104110	354299	676319	1362868	1757881	3304492	3927490	3944860	3833738
TOTAL												
APPLICATION OF FUNDS												
Investments	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders'	10985	12879	14076	16370	27809	65365	114589	76952	154538	235208	360056	468781
Policyholders'	357	3501	8591	22018	47661	90508	146870	232171	346223	409372	583294	876945
Assets Held To Cover Linked Liabilities	-	-	2856	55350	256932	518684	1095417	1406530	2841462	3288417	2999946	2454556
Loans	-	1	5	10	34	186	309	770	1303	1471	1707	2415
Fixed Assets	1939	2448	3112	3071	3646	5357	10907	16444	17940	16537	22624	25182
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS												
Cash And Bank Balances	737	1473	4400	8473	29585	41980	37309	35530	21869	43851	43824	71475
Advances And Other Assets	1295	1551	2329	4008	7629	8545	13679	17831	31116	38325	53646	92934
Sub-Total (A)	2032	3024	6729	12481	37214	50525	50988	53360	52985	82176	97470	164409
B. CURRENT LIABILITIES												
Provisions	1647	2729	5895	15611	38905	80930	102447	80138	105187	95009	106549	139166
Sub-Total (B)	1	0	119	155	524	977	2755	4267	6602	10682	13688	19384
NET CURRENT ASSETS (C) = (A - B)	1648	2729	6014	15766	39429	81908	105202	84405	111789	105691	120237	158550
MISCELLANEOUS EXPENDITURE												
(To the extent not written off or adjusted)	384	295	715	(3285)	(2215)	(31383)	(54214)	(31045)	(58804)	(23515)	(22767)	5859
Debit Balance in Profit & Loss Account (Shareholders' Account)	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Policyholders' A/C	1564	4220	6901	10577	20431	27601	48990	56058	1830	-	-	-
TOTAL	15229	23342	36256	104110	354299	676319	1362868	1757881	3304492	3927490	3944860	3833738

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(` Lakh)

Particulars	BHARTI AXA							
	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS								
SHAREHOLDERS' FUNDS:								
Share Capital	110	15000	36611	66843	113135	152535	171865	180720
Advance Against Share Capital	868	3800	3000	10000	-	-	-	-
Share Application Money Pending Allotment	-	-	7689	8957	17399	17929	18599	19244
Employees Stock Option Outstanding	-	-	81	(170)	152	194	2	(115)
Reserves And Surplus	0	(7)	81	85630	130687	170659	190466	199850
Credit/(Debit) Fair Value Change Account	978	18793	47381	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:								
Credit/(Debit) Fair Value Change Account	-	-	-	-	2	13	(22)	(262)
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-
Policy Liabilities	-	81	578	1923	4295	6750	12147	21313
Insurance Reserves	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	543	5986	19900	79230	133914	159026	171571
Sub-Total	-	624	6564	21823	83527	140677	171150	192621
Deferred Tax Liability	-	-	-	-	-	-	-	-
Funds For Future Appropriations	-	-	-	-	-	8	1285	4437
TOTAL	978	19416	53945	107453	214213	311344	362901	396908
APPLICATION OF FUNDS								
Investments	-	-	-	-	-	-	-	-
Shareholders'	-	11544	17371	9589	9444	13867	17455	12058
Policyholders'	-	81	581	1924	4298	6266	12498	20966
Assets Held To Cover Linked Liabilities	-	543	5986	19900	79230	133922	160310	176007
Loans	-	-	-	-	-	-	-	-
Fixed Assets	349	1069	3540	4413	2052	871	1074	930
Incidental Expenses Pending Capitalisation	658	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-
A. CURRENT ASSETS								
Cash And Bank Balances	140	139	1445	2928	4521	3432	2515	3698
Advances And Other Assets	371	1790	3389	9694	9280	10226	10506	11193
Sub-Total (A)	511	1930	4834	12621	13801	13658	13021	14892
B. CURRENT LIABILITIES								
Provisions	540	3749	10262	14637	16033	12473	15660	13856
	-	43	348	348	386	613	628	848
Sub-Total (B)	540	3792	10610	14985	16419	13086	16288	14704
NET CURRENT ASSETS (C) = (A - B)	(29)	(1863)	(5776)	(2363)	(2618)	571	(3267)	188
MISCELLANEOUS EXPENDITUR								
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	8043	32244	32475	89244	155846	174830	186759
Debit Balance In Policyholders' A/C	-	-	-	41515	32563	-	-	-
TOTAL	978	19416	53945	107453	214213	311344	362901	396908

Note: Figures in brackets represent negative value.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(Lakh)

Particulars	BIRLA SUNLIFE												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS													
SHAREHOLDERS' FUNDS:													
Share Capital	11908	14908	18000	29000	35000	46000	67150	127450	187950	196950	196950	196950	196950
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	12000	48000	48000	48000	48000
Reserves And Surplus	-	-	-	-	-	1	3	1	2	3	-	-	-
Credit/(Debit) Fair Value Change Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	11908	14908	18000	29000	35000	46001	67153	127451	199952	244953	244950	244950	244950
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:													
Credit/(Debit) Fair Value Change Account	-	74	-	-	-	3	6	1	1	7	1	(16)	(37)
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	-	287	1237	3067	4901	7720	11769	18884	39994	78608	106086	143188	203004
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	16	1616	9777	50840	116327	230114	364420	629582	819694	1456730	1745922	1813642	1933707
Sub-Total	16	1977	11014	53907	121228	237837	376195	648467	859688	1535344	1852008	1956814	2136674
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	3	3	3	3	3	3	3	2588	12896	29842	45697	39589	20957
TOTAL	11927	16888	29017	82910	156230	283841	443351	778507	1072536	1810140	2142656	2241354	2402581
APPLICATION OF FUNDS													
Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders'	9960	9578	6456	10738	12351	18170	27444	42228	46701	50440	69727	101533	137069
Policyholders'	4	290	1183	2412	4627	7199	10141	17464	50442	105817	160335	195831	222147
Assets Held To Cover Linked Liabilities	15	1616	9777	50840	116327	230114	364420	629582	819694	1456730	1745922	1813642	1933707
Loans	-	-	-	10	35	202	816	1499	2235	2655	2631	2502	2807
Fixed Assets	1380	2074	2738	3091	3086	3904	5688	7104	8443	6982	3998	3959	3424
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS													
Cash And Bank Balances	445	693	2173	5107	5478	8269	18381	41259	51897	56980	58852	64047	54424
Advances And Other Assets	363	905	1161	1666	2046	3777	5802	7014	10443	12154	13717	23805	30685
Sub-Total (A)	808	1598	3334	6773	7524	12046	24183	48273	62340	69133	72570	87852	85110
B. CURRENT LIABILITIES													
Provisions	1072	2675	4537	8050	10334	16071	30899	53860	73996	81135	80083	95618	85741
Sub-Total (B)	1072	2710	5009	9266	12093	18281	33800	56631	76519	84367	84778	101588	101869
NET CURRENT ASSETS (C) = (A - B)	(264)	(1112)	(1675)	(2493)	(4569)	(6235)	(9618)	(8358)	(14179)	(15233)	(12208)	(13736)	(16760)
MISCELLANEOUS EXPENDITURE													
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)	832	4442	10538	18312	24373	30486	44460	88987	159201	202750	172251	137623	120188
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	11927	16888	29017	82910	156230	283841	443351	778507	1072536	1810140	2142656	2241354	2402581

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

Particulars	CANARA HSBC				DHFL PRAMERICA				EDELWEISS TOKIO	
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
SOURCES OF FUNDS										
SHAREHOLDERS' FUNDS:										
Share Capital	40000	50000	70000	80000	95000	13705	22130	29396	15000	15000
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-
Reserves And Surplus	12500	12500	12500	12500	12500	5	-	8126	40000	40000
Credit/(Debit) Fair Value Change Account	-	-	-	0	10	13710	22131	37522	6	(21)
Sub-Total	52500	62500	82500	92500	107510	13710	22131	37522	55005	54978
Borrowings	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:										
Credit/(Debit) Fair Value Change Account	-	-	(24)	1	1	-	-	-	-	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	3119	9659	26286	58996	102540	4	99	584	340	2287
Insurance Reserves	-	-	-	0	-	-	-	-	-	-
Provision For Linked Liabilities	21388	107644	232648	354674	506402	255	3081	8087	235	1341
Sub-Total	24507	117303	258910	413672	608942	259	3180	8671	575	3627
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	-	-	-	-	-	-	-	-	1	97
TOTAL	77007	179803	341410	506172	716452	13969	25311	46193	55581	58703
APPLICATION OF FUNDS										
Investments	-	-	-	-	-	-	-	-	-	-
Shareholders'	27737	14502	13523	20668	43362	7824	8354	13737	48390	39572
Policyholders'	3277	9534	27782	53577	91990	16	165	491	835	2687
Assets Held To Cover Linked Liabilities	21388	107644	232648	354674	506402	255	3081	8087	235	1438
Loans	-	-	-	-	-	-	-	-	-	-
Fixed Assets	5254	5843	2994	2105	1373	1406	604	374	1821	1752
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS										
Cash And Bank Balances	2306	4954	8576	7862	12537	464	743	1051	414	1255
Advances And Other Assets	2800	3878	7834	11152	18320	790	1741	2645	2230	6213
Sub-Total (A)	5106	8832	16410	19015	30857	1254	2485	3696	2644	7469
B. CURRENT LIABILITIES										
Provisions	8723	14138	18598	19585	30884	1156	3034	4746	804	2818
Sub-Total (B)	120	117	191	30	46	76	118	177	461	792
NET CURRENT ASSETS (C) = (A - B)	8843	14255	18789	19616	30929	1232	3152	4922	1266	3610
MISCELLANEOUS EXPENDITURE	(3737)	(5423)	(2379)	(601)	(72)	22	(668)	(1226)	(1400)	3859
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)	23087	47703	66841	75748	73399	4446	13775	24731	2923	9395
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-
TOTAL	77007	179803	341410	506172	716452	13969	25311	46193	55581	58703

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(Lakh)

Particulars	EXIDE LIFE											
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS												
SHAREHOLDERS' FUNDS:												
Share Capital	10921	16939	24458	32476	49000	69000	79000	101915	101915	146488	146488	146488
Advance Against Share Capital	-	-	-	6500	-	-	9500	-	18235	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	6459	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-
Reserves And Surplus	-	-	4	3	2	4	1	6	64	191	54	126
Credit/(Debit) Fair Value Change Account	-	-	4	38979	49002	69004	88501	108380	120214	146679	146542	146614
Sub-Total	10921	16939	24461	38979	49002	69004	88501	108380	120214	146679	146542	146614
Borrowings	77	133	185	185	111	41	10	1	-	-	-	-
POLICYHOLDERS' FUNDS:												
Credit/(Debit) Fair Value Change Account	-	-	12	46	1073	1120	1027	(447)	79	16	(515)	(948)
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	353	809	3169	11535	30478	48429	67456	91368	129994	184365	262418	365335
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	-	2124	18807	28331	60839	128748	169728	327772	370302	337201	281071
Sub-Total	430	942	5305	30388	59882	110388	197232	260650	457845	554682	599103	645458
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	-	-	-	-	-	-	2049	661	2653	1990	685	442
TOTAL	11351	17882	29951	69552	108994	179432	287791	369692	580712	703351	746330	792514
APPLICATION OF FUNDS												
Investments												
Shareholders'	7501	7580	3942	13516	16704	24787	19229	23386	18359	41169	38051	30344
Policyholders'	354	809	3097	12084	27265	45909	67560	83721	131922	178843	251610	349868
Assets Held To Cover Linked Liabilities	-	-	2124	13326	28331	60839	129055	169014	327729	369776	336450	279929
Loans	11	11	11	9	42	102	223	464	823	1341	2027	2984
Fixed Assets	1037	1789	3003	3927	4690	4018	3112	2634	1732	964	952	850
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS												
Cash And Bank Balances	165	1870	6351	18458	8664	8128	14018	11760	9868	9465	8869	12875
Advances And Other Assets	781	1166	1534	6131	6291	6945	8938	18905	13463	18928	20260	44152
Sub-Total (A)	946	3036	7885	24589	14955	15074	22956	30665	23330	28393	29129	57027
B. CURRENT LIABILITIES												
Provisions	1558	2151	3169	20162	17386	23283	25761	31303	27978	28921	26705	40784
Sub-Total (B)	34	71	121	292	563	726	348	106	96	114	198	411
NET CURRENT ASSETS (C) = (A - B)	1592	2222	3290	20454	17949	24009	26109	31409	28074	29035	26903	41195
(646)	814	4595	4135	(2994)	(8935)	(3153)	(744)	(4744)	(641)	(641)	2226	15832
MISCELLANEOUS EXPENDITURE												
(To the extent not written off or adjusted)												
Debit Balance In Profit & Loss Account (Shareholders'Account)	3094	6880	13179	22555	34956	52713	71765	91215	104892	111899	115014	112707
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	11351	17882	29951	69552	108994	179432	287791	369692	580712	703351	746330	792514

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(` Lakh)

Particulars	FUTURE GENERALI						
	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS							
SHAREHOLDERS' FUNDS:							
Share Capital	5	18500	46850	70200	105200	120300	145200
Advance Against Share Capital	-	-	-	-	-	-	-
Share Application Money Pending Allotment	600	-	3404	6258	5000	12410	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-
Reserves And Surplus	-	-	-	-	-	-	-
Credit/(Debit) Fair Value Change Account	-	-	3	(6)	(52)	(47)	(23)
Sub-Total	605	18500	50257	76452	110148	132663	145177
Borrowings	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:							
Credit/(Debit) Fair Value Change Account	-	-	1	-	-	-	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-
Policy Liabilities	-	80	3217	18884	39017	61304	94260
Insurance Reserves	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	-	8471	27838	55349	84312	91520
Sub-Total	-	80	11690	46721	94366	145617	185780
Deferred Tax Liability	-	-	-	-	9354	774	2244
Funds For Future Appropriations	-	-	-	2190	213868	279054	333201
TOTAL	605	18580	61947	125363	213868	279054	333201
APPLICATION OF FUNDS							
Investments	-	-	-	-	-	-	-
Shareholders'	-	12959	15279	10202	11104	20063	28313
Policyholders'	-	201	3079	19019	38047	59403	86943
Assets Held To Cover Linked Liabilities	-	-	8471	30028	64610	85087	93764
Loans	-	-	-	-	-	-	16
Fixed Assets	652	1315	7914	753	393	438	398
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-
A. CURRENT ASSETS							
Cash And Bank Balances	55	1139	2224	5254	3769	5359	5058
Advances And Other Assets	243	1003	4088	6437	8919	10441	12629
Sub-Total (A)	297	2142	6312	11691	12688	15800	17687
B. CURRENT LIABILITIES							
Provisions	701	1361	7885	10694	9217	11016	10113
Sub-Total (B)	-	37	178	278	412	340	260
NET CURRENT ASSETS (C) = (A - B)	701	1398	8063	10972	9629	11357	10373
MISCELLANEOUS EXPENDITURE							
(To the extent not written off or adjusted)	(404)	744	(1751)	719	3060	4444	7313
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	-	-	-	-	-	-
Debit Balance In Policyholders' A/C	357	3362	28955	64642	96654	109620	116453
TOTAL	605	18580	61947	125363	213868	279054	333201

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(` Lakh)

Particulars	HDFC STANDARD												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS													
SHAREHOLDERS' FUNDS:													
Share Capital	16618	16618	21673	25441	31909	61927	80071	127064	179582	196800	199488	199488	199488
Advance Against Share Capital	-	-	-	-	-	-	2874	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	25	-	-	-	659	659	5529	5529	5529	22014	22014	21970
Reserves And Surplus	-	-	(78)	29	36	731	731	39	(776)	1844	(4)	(522)	(1033)
Credit/(Debit) Fair Value Change Account	-	-	21594	25469	31945	63317	83604	132631	184335	204173	221552	220980	220425
Sub-Total	16618	16643	21594	25469	31945	63317	83604	132631	184335	204173	221552	220980	220425
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:													
Credit/(Debit) Fair Value Change Account	-	-	-	344	1750	2096	912	1937	(2969)	2051	(154)	(3408)	(7895)
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	-	-	14375	33364	63774	114880	173915	243667	290924	376669	512333	738651	1015558
Insurance Reserves	99	2789	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	-	-	1655	19183	119361	285168	594516	687829	1552178	2052313	2360980	2833309
Sub-Total	99	2789	14375	35363	84707	236337	459995	840121	975785	1930898	2564492	3096223	3840971
Deferred Tax Liability	48	321	26	-	-	255	595	2470	11184	25548	44723	46035	64857
Funds For Future Appropriations	16765	19753	35995	60833	116651	299909	544195	975222	1171303	2160620	2830767	3363238	4126253
TOTAL													
APPLICATION OF FUNDS													
Investments	11980	9731	8800	6395	9843	13809	15297	42131	42916	63048	69997	58942	85624
Shareholders' Policyholders'	141	3016	13104	33995	60879	116950	177829	232990	301527	434154	533498	799026	1121464
Assets Held To Cover Linked Liabilities	-	-	-	1655	19183	119361	285168	594516	687829	1552178	2052313	2360980	2833309
Loans	-	67	65	58	120	294	126	186	302	404	3312	3176	7853
Fixed Assets	279	3368	4234	5028	7318	6013	7361	13318	14513	11438	23957	27955	30772
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS													
Cash And Bank Balances	4460	1452	3726	5826	7335	28796	33636	44932	41087	30302	38373	54756	48638
Advances And Other Assets	711	993	1639	2344	4095	9901	19620	40825	54287	49178	67703	74336	71612
Sub-Total (A)	5171	2445	5365	8170	11430	38697	53255	85757	95374	79479	106076	129092	120250
B. CURRENT LIABILITIES													
Provisions	941	1495	2946	4094	10696	26586	38747	61291	88202	124854	130376	150027	154425
Sub-Total (B)	941	1518	3038	4277	10904	26873	39055	62512	90290	126732	131877	151394	157320
NET CURRENT ASSETS (C) = (A - B)													
MISCELLANEOUS EXPENDITURE	4230	927	2327	3893	527	11824	14200	23246	5083	(47251)	(25801)	(22302)	(37070)
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)	135	2644	7465	9808	18782	31658	44214	68835	119131	146650	156550	129448	84300
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	16765	19753	35995	60833	116651	299909	544195	975222	1171303	2160620	2830767	3363238	4126253

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(Lakh)

Particulars	ICICI PRUDENTIAL												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS													
SHAREHOLDERS' FUNDS:													
Share Capital	15000	19000	42500	67500	92500	118500	131230	140111	142726	142814	142846	142885	142894
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	11	5	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	194	192	23	11	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	524	75938	237131	85	9	336069	350237	336451
Reserves And Surplus	22	-	(107)	5	1	1803	2910	98	(15)	(96)	656	2076	4776
Credit/(Debit) Fair Value Change Account	-	-	42393	67505	92501	120827	210273	377543	478111	478622	479577	495198	484121
Sub-Total	15022	19000	42393	67505	92501	120827	210273	377543	478111	478622	479577	495198	484121
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:													
Credit/(Debit) Fair Value Change Account	-	-	-	1333	2074	12467	10150	17752	2132	24934	23154	22031	24780
Revaluation Reserve-Investment Property	-	-	-	-	-	-	3163	3163	3163	6689	6689	7045	7045
Policy Liabilities	494	13320	32044	56886	79353	112248	176562	235459	299871	358933	588755	833800	1102760
Insurance Reserves	(2065)	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	754	20817	86500	265406	699963	1307627	2445682	2805489	5037610	5823298	5748511	5738859
Sub-Total	(1571)	14074	52861	144720	346833	824678	1497502	2702056	3110655	5428166	6441896	6611387	6873444
Deferred Tax Liability	-	-	-	-	3175	11344	21485	53785	71733	123242	97220	75922	50825
Funds For Future Appropriations	-	-	-	-	442509	956849	1729260	3133384	3660499	6030029	7018693	7182507	7408390
TOTAL	13451	33074	95254	212224	442509	956849	1729260	3133384	3660499	6030029	7018693	7182507	7408390
APPLICATION OF FUNDS													
Investments													
Shareholders'	12154	5159	12814	21853	32095	44847	15672	21102	66201	128503	197647	347701	491996
Policyholders'	-	13258	32994	57449	80454	125146	234211	344930	341641	445657	721719	911076	1128699
Assets Held To Cover Linked Liabilities	-	754	20817	86500	265406	707885	1325232	2486615	2861395	5146926	5882653	5781737	5752083
Loans	-	-	-	216	252	142	404	379	1960	1160	869	957	875
Fixed Assets	1418	2819	4142	5481	6301	6105	21944	32774	33121	26340	19826	18023	17224
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	1024	1024	-	1079	2624	6900	21708	31808	29552	17844	10534	782
A. CURRENT ASSETS													
Cash And Bank Balances	341	1071	3204	5032	19959	24590	48238	61651	35588	30540	33032	28406	32476
Advances And Other Assets	638	1196	2101	4664	7144	11211	23593	45466	36155	29660	33473	66241	98464
Sub-Total (A)	979	2267	5304	9697	27102	35800	71831	107117	71743	60200	66505	94647	130940
B. CURRENT LIABILITIES													
Provisions	1100	2740	6968	16184	37909	59349	99478	160819	113037	157170	158967	163879	184311
Sub-Total (B)	1100	2740	7091	16379	38750	60980	107103	180917	125017	160158	159458	176839	201842
NET CURRENT ASSETS (C) = (A - B)	(121)	(473)	(1787)	(6683)	(11648)	(25180)	(35272)	(73801)	(53274)	(99358)	(92953)	(82192)	(70902)
MISCELLANEOUS EXPENDITURE													
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	10532	25249	47407	68570	95279	160170	299676	377646	351849	271087	194670	87634
Debit Balance In Policyholders' A/C	-	-	95254	212224	442509	956849	1729261	3133384	3660499	6030029	7018693	7182507	7408390
TOTAL	13451	33074	95254	212224	442509	956849	1729261	3133384	3660499	6030029	7018693	7182507	7408390

Note: Figures in brackets represent negative value.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(` Lakh)

Particulars	IDBI FEDERAL					INDIAFIRST					
	2008	2009	2010	2011	2012	2013	2010	2011	2012	2013	
SOURCES OF FUNDS											
SHAREHOLDERS' FUNDS:											
Share Capital	19891	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	(7)	(28)	7	(135)	2	10	44	6	18	(18)	
Credit/[Debit] Fair Value Change Account	19884	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	27	2526	9778	26263	50544	91752	125	3549	59754	165258	
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	
Provision For Linked Liabilities	1137	27766	81402	140009	166354	168165	17347	90054	149784	213099	
Sub-Total	1164	30292	91181	165883	216862	259900	17472	93603	209541	378359	
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	
Funds For Future Appropriations	-	-	-	-	-	-	2	524	2381	3676	
TOTAL	21048	75155	136111	235683	296810	339866	50518	139633	272439	442517	
APPLICATION OF FUNDS											
Investments											
Shareholders'	14996	29120	19492	32187	30268	22376	32866	30860	42775	40076	
Policyholders'	3	2516	9381	25037	49609	97101	125	4644	22677	128653	
Assets Held To Cover Linked Liabilities	1137	27766	81402	140009	166354	168165	17349	90577	152194	217233	
Loans	-	-	-	-	-	-	-	-	68	240	
Fixed Assets	599	1897	1721	1703	1728	1370	2908	3313	2488	1983	
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	
A. CURRENT ASSETS											
Cash And Bank Balances	2352	6180	10853	7810	7953	9993	1533	23134	40775	40193	
Advances And Other Assets	1672	5311	8451	11570	11426	16373	666	3871	3242	6824	
Sub-Total (A)	4024	11492	19304	19380	19380	26366	2199	27005	44017	47017	
B. CURRENT LIABILITIES											
Provisions	2226	11043	19123	18709	13586	17471	10104	28436	10629	15560	
Sub-Total (B)	38	170	136	174	179	352	29	10	89	22	
NET CURRENT ASSETS (C) = (A - B)	2264	11212	19259	18882	13765	17823	10133	28446	10717	15582	
MISCELLANEOUS EXPENDITURE											
(To the extent not written off or adjusted)	1750	280	45	498	5614	8543	(7934)	(1440)	33299	31435	
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	-	-	-	-	-	-	-	-	-	
Debit Balance In Policyholders' A/C	2553	13576	24071	36249	43235	42311	5204	11679	18937	22895	
TOTAL	21048	75155	136111	235683	296810	339866	50518	139633	272439	442517	

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(` Lakh)

Particulars	KOTAK MAHINDRA											
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS												
SHAREHOLDERS' FUNDS:												
Share Capital	10058	13066	15062	21133	24437	33035	48027	51029	51029	51029	51029	51029
Advance Against Share Capital	-	5216	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	5204	5204	5204	5204	5204	10264	29238
Reserves And Surplus	5216	-	5204	5204	5204	-	-	-	-	-	-	-
Credit/(Debit) Fair Value Change Account	-	-	20265	26337	29641	38238	53231	56233	56233	56233	61293	80267
Sub-Total	15274	18282	20265	26337	29641	38238	53231	56233	56233	56233	61293	80267
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:												
Credit/(Debit) Fair Value Change Account	-	-	22	151	1505	5	-	-	498	613	4	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	349	2679	7142	15683	28151	40232	53211	70708	92368	115715	144095	197906
Insurance Reserves	(2344)	(6576)	5031	33434	(4849)	363	370	380	528	422	1238	2564
Provision For Linked Liabilities	(1995)	(3897)	12195	49269	100458	167055	279215	292228	524026	678262	740180	797118
Sub-Total	-	-	10	10	157	1303	5320	10862	20569	20383	15882	10148
Deferred Tax Liability	-	-	32471	75616	130255	206596	337766	430411	694222	871628	962691	1088003
Funds For Future Appropriations	13279	14385	-	-	-	-	-	-	-	-	-	-
TOTAL												
APPLICATION OF FUNDS												
Investments	10031	7908	5718	5882	6570	8538	13130	28231	24918	32226	43039	62970
Shareholders' Policyholders'	349	2679	7271	15717	29752	40269	57044	62777	101474	128367	173286	226122
Assets Held To Cover Linked Liabilities	-	-	5031	33692	75798	127747	230944	303080	544585	698635	756062	807265
Loans	40	48	26	23	72	232	333	583	522	577	637	587
Fixed Assets	1003	2001	2296	2307	1836	2428	4256	5690	5599	4385	3657	3167
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS												
Cash And Bank Balances	2059	1567	2942	5270	5710	12486	15356	12827	8695	10473	14263	16342
Advances And Other Assets	829	1588	1704	2051	3432	4442	6765	9392	10628	9923	13933	19493
Sub-Total (A)	2888	3155	4645	7320	9142	16928	22122	22219	19757	20396	28196	35835
B. CURRENT LIABILITIES												
Provisions	1000	1329	3895	5165	8189	15517	22825	23204	26432	26318	40111	46997
Sub-Total (B)	32	76	108	228	267	710	1106	1398	1714	1906	2074	947
NET CURRENT ASSETS (C) = (A - B)	1032	1405	4002	5392	8457	16227	23931	24603	28416	28224	42184	47943
MISCELLANEOUS EXPENDITURE	1856	1750	643	1928	685	701	(1809)	(2383)	(8388)	(7828)	(13989)	(12109)
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	-	9230	11099	15541	26681	33868	32434	25512	15264	-	-
Debit Balance In Policyholders' A/C	-	-	2256	4967	-	-	-	-	-	-	-	-
TOTAL	13279	14385	32471	75616	130256	206596	337766	430411	694222	871628	962691	1088003

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(Lakh)

Particulars	LIC OF INDIA												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS													
SHAREHOLDERS' FUNDS:													
Share Capital	500	500	500	500	500	500	500	500	500	500	500	10000	10000
Advance Against Share Capital	-	-	11675	12043	13219	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	10788	-	-	-	17200	28781	30285	33108	36087	39506	42723	40757
Reserves And Surplus	-	-	-	-	-	-	-	-	-	-	368	334	790
Credit/(Debit) Fair Value Change Account	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	500	11288	12175	12543	13719	17700	29281	30785	33608	36587	40374	53057	51547
Borrowings -	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:													
Credit/(Debit) Fair Value Change Account	17061	304142	154382	2167263	2815572	6522245	6205110	8590252	2776896	11386815	12447396	8930729	8328932
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	18752237	22939514	27299386	32135683	38102276	44960307	52480868	61445776	72217682	83940026	98535715	114616429	132943927
Insurance Reserves	42	239429	248980	247095	282624	284328	280675	360874	364292	366457	605030	628804	616325
Provision For Linked Liabilities	219	362	590	37173	474879	1351731	3599764	7262808	8728878	16003617	16580852	13780692	10365280
Sub-Total	18769559	23483447	27703338	34587214	41675351	53118612	62566418	77659709	84087748	111696915	128168993	137956654	152254465
Deferred Tax Liability	-	350218	520	2498	1966	2724	-	-	5931	8116	3491	1952	1107
Funds For Future Appropriations	-	23844953	27716034	34602254	41691036	53139035	62595699	77690494	84127287	111741618	128212858	138011662	152307118
TOTAL	18770059	23844953	27716034	34602254	41691036	53139035	62595699	77690494	84127287	111741618	128212858	138011662	152307118
APPLICATION OF FUNDS													
Investments	-	10500	10753	11613	12063	16640	27945	29320	31950	35376	38257	33005	45659
Shareholders'	14249243	18641460	22637442	29696518	35568558	45278642	51111283	60539701	63896170	83304127	97016710	107018081	118777524
Policyholders'	-	-	565	2097	422510	1231528	3603060	7517630	9041029	17032518	17998971	15295922	12177068
Assets Held To Cover Linked Liabilities	3169685	3426790	3707474	4355818	5199193	5512438	6308152	7321356	7947712	8299709	8388265	8666418	9099141
Loans	89777	94450	106319	113897	121843	126214	140356	211770	297980	312299	283941	286391	297217
Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS													
Cash And Bank Balances	478706	716962	981697	1007389	800156	1280202	1329807	1773977	1729264	1415893	2327286	4603316	8639075
Advances And Other Assets	1264053	1375798	1609746	1365278	1619705	1824126	2101767	2505526	3142203	3531917	3807208	5324360	5722936
Sub-Total (A)	1742759	2092760	2591443	2372667	2419861	3104328	3431574	4279503	4871467	4947809	6134493	9927675	14362011
B. CURRENT LIABILITIES													
Provisions	315397	377682	473072	499802	489025	574273	456885	631520	371805	592822	39711	1593401	813557
Sub-Total (B)	166008	43325	864890	1469444	1563966	1556483	1570086	1577265	1587217	1597398	1608067	1622429	1637944
NET CURRENT ASSETS (C) = (A - B)	481405	421007	1337962	1969247	2052991	2130756	2026671	2208785	1959022	2190220	1647778	3215830	2451501
MISCELLANEOUS EXPENDITURE													
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	18770059	23844953	27716034	34602254	41691036	53139035	62595699	77690494	84127287	111741618	128212858	138011662	152307118

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(Lakh)

Particulars	MAX LIFE												
	2001	2002	2003	2004	2005	2006	2005	2007	2008	2010	2011	2012	2013
SOURCES OF FUNDS													
SHAREHOLDERS' FUNDS:													
Share Capital	10453	24963	25474	34608	46608	55743	46608	73243	103243	183882	184100	194469	194469
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	15	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	7900	7995	7581	7581
Reserves And Surplus	-	-	-	-	690	570	690	800	748	13414	13518	18227	18227
Credit/(Debit) Fair Value Change Account	-	-	-	4	7	8	7	347	925	404	544	195	272
Sub-Total	10453	24963	25489	34612	47305	56321	47305	74390	104916	205599	206157	220472	212968
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:													
Credit/(Debit) Fair Value Change Account	-	-	-	-	-	-	-	-	-	7	21	144	(1643)
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	16	2036	7122	16012	33498	56628	33498	91250	136860	259314	340353	482274	725048
Insurance Reserves	-	(7822)	-	-	-	-	-	-	-	-	-	0	0
Provision For Linked Liabilities	-	-	-	-	2533	17796	2533	65460	185883	657794	886956	986566	1049287
Sub-Total	16	(5786)	7122	16012	36031	74424	36031	156709	322743	917115	1227330	1468984	1772692
Deferred Tax Liability	-	-	-	-	-	554	-	-	4335	6229	15136	42441	67872
Funds For Future Appropriations	-	-	-	-	-	131299	-	231794	431994	1128944	1448623	1731897	2053533
TOTAL	10469	19177	32611	50624	83337	131299	83337	231794	431994	1128944	1448623	1731897	2053533
APPLICATION OF FUNDS													
Investments	-	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders'	7516	14125	8646	8520	11379	14083	11379	27097	41673	83013	131989	218821	271105
Policyholders'	-	2053	6558	16012	34390	57399	34390	91936	144343	270750	364698	516118	729214
Assets Held To Cover Linked Liabilities	-	-	-	-	2533	17796	2533	65460	185883	657794	886956	986566	1045469
Loans	-	-	-	-	2	-	2	-	-	861	1162	1587	2961
Fixed Assets	1186	2292	3391	5548	5625	6839	5625	9011	15761	27448	14020	11994	12569
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS													
Cash And Bank Balances	36	958	503	1694	1601	2212	1601	3969	1937	18404	19249	26040	30796
Advances And Other Assets	796	1309	1761	2719	4381	8226	4381	15164	27912	44536	48405	57171	76180
Sub-Total (A)	832	2267	2264	4413	5982	10438	5982	19132	29849	62940	67654	83210	106976
B. CURRENT LIABILITIES													
Provisions	670	2024	3957	7096	10295	14676	10295	26431	46768	83780	108350	129811	118854
Sub-Total (B)	670	2026	3960	7130	10328	14861	10328	26620	46863	83809	108376	130410	139577
NET CURRENT ASSETS (C) = (A - B)	162	241	(1696)	(2717)	(4347)	(4423)	(4347)	(7488)	(17014)	(20869)	(40722)	(47199)	(32601)
MISCELLANEOUS EXPENDITURE													
(To the extent not written off or adjusted)	-	-	-	-	527	371	527	498	374	7580	7559	7033	7033
Debit Balance In Profit & Loss Account (Shareholders' Account)	1605	466	-	23262	33228	39234	33228	45281	60974	102367	82961	36978	24816
Debit Balance In Policyholders' A/C	-	-	15712	-	-	-	-	-	-	-	-	-	-
TOTAL	10469	19177	32611	50624	83337	131299	83337	231794	431994	1128944	1448623	1731897	2053533

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(Lakh)

Particulars	PNB METLIFE											
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS												
SHAREHOLDERS' FUNDS:												
Share Capital	11000	11000	16000	23500	23500	53000	76108	158000	177479	196957	196957	201288
Advance Against Share Capital	-	-	-	-	9000	9100	34449	15342	18487	2351	-	-
Share Application Money Pending Allotment	-	520	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-
Reserves And Surplus	-	-	-	-	-	-	-	-	-	-	-	217
Credit/[Debit] Fair Value Change Account	-	9	3	31	48	48	13	14	2	-	1	-
Sub-Total	11000	11528	16003	23531	32548	62148	110570	173356	195968	199308	196958	201505
Borrowings	-	130	232	452	704	820	3595	3947	3278	1609	799	132
POLICYHOLDERS' FUNDS:												
Credit/[Debit] Fair Value Change Account	59	-	-	(3)	-	-	-	-	-	-	-	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	9	539	1985	5473	11463	21905	33917	54541	75008	109859	187426	273788
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	-	-	215	7424	37152	122122	208889	481961	636574	646710	648928
Sub-Total	68	669	1985	5685	18887	59057	156039	267377	560247	748042	834137	922716
Deferred Tax Liability	-	-	-	-	-	244	1605	3773	8074	7781	7646	14794
Funds For Future Appropriations	-	-	-	-	-	122270	271809	444506	764288	955131	1039540	1139146
TOTAL	11068	12197	18220	29668	52139	122270	271809	444506	764288	955131	1039540	1139146
APPLICATION OF FUNDS												
Investments	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders'	9833	5029	9231	9850	9583	21961	26078	25762	27434	28821	37737	49050
Policyholders'	-	2970	1985	5473	11731	24049	36095	56586	82387	117633	200028	287183
Assets Held To Cover Linked Liabilities	-	-	-	215	7424	36896	122893	210583	485242	638692	647157	656303
Loans	-	-	-	-	7	50	170	414	977	1123	1273	1356
Fixed Assets	106	695	984	2238	2108	1704	5409	11464	10645	7372	3826	1847
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS												
Cash And Bank Balances	574	1054	1396	1785	2090	4154	13463	11495	9336	9248	27044	20084
Advances And Other Assets	533	648	853	2000	2793	4701	9065	13714	12745	12746	15499	21800
Sub-Total (A)	1107	1702	2249	3785	4882	8855	22528	25209	22080	21993	42544	41884
B. CURRENT LIABILITIES												
Provisions	262	1139	1568	3298	6350	17373	35172	33070	39311	31975	52724	44858
Sub-Total (B)	-	30	74	125	319	495	928	1804	2011	1838	2251	2963
NET CURRENT ASSETS (C) = (A - B)	262	1169	1642	3423	6669	17869	36100	34874	41322	33812	54976	47821
MISCELLANEOUS EXPENDITURE	845	534	607	362	(1786)	(9014)	(13573)	(9665)	(19242)	(11819)	(12432)	(5937)
To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)	284	-	693	5574	15348	16545	14420	12968	10462	7934	4617	149345
Debit Balance In Policyholders' A/C	-	2970	4721	5957	7724	30079	80318	136394	166383	165375	157333	149345
TOTAL	11068	12197	18220	29668	52139	122270	271810	444506	764288	955131	1039540	1139146

Note: Figures in brackets represent negative value.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(Lakh)

Particulars	RELIANCE LIFE											
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS												
SHAREHOLDERS' FUNDS:												
Share Capital	12436	12436	16000	21710	33100	66400	114770	116233	116464	116584	119632	119632
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	822	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	36630	158101	180970	192850	219803	219803
Reserves And Surplus	207	(15)	6	11	190	14	(202)	(729)	207	180	(227)	(113)
Credit/(Debit) Fair Value Change Account	12643	13244	16006	21721	33290	66414	151198	273605	297641	309615	339208	339322
Sub-Total	373	364	343	419	1	-	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:												
Credit/(Debit) Fair Value Change Account	-	-	1	9	102	36	(200)	(942)	677	648	(973)	(720)
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	11	254	832	1790	6568	13500	22428	32472	48758	93096	177572	308385
Insurance Reserves	(1114)	(4236)	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	23	983	7480	23500	92119	330159	555238	1270115	1634550	1574804	1272717
Sub-Total	(730)	(3595)	1816	9279	30169	105655	352387	586769	1319550	1728294	1751403	1580382
Deferred Tax Liability	-	-	-	-	-	-	-	1587	10264	19481	21926	11664
Funds For Future Appropriations	-	-	-	-	-	-	-	861962	1627456	2057389	2112537	1931367
TOTAL	11913	9649	18166	31419	63460	172069	503585	861962	1627456	2057389	2112537	1931367
APPLICATION OF FUNDS												
Investments	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders'	-	8440	8617	8679	9864	14640	22223	39470	36931	37775	99756	227425
Policyholders'	-	254	819	1790	6826	14212	25293	34266	52645	99112	185125	312773
Assets Held To Cover Linked Liabilities	-	23	983	7482	23500	92119	330159	555238	1276505	1648640	1591779	1278739
Loans	-	-	-	-	188	123	140	2991	3018	3080	3170	3347
Fixed Assets	694	730	805	1247	1445	5736	7044	4415	1397	813	696	965
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS												
Cash And Bank Balances	12013	645	690	1032	5101	14672	41342	41025	49878	27220	19955	25127
Advances And Other Assets	129	429	686	991	1799	5621	16799	14293	13452	20566	29455	38165
Sub-Total (A)	12142	1075	1376	2022	6900	20292	58141	55318	63330	47786	49410	63292
B. CURRENT LIABILITIES												
Provisions	919	841	1378	2129	7390	19771	69931	68634	73514	60132	60402	165676
Sub-Total (B)	4	33	14	32	72	8993	111	111	243	-	5617	5675
NET CURRENT ASSETS (C) = (A - B)	923	873	1392	2161	7462	28764	69931	68745	73757	60132	66019	171351
MISCELLANEOUS EXPENDITURE												
(To the extent not written off or adjusted)	11219	201	(16)	(139)	(562)	(8471)	(11790)	(13427)	(10427)	(12346)	(16609)	(108059)
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Policyholders' A/C	-	-	6959	12360	22199	53710	130517	239008	267387	280316	248620	216177
TOTAL	11913	9649	18166	31419	63460	172069	503585	861962	1627456	2057389	2112537	1931367

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(Lakh)

Particulars	SAHARA									
	2005	2006	2007	2008	2009	2010	2011	2012	2013	
SOURCES OF FUNDS										
SHAREHOLDERS' FUNDS:										
Share Capital	15649	15662	15675	23187	23200	23200	23200	23200	23200	23200
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	354	1102	3920	6869	9940	
Reserves And Surplus	-	-	88	354	41	23583	27120	30069	33140	
Credit/[Debit] Fair Value Change Account	-	22	15763	23583	-	-	-	-	-	
Sub-Total	15649	15683	15763	23583	23554	24302	27120	30069	33140	
Borrowings	-	-	-	-	-	-	-	-	-	
POLICYHOLDERS' FUNDS:										
Credit/[Debit] Fair Value Change Account	-	-	3	-	-	95	31	-	1	
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	
Policy Liabilities	1084	1585	2817	5841	10143	16561	21444	27944	37162	
Insurance Reserves	-	-	-	-	-	-	-	-	-	
Provision For Linked Liabilities	-	1827	4769	13663	20487	47462	58491	56203	45189	
Sub-Total	1084	3412	7589	19504	30630	64118	79966	84148	82351	
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	
Funds For Future Appropriations	-	29	33	29	48	821	1293	1424	2135	
TOTAL	16733	19125	23385	43115	54232	89241	108379	115640	117626	
APPLICATION OF FUNDS										
Investments										
Shareholders'	12994	12926	13301	21565	17967	22355	22791	24089	26837	
Policyholders'	1086	1823	2987	5934	10208	16809	23756	30271	39232	
Assets Held To Cover Linked Liabilities	-	1539	4769	13663	20487	47465	58491	56203	45189	
Loans	-	-	-	-	2	10	23	41	61	
Fixed Assets	764	801	681	722	815	673	530	525	456	
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	
A. CURRENT ASSETS										
Cash And Bank Balances	350	354	289	407	1565	2248	2783	6138	4905	
Advances And Other Assets	674	734	779	1281	2112	2456	3405	3511	5354	
Sub-Total (A)	1024	1088	1068	1688	3676	4704	6188	9649	10259	
B. CURRENT LIABILITIES										
Provisions	200	412	827	1484	1741	2735	3334	5054	4213	
	1	1	6	30	56	40	67	84	195	
Sub-Total (B)	201	413	833	1514	1797	2775	3401	5138	4408	
NET CURRENT ASSETS (C) = (A - B)	824	674	235	174	1879	1929	2788	4511	5851	
MISCELLANEOUS EXPENDITURE										
(To the extent not written off or adjusted)	503	-	-	-	-	-	-	-	-	
Debit Balance In Profit & Loss Account (Shareholders' Account)	562	1360	1412	1058	2874	-	-	-	-	
Debit Balance In Policyholders' A/C	-	-	-	-	-	-	-	-	-	
TOTAL	16733	19125	23385	43115	54232	89241	108379	115640	117626	

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(` Lakh)

Particulars	SBLIFE											
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS												
SHAREHOLDERS' FUNDS:												
Share Capital	12500	12500	17500	35000	42500	50000	100000	100000	100000	100000	100000	100000
Advance Against Share Capital	-	-	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	473	-	-	-	-	-
Reserves And Surplus	-	(11)	75	160	704	(936)	205	-	25487	62122	111893	168299
Credit/(Debit) Fair Value Change Account	-	12489	17575	35160	43204	49064	100677	100000	1036	848	3672	2706
Sub-Total	12500	12489	17575	35160	43204	49064	100677	100000	126523	162970	215565	271005
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:												
Credit/(Debit) Fair Value Change Account	-	0	239	299	3146	(2079)	547	160	12197	5264	1111	8290
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	1436	8466	26079	72673	139128	241359	371157	624216	966862	1331439	1828155	2297814
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	-	-	210	24398	174954	528530	677284	1706268	2448886	2643943	2652602
Sub-Total	1436	8466	26318	73181	166671	414234	900233	1301659	2685327	3785589	4473208	4958706
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	-	-	-	-	-	-	77	812	2462	4022	2873	2184
TOTAL	13936	20955	43893	108341	209875	463298	1000988	1402472	2814312	3952581	4691646	5231895
APPLICATION OF FUNDS												
Investments												
Shareholders'	10934	10851	14806	33837	44075	59152	100586	93537	72830	96508	136081	181159
Policyholders'	462	7230	23116	70219	136133	231806	385751	682835	1088751	1466870	1694866	2168786
Assets Held To Cover Linked Liabilities	-	-	-	210	24398	174954	528530	678096	1708731	2452908	2646815	2654786
Loans	-	-	-	-	-	-	-	-	-	-	-	17
Fixed Assets	141	412	690	1580	2885	3789	4488	6998	23270	28316	26522	27537
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS												
Cash And Bank Balances	652	844	5072	5588	9768	15042	11690	12806	32189	26566	230340	215319
Advances And Other Assets	2301	2067	2580	5304	11950	14836	16743	27728	32197	53254	89416	126951
Sub-Total (A)	2953	2911	7653	10892	21718	29878	28433	40534	64387	79821	319756	342269
B. CURRENT LIABILITIES												
Provisions	564	1205	4766	11934	22587	39097	44286	100712	143039	170652	125364	135411
Sub-Total (B)	1	5	6	13	95	150	2514	975	617	1189	7030	7247
NET CURRENT ASSETS (C) = (A - B)	565	1209	4772	11947	22683	39247	46801	101687	143657	171841	132394	142658
MISCELLANEOUS EXPENDITURE												
(To the extent not written off or adjusted)												
Debit Balance In Profit & Loss Account (Shareholders' Account)	2388	1701	2881	(1055)	(965)	(9369)	(18368)	(61153)	(79270)	(92020)	187362	199611
Debit Balance In Policyholders' A/C	11	760	2400	3550	3349	2966	-	2158	-	-	-	-
TOTAL	13936	20955	43893	108341	209875	463297	1000988	1402472	2814312	3952581	4691646	5231895

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(Lakh)

Particulars	SHRIRAM							
	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS								
SHAREHOLDERS' FUNDS:								
Share Capital	12500	12500	12500	12500	12500	17500	17500	17500
Advance Against Share Capital	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	2461	8079	16272
Reserves And Surplus	218	1168	1726	2536	730	5	-	27
Credit/[Debit] Fair Value Change Account	-	39	-	1	50	-	-	-
Sub-Total	12718	13707	14226	15037	13280	19965	25579	33798
Borrowings	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:								
Credit/[Debit] Fair Value Change Account	-	-	-	-	-	-	-	-
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-
Policy Liabilities	27	1196	2999	4420	8601	17389	25585	39497
Insurance Reserves	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	-	11003	36987	54560	118412	164611	151072	122980
Sub-Total	27	12199	39986	58980	127012	182000	176657	162477
Deferred Tax Liability	-	-	-	-	-	-	-	-
Funds For Future Appropriations	-	-	23	192	181	11	11	63
TOTAL	12745	25923	54234	74208	140474	201965	202247	196339
APPLICATION OF FUNDS								
Investments								
Shareholders'	12603	13630	14707	15410	15412	17345	18833	24462
Policyholders'	338	923	2260	4182	8334	17523	23884	40512
Assets Held To Cover Linked Liabilities	-	11003	36987	54560	118412	164611	151072	122980
Loans	-	-	-	-	12	22	30	44
Fixed Assets	265	559	423	589	1959	1934	2163	2179
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-
Deferred Tax Asset	2	-	-	-	-	-	-	-
A. CURRENT ASSETS								
Cash And Bank Balances	903	1489	5137	6408	5102	8406	14495	15805
Advances And Other Assets	300	2655	2087	1651	2173	2160	5739	7472
Sub-Total (A)	1202	4144	7225	8059	7275	10565	20234	23277
B. CURRENT LIABILITIES								
Provisions	1586	4364	7277	8503	10797	9783	13541	16347
	92	46	89	89	133	253	429	768
Sub-Total (B)	1678	4410	7366	8593	10929	10035	13970	17115
NET CURRENT ASSETS (C) = (A - B)	(476)	(266)	(141)	(533)	(3654)	530	6264	6161
"MISCELLANEOUS EXPENDITURE								
To the extent not written off or adjusted)	-	-	-	-	-	-	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	-	-	-	-	-	-	-
Debit Balance In Policyholders' A/C	12	74	-	-	-	-	-	-
TOTAL	12745	25923	54234	74208	140474	201965	202247	196339

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(Lakh)

Particulars	STAR UNION DAHICHI				
	2009	2010	2011	2012	2013
SOURCES OF FUNDS SHAREHOLDERS' FUNDS:					
Share Capital	15000	25000	25000	25000	25000
Advance Against Share Capital	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-
Reserves And Surplus	-	17000	17000	17000	17000
Credit/[Debit] Fair Value Change Account	17	48	(7)	(89)	(73)
Sub-Total	15017	42048	41993	41912	41927
Borrowings	-	-	-	-	-
POLICYHOLDERS' FUNDS:					
Credit/[Debit] Fair Value Change Account	-	-	-	23	(132)
Revaluation Reserve-Investment Property	-	-	-	-	-
Policy Liabilities	462	4318	25400	70167	115725
Insurance Reserves	-	-	-	-	-
Provision For Linked Liabilities	3449	48474	117369	187072	237864
Sub-Total	3911	52792	142769	257262	353457
Deferred Tax Liability	-	-	-	-	-
Funds For Future Appropriations	-	-	-	-	-
TOTAL	18928	94841	184762	299173	395385
APPLICATION OF FUNDS					
Investments	-	-	-	-	-
Shareholders'	12500	35369	34394	25848	22156
Policyholders'	11	3605	22913	65216	108197
Assets Held To Cover Linked Liabilities	3449	48474	117370	187073	237865
Loans	-	-	-	2	93
Fixed Assets	2155	2062	1767	2750	2964
Incidental Expenses Pending Capitalisation	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-
A. CURRENT ASSETS					
Cash And Bank Balances	4348	11649	13224	13976	10906
Advances And Other Assets	630	3418	5543	9867	17328
Sub-Total (A)	4978	15067	18768	23843	28233
B. CURRENT LIABILITIES					
Provisions	6107	13660	17642	17896	18312
	24	182	12	38	47
Sub-Total (B)	6131	13842	17654	17933	18359
NET CURRENT ASSETS (C) = (A - B)	(1153)	1225	1114	5910	9875
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)					
Debit Balance In Profit & Loss Account (Shareholders' Account)	1965	4106	6935	9495	14234
Debit Balance In Policyholders' A/C	-	-	270	2880	-
TOTAL	18928	94841	184762	299173	395385

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Cont'd)
(As on 31st March)

(₹ Lakh)

Particulars	TATA AIA											
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS												
SHAREHOLDERS' FUNDS:												
Share Capital	18335	18335	22935	32100	44700	54700	87000	151950	192050	195350	195350	195350
Advance Against Share Capital	-	(28)	-	-	-	-	-	-	-	-	-	-
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-	-	-	-	-
Employees Stock Option Outstanding	-	-	-	-	-	-	-	-	-	-	-	-
Reserves And Surplus	-	-	341	572	-	-	-	-	-	3	(33)	76
Credit/(Debit) Fair Value Change Account	-	-	23276	32672	44700	54700	87000	151950	192050	195353	195317	195426
Sub-Total	18335	18308	23276	32672	44700	54700	87000	151950	192050	195353	195317	195426
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
POLICYHOLDERS' FUNDS:												
Credit/(Debit) Fair Value Change Account	-	-	-	10	1152	436	1041	(2043)	4476	6010	4760	7503
Revaluation Reserve-Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	451	5029	18460	33152	61239	100105	146388	209042	273246	340059	418985	530494
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-
Provision For Linked Liabilities	117	-	1812	8342	37449	87227	194935	246132	615554	853441	931444	960187
Sub-Total	568	5029	20272	41505	99840	187768	342364	453131	893276	1199509	1355189	1498185
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-
Funds For Future Appropriations	-	-	-	3018	4345	10798	17087	13628	15359	19360	23105	18237
TOTAL	18903	23337	43548	77194	148885	253266	446451	618708	1100685	1414223	1573612	1711848
APPLICATION OF FUNDS												
Investments	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders'	10276	9257	7342	12151	16771	23747	27889	23910	39835	44833	57815	76632
Policyholders'	451	4518	18051	34880	67174	112057	163743	221325	286568	361962	460076	573659
Assets Held To Cover Linked Liabilities	117	-	1812	8342	37308	86813	194202	245819	619149	859016	930871	955691
Loans	-	-	22	50	147	465	1207	2897	4534	6251	9051	13253
Fixed Assets	1543	1534	1662	3945	4116	3567	9785	15579	10828	5115	2739	7352
Incidental Expenses Pending Capitalisation	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-	-	-	-	-	-	-
A. CURRENT ASSETS												
Cash And Bank Balances	3203	1598	3251	5239	7266	8270	7493	19550	13569	13974	14096	10139
Advances And Other Assets	1478	2179	4197	6516	8309	11246	17426	20563	20569	25487	31489	36060
Sub-Total (A)	4681	3777	7449	11755	15575	19516	24919	40114	34138	39461	45585	46199
B. CURRENT LIABILITIES												
Provisions	1284	3009	5683	11487	15473	23084	38890	50971	54604	57586	61938	57204
Sub-Total (B)	-	20	88	383	62	382	865	949	748	636	363	356
NET CURRENT ASSETS (C) = (A - B)	1284	3029	5771	11870	15536	23466	39755	51920	55352	58222	62300	57560
MISCELLANEOUS EXPENDITURE	3397	748	1678	(115)	39	(3950)	(14836)	(11807)	(21214)	(18761)	(16716)	(11361)
(To the extent not written off or adjusted)												
Debit Balance In Profit & Loss Account (Shareholders' Account)	237	-	-	-	-	-	-	-	-	-	-	-
Debit Balance In Policyholders' A/C	2882	108	12981	17940	23331	30567	64461	120985	160986	155807	129776	96621
TOTAL	18903	23337	43548	77194	148885	253266	446451	618708	1100685	1414223	1573612	1711848

Note: Figures in brackets represent negative values.

TABLE 22: LIFE INSURERS : BALANCE SHEET (Concl.)
(As on 31st March)

(Lakh)

Particulars	All Companies Total												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS													
SHAREHOLDERS' FUNDS:													
Share Capital	54479	166111	222811	308225	435041	589073	812366	1229484	1825369	2101923	2366119	2493138	2551829
Advance Against Share Capital	-	-	-	-	-	9000	11974	34449	15342	18487	18487	15342	18487
Share Application Money Pending Allotment	-	-	23153	27113	19719	868	4400	12511	19886	24503	7356	12410	2400
Employees Stock Option Outstanding	-	-	-	-	-	524	194	192	884	7908	7995	7581	-
Reserves And Surplus	22	16236	(198)	484	12456	53600	167565	431763	679577	818302	1004143	1298848	1513057
Credit/(Debit) Fair Value Change Account	-	-	-	-	6024	8719	2511	1196	(1591)	3759	2798	5443	7179
Sub-Total	54501	182347	245763	335822	473240	661783	999010	1709594	2539466	2974883	3388412	3817420	4074464
Borrowings -	-	509	628	760	1055	815	861	3605	3948	3278	1609	799	132
POLICYHOLDERS' FUNDS:													
Credit/(Debit) Fair Value Change Account	17061	304216	154383	2169259	2820100	6543917	6215855	8613352	2774512	11445200	12523892	8954392	8358374
Revaluation Reserve-Investment Property	-	-	-	-	-	-	3163	3163	3163	6689	6689	7045	7045
Policy Liabilities	18752747	22960896	27375035	32310352	38447312	45572388	53474819	62895362	74339003	86986116	102836340	120853958	141679087
Insurance Reserves	(1924)	228149	238168	247095	282624	279479	281038	361243	364672	366985	605452	630042	618889
Provision For Linked Liabilities	235	2849	32038	194112	1023193	2939883	6868044	14048281	17392713	33595999	38666368	36569131	33206930
Sub-Total	18768119	23496619	27800251	34921578	42573229	55335668	66842919	85921401	94878010	132404265	158364690	167014567	183870325
Deferred Tax Liability	-	-	-	-	-	-	18	-	-	-	-	-	-
Funds For Future Appropriations	51	350558	960	3415	8812	27941	57743	133303	196318	308257	335939	318295	304592
TOTAL	18822671	24029524	28046974	35260815	43056337	56026207	67900550	87767904	97613794	135687405	158364765	171151082	188249514
APPLICATION OF FUNDS													
Investments 0	-	-	-	-	-	-	-	-	-	-	-	-	-
Shareholders'	41610	108653	120398	135458	201624	282912	396371	607131	727211	954251	1291451	1886583	2486994
Policyholders'	14249388	18662050	22713263	29869372	35912989	45915582	52193660	62180383	66204758	86732230	101754780	113394799	127555662
Assets Held To Cover Linked Liabilities	15	2487	32621	177985	965646	2829025	6890261	14351161	17776656	34799690	40256381	38168296	35070748
Loans	3169685	3426908	3707598	4356168	5199693	5513567	6310656	7325803	7960813	8315986	8410128	8692646	9138050
Fixed Assets	94040	111466	131069	146638	164430	172450	216304	337766	485259	483834	428790	427892	445723
Incidental Expenses Pending Capitalisation	-	-	-	-	-	658	-	-	-	-	-	-	-
Deferred Tax Asset	-	1024	1024	-	1079	2626	6900	21708	31808	29552	17844	10534	782
A. CURRENT ASSETS	0	740539	1000886	1051284	885925	1421411	1555918	2092488	2034927	1763961	2699647	5244077	9303308
Cash And Bank Balances	1266561	1387547	1626612	1555928	1666634	1902266	2233152	2740162	3452740	3856425	4228997	5895473	6510838
Advances And Other Assets	1750549	2128086	2627497	2607212	2552560	3323677	3789070	4832650	5487667	5620836	6928645	11139551	15814147
Sub-Total (A)	319180	393846	505138	647766	633553	825644	899895	1345966	1174427	1649027	1152769	2767028	2176766
B. CURRENT LIABILITIES	166008	43461	865852	1552802	1568191	1563249	1594646	1611884	1616639	1621394	1634991	1679104	1737793
Provisions	485188	437307	1370990	2199968	2201744	2388894	2494540	2957850	2791066	3270421	2787760	4446132	3914559
Sub-Total (B)	1265361	1690779	1256507	407244	350816	934783	1294530	1874800	2696601	2349965	4140885	6693419	11899588
NET CURRENT ASSETS (C) = (A - B)													
MISCELLANEOUS EXPENDITURE													
(To the extent not written off or adjusted)	-	237	108	-	1030	371	498	374	254	7580	7559	7033	-
Debit Balance in Profit & Loss Account (Shareholders' Account)	2572	25920	68675	160974	248108	366497	561218	988459	1537093	1808714	1805225	1619657	1407748
Debit Balance in Policyholders' A/C	-	-	18682	6977	10924	7736	30153	80318	193342	205602	251648	250225	244220
TOTAL	18822671	24029524	28046974	35260818	43056337	56026207	67900550	87767904	97613794	135687405	158364690	171151082	188249514

Note: Figures in brackets represent negative values.

TABLE 22A : LIFE INSURERS : BALANCE SHEET (As on 31st March)

(Lakh)

Particulars	AEGON RELIGARE		AVIVA		BAJAJ ALLIANZ		BHARTI AXA		BIRLA SUNLIFE		CANARA HSBC	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
Sources of Funds												
Shareholders' Funds:												
Share Capital	130700	131050	200490	200490	15071	15071	197820	211570	190121	190121	95000	95000
Advance Against share capital												
Share Application Money Pending Allotment												
Employees Stock Option Outstanding	3060	16109			572013	659829	19844	20594	26829	26829	12500	12500
Reserves and Surplus	1						(24)	619	14		2	
Credit/(Debit) Fair Value Change Account	133761	147159	200490	200490	587083	674900	217640	232783	216964	216950	107502	107500
Sub-Total												
Borrowings												
Policyholders' Funds:												
Credit/(Debit) Fair Value Change Account	(18)	71	2	9	6771	20761	(237)	1554	406	3357	2	
Revaluation Reserve-Investment Property												
Policy Liabilities	27386	41685	201451	271297	1170845	1460554	46269	88206	283533	428569	154772	160670
Insurance Reserves												
Provision for Linked Liabilities	86250	99642	507275	520528	2128760	2164485	16274	173711	2016928	2360336	594459	694459
Fund for Discontinued Policy	11039	17796	21367	35661	14550	28442	10908	17174	47544	89787	39631	67541
Sub-Total	124658	159196	730095	827495	3320926	3674242	224215	280645	2348411	2882048	789221	922670
Deferred Tax Liability												
Funds for Future Appropriations	156	108	4943	5657	18395	12441		66	7334	1848		
Total	258574	306463	935528	1033642	3926405	4361583	441855	513494	2572709	3100846	896724	1030170
Application of Funds												
Investments												
Shareholders'	8490	8291	94239	72216	581048	718662	14837	16599	132921	155234	45579	50936
Policyholders'	27594	45523	188638	278278	1153622	1443788	48508	90912	280072	413115	156029	165401
Assets Held to Cover Linked Liabilities	97445	117531	533464	561785	2143310	2192927	178183	190885	2064472	2450122	634447	762000
Loans	3060	3168			5269	9574		18	2847	3787		
Fixed Assets	1209	1381	2533	1986	25548	22720	1029	1559	3992	4917	1324	1464
Incidental Expenses Pending Capitalisation												
Deferred Tax Asset												
Current Assets												
Cash and Bank Balances	3922	4067	12724	11020	73206	45234	6921	6709	50768	43119	4913	1440
Advances and Other Assets	8378	7620	21749	26002	109202	121086	11271	14769	35410	38756	17341	13177
Sub-Total (A)	12300	11686	34473	37022	182408	166319	18192	21478	86178	81875	22254	14618
Current Liabilities	8729	10167	47174	43193	132521	152453	20533	21577	77864	68175	29552	20306
Provisions	167	194	2686	1477	32280	39955	1090	1170	11211	2791	137	432
Sub-Total (B)	8896	10361	49860	44670	164801	192408	21623	22747	89075	70966	29688	20738
Net Current Assets (C) = (A - B)	3404	1325	(15388)	(7648)	17607	(26088)	(3431)	(1269)	(2897)	10909	(7435)	(6121)
Miscellaneous Expenditure												
(To the Extent Not Written off or Adjusted)												
Debit Balance In Profit & Loss Account												
(Shareholders' Account)	13305	18451	132042	127025	3926405	4361583	202729	214790	91302	62762	66779	56489
Debit Balance In Policyholders' A/c	104067	110793					441855	513494	2572709	3100846	896724	1030170
Total	258574	306463	935528	1033642	3926405	4361583	441855	513494	2572709	3100846	896724	1030170

Note : Previous year figures revised by insurers

TABLE 22A : LIFE INSURERS : BALANCE SHEET (Contd.)
(As on 31st March)

Particulars	DHFL PRAMERICA		EDELWEISS TOKIO		EXIDE LIFE		FUTURE GENERALI		HDFC STANDARD		ICICI PRUDENTIAL		IDBI FEDERAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
Sources of Funds														
Shareholders' Funds:														
Share Capital	34038	37406	18029	18029	160000	175000	145200	145200	199488	199488	142926	143172	79967	79978
Advance Against share capital											10	117		
Share Application Money Pending Allotment														
Employees Stock Option Outstanding	51683	83292	61971	61971	406	1	(30)	(1)	21549	59901	336638	343205		(6)
Reserves and Surplus		14	38	274					273	(200)	18607	40290		
Credit/(Debit) Fair Value Change Account	85721	120712	80037	80274	160406	175001	145199	145199	221310	259189	498180	526782	79967	79972
Sub-Total														
Borrowings														
Policyholders' Funds:														
Credit/(Debit) Fair Value Change Account	0	0	60	60	482	1373	(93)	(93)	3105	6126	47940	117547	110	(103)
Revaluation Reserve-Investment Property											6689	5621		
Policy Liabilities	17177	59297	7085	17798	466403	562869	125434	155515	1433967	1927920	1381249	1725875	141589	203946
Insurance Reserves														
Provision for Linked Liabilities	23539	25145	2476	5555	248088	239847	89320	80213	3273571	4214016	5913737	7247752	163585	172141
Fund for Discontinued Policy	40717	84442	250	407	3310	9008	3865	7641	147166	278018	112807	229775	2273	3515
Sub-Total														
Deferred Tax Liability														
Funds for Future Appropriations	126437	205154	89849	104094	879428	989003	363818	388446	5110414	6731683	8011005	9906101	387524	459470
Total														
Application of Funds														
Investments														
Shareholders'	27071	68624	55334	50787	48509	65777	26074	23311	161563	219621	535277	585677	28433	41645
Policyholders'	21548	60199	7042	18587	450496	549692	117021	154230	1470623	1990848	1445671	1885795	144651	208615
Assets Held to Cover Linked Liabilities	23539	25145	2727	5962	250105	246880	93185	87854	3420737	4492034	6031043	7477754	165858	175655
Loans	0	8	5	6	4684	1556	67	132	4767	12563	1191	2011		
Fixed Assets	411	3304	1944	1463	904	1636	312	457	33874	40196	20154	21499	1042	1063
Incidental Expenses Pending Capitalisation														
Deferred Tax Asset	7492	6902									153	13		
Current Assets														
Cash and Bank Balances	2347	2210	2008	2635	15994	16958	2133	2156	44491	57237	19344	25548	9263	12369
Advances and Other Assets	6588	8330	9783	9829	45133	45143	14790	13607	97045	125993	96421	123280	19946	22000
Sub-Total (A)	8935	10540	11791	12464	61127	62100	16923	15763	141536	183230	115764	148828	29209	34369
Current Liabilities	12720	15659	4138	6756	43362	39050	9754	13211	143392	203499	160664	177816	15657	20303
Provisions	446	523	1175	1840	439	467	331	312	2736	3310	36462	37660	312	418
Sub-Total (B)	13166	16181	5313	8597	43801	39517	10084	13523	146128	206809	197126	215476	15969	20721
Net Current Assets (C) = (A - B)	(4231)	(5642)	6478	3868	17326	22584	6838	2240	(4592)	(23579)	(81362)	(66648)	13241	13648
Miscellaneous Expenditure														
(To the Extent Not Written off or Adjusted)														
Debit Balance in Profit & Loss Account	50608	46614	16321	23421	107404	100878	120320	120221	23442		58878		34299	18844
(Shareholders' Account)														
Debit Balance in Policyholders' A/c	126437	205154	89849	104094	879428	989003	363818	388446	5110414	6731683	8011005	9906101	387524	459470
Total														

Note : Previous year figures revised by insurers

TABLE 22A : LIFE INSURERS : BALANCE SHEET (Contd.)
(As on 31st March)

Particulars	(Lakh)												
	INDIAFIRST		KOTAK MAHINDRA		LIC		MAX LIFE		PNB METLIFE		RELIANCE		
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	
Sources of Funds													
Shareholders' Funds:													
Share Capital	47500	47500	51029	51029	10000	10000	194469	191881	201288	201288	119632	119632	
Advance Against share capital													
Share Application Money Pending Allotment													
Employees Stock Option Outstanding	13000	13000	76041	76041	45071	45071	18227	9524	10350	10350	219803	219803	
Reserves and Surplus	60500	60500	104180	127070	53860	56254	214801	205525	211638	211638	340476	344428	
Credit/(Debit) Fair Value Change Account													
Sub-Total	47500	47500	51029	51029	10000	10000	194469	191881	201288	201288	119632	119632	
Borrowings													
Policyholders' Funds:													
Credit/(Debit) Fair Value Change Account		30	587	9715	10819114	15866865	6116	21840			3319	10583	
Revaluation Reserve-Investment Property			2033	2033									
Policy Liabilities	327812	405777	280437	392271	152921156	175409847	1021781	1413297	366152	448449	489735	619574	
Insurance Reserves													
Provision for Linked Liabilities	261578	324676	801385	953248	7781211	7009648	1133038	1339577	630958	686695	1006601	841508	
Fund for Discontinued Policy	15977	31485	10392	19079	9151	22642	10413	23750	24680	47292	21143	37262	
Sub-Total	605367	761967	1100517	1390316	172391765	199151597	2171348	2798465	1021790	1182436	1520799	1508927	
Deferred Tax Liability	5778	3389	1515	698	131	1	99864	132786	4271	13367	2211	642	
Funds for Future Appropriations	671645	825857	1206212	1518083	172445756	199207852	2486013	3136776	1232457	1407442	1863486	1853998	
Total													
Application of Funds													
Investments													
Shareholders'	42195	46679	81396	105197	50808	50620	277509	262269	56522	59838	142306	160163	
Policyholders'	290496	393577	315666	428631	138987239	167774145	1061018	1519796	383169	483420	662074	651305	
Assets Held to Cover Linked Liabilities	283339	359550	813292	973024	9898813	9465853	1133039	1339957	652330	730362	1028405	878775	
Loans	489	785	969	16773	9624964	10102799	4168	5918	1587	1920	3800	7244	
Fixed Assets	1379	1296	3583	3973	306730	316639	11796	11878	2060	4567	1518	3082	
Incidental Expenses Pending Capitalisation													
Deferred Tax Asset													
Current Assets													
Cash and Bank Balances	38002	5870	15989	20255	8100300	6437549	30820	22113	21430	17153	32974	36072	
Advances and Other Assets	30317	20518	25056	28498	6987501	7300716	87754	111278	30170	33940	56894	71856	
Sub-Total (A)	68320	26389	41045	48752	15087802	13738265	119574	133391	51600	51094	89868	107928	
Current Liabilities	39978	27123	48843	56150	(147133)	565860	113366	126010	50258	57143	244715	132372	
Provisions	38	49	895	2117	1657732	1674611	18893	10423	1860	2013	11256	11613	
Sub-Total (B)	40016	27173	49738	58266	1510599	2240471	132259	136433	52118	59157	255971	143986	
Net Current Assets (C) = (A - B)	28304	(784)	(8694)	(9514)	13577203	11497794	(13685)	(3042)	(518)	(8063)	(166102)	(36058)	
Miscellaneous Expenditure													
(To the Extent Not Written off or Adjusted)													
Debit Balance in Profit & Loss Account													
(Shareholders' Account)	25443	24754					12167				191486	189487	
Debit Balance in Policyholders' A/c	671645	825857	1206212	1518083	172445756	199207852	2486013	3136776	136406	135397	1863486	1853998	
Total													

Note : Previous year figures revised by insurers

TABLE 22A : LIFE INSURERS : BALANCE SHEET (Concl'd.)
(As on 31st March)

(` Lakh)

Particulars	SAHARA		SBI		SHRIRAM		STAR UNION DAHCHI		TATA AIA		TOTAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
Sources of Funds												
Shareholders' Funds:												
Share Capital	23200	23200	100000	100000	17500	17500	25000	25000	195350	195350	2593818	2623956
Advance Against share capital											10	117
Share Application Money Pending Allotment	12346	11588	230613	297406	24878	30804	17000	17000	1743213	1743213	1743213	2014818
Employees Stock Option Outstanding	253	124	3620	6535	136	1619	(9)	0	238	595	27559	60130
Reserves and Surplus	35799	34912	334233	403941	42514	49923	41991	42000	195588	195945	4364600	4699021
Credit/[Debit] Fair Value Change Account												
Sub-Total												
Borrowings												
Policyholders' Funds:												
Credit/[Debit] Fair Value Change Account	0	107	26189	50082	316	316	(18)	(386)	11855	24780	10925728	16134595
Revaluation Reserve-Investment Property	49752	58362	2679504	3286036	57553	83947	153148	174031	644234	764685	164448423	190160475
Policy Liabilities												
Insurance Reserves												
Provision for Linked Liabilities	32993	26274	2775628	3313747	100442	104063	259825	305576	922051	969696	30921328	33872538
Fund for Discontinued Policy	485	879	83357	167114	1803	2307	20424	36686	35125	56338	647662	1229599
Sub-Total	83230	85622	5564678	6816979	159798	190633	433379	515907	1613265	1815499	207818679	2422261427
Deferred Tax Liability												
Funds for Future Appropriations	4111	6678	743	146	95	207	642	6775	11289	4734	243915	289612
Total	123140	127212	5899654	7221066	202406	240764	476012	564682	1820143	2016178	212427193	247250060
Application of Funds												
Investments												
Shareholders'	28523	21670	235346	307024	32441	43858	17689	15946	131741	173104	2855852	3323749
Policyholders'	55687	63743	2532388	3150447	58928	86555	140866	179156	665042	778602	150664086	182814363
Assets Held to Cover Linked Liabilities	33478	27153	2859728	3481007	102245	106370	280249	342262	955490	1025966	33679822	37516813
Loans	205	543	64	177	78	157	293	731	16873	20953	9675379	10190825
Fixed Assets	1050	1022	28611	27149	3264	3533	2594	2259	9729	10897	466590	489938
Incidental Expenses Pending Capitalisation												
Deferred Tax Asset											7645	6915
Current Assets												
Cash and Bank Balances	5402	5520	254229	252378	14978	11399	6934	4880	6811	7960	8775904	7051851
Advances and Other Assets	4435	11793	151238	190322	7628	10439	42264	28721	36812	49309	7953125	8426981
Sub-Total (A)	9837	17313	405467	442700	22606	21838	49198	33601	43623	57269	16729029	15478831
Current Liabilities	5374	3220	147271	169021	16615	20386	33712	26778	57094	78533	1316152	2054761
Provisions	265	1012	14678	18417	541	1161	55	96	588	1044	1796272	1813106
Sub-Total (B)	5639	4232	161949	187438	17155	21547	33767	26874	57682	79578	3112424	3867867
Net Current Assets (C) = (A - B)	4198	13081	243518	255262	5451	291	15431	6727	(14059)	(22309)	13616605	11610964
Miscellaneous Expenditure												
(To the Extent Not Written off or Adjusted)												
Debit Balance in Profit & Loss Account												
(Shareholders' Account)												
Debit Balance in Policyholders' A/c												
Total	123140	127212	5899654	7221066	202406	240764	476012	564682	1820143	2016178	212427193	247250060

Note : Previous year figures revised by insurers

TABLE 23: LIFE INSURANCE CORPORATION OF INDIA : POLICYHOLDERS ACCOUNT
CAPITAL REDEMPTION AND ANNUITY CERTAIN BUSINESS (NON-PARTICIPATING)

Particulars	(' Lakh)														
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Premiums earned (Net)	349	93	1122	1306	1231	1266	1344.00	1053	921	778	781	737	606	527	486.61
Profit/Loss on sale/redemption of Investments		(12)	89	(2)	2912	(27)	(20)	(26)	(27)	(27)	(27)	(27)	39	(27)	(25)
Change in Policy Liabilities		(214)	(1818)	(4042)	(5091)	(1793)	(1805)	(1166)	(1291)	(1283)	(1325)	(1615)	1807	(897)	(798)
Others	16	-	3	1	1	1	-								
Interest on premium										5	5	5	5	4	4
Interest, Dividend & Rent –(Gross)	484	471	281	328	533	722	871	941	1076	1283	1416	1541	1581	1591	1674.87
TOTAL (A)	849	339	(324)	(2409)	(414)	169	390	802	680	751	850	641	4037	1198	1342.77
Claims Incurred (Net)	329	355	450	423	444	433	497	970	700	762	717	513	3913	992	1015.48
Commission	7	2	47	41	26	22	26	21	19	14	13	12	9	8	6.86
Operating Expenses related to Insurance Business	27	16	69	109	62	60	70	(11)	91	59	60	48	84	99	106.47
Others	174	177	(116)	11			15		16						
Provision for Bad & Doubtful Debts										-	6	3	(30)	4	17.20
Provision for Taxation											17	18	20	32	66.88
Provision for diminution in investment												9		-	-
TOTAL (B)	537	550	449	584	532	515	608	1063	826	835	812	603	3996	1135	1212.89
Operating Profit/(Loss) C= (A - B)	312	(211)	(773)	(2993)	(946)	(346)	(218)	(261)	(146)	(84)	38	38	42	63	129.88
APPROPRIATIONS															
Transfer to Shareholders' Account	312	(211)	(773)	(2993)											
Transfer to Catastrophe Reserve															
Transfer to Other Reserves															
TOTAL (C)	312	(211)	(773)	(2993)	(946)	(346)	(218)	(261)	(146)	(84)	38	38	42	63	129.88

Note: Figures in brackets indicate negative values.

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

Particulars	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
OPERATING PROFIT/(LOSS)															
(a) Fire Insurance															
(b) Marine Insurance															
(c) Miscellaneous Insurance	(312)	(211)	(773)	(2993)	(946)	(346)	(218)	(261)	(146)	(84)	38	38	42	63	129.89
INCOME FROM INVESTMENTS															
(a) Interest, Dividend & Rent – Gross															
(b) Profit on sale of investments															
ess: Loss on sale of Investments															
TOTAL (A)	(312)	(211)	(773)	(2993)	(946)	(346)	(218)	(261)	(146)	(84)	38	38	42	63	129.89
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)	(312)	(211)	(773)	(2993)	(946)	(346)	(218)	(261)	(146)	(84)	38	38	42	63	129.89
Profit Before Tax															
Provision for Taxation															
Profit after Tax	(312)	(211)	(773)	(2993)	(946)	(346)	(218)	(261)	(146)	(84)	38	38	42	63	129.89
APPROPRIATIONS															
(a) Interim dividends paid during the year															
(b) Proposed final dividend															
(c) Dividend distribution tax															
(d) Transfer to any Reserves or Other Accounts															
(e) Transfer to General Reserve															
(f) Balance of profit/loss brought forward from last year															
(g) Balance carried forward to Balance Sheet	(312)	(211)	(773)	(2993)	(946)	(346)	(218)	(261)	(146)	(84)	38	38	42	63	129.89

Note: Figures in brackets indicate negative values.

TABLE 25: LIFE INSURANCE CORPORATION OF INDIA : BALANCE SHEET
CAPITAL REDEMPTION AND ANNUITY CERTAIN BUSINESS (NON-PARTICIPATING)

(As on 31st March)

(` Lakh)

Particulars	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
SOURCES OF FUNDS															
Share Capital	5035	4725	5770	6819	10963	12411	13997	14903	16048	17247	18573	20187	18380	19278	20075.79
Policy Liabilities	34	36	36	36	36	36	36	36	36	36	36	36	36	36	35.56
Reserves and Surplus	7	840	865	2772	7	7	7	7	7	28	21	1		(8)	(5.69)
Fair value change account															
Borrowings															
TOTAL	5076	5601	6671	9626	11006	12453	14040	14945	16090	17311	18629	20224	18416	19305	20105.66
APPLICATION OF FUNDS															
Investments	4846	5072	3864	8386	10497	10453	13211	13182	17140	16964	18125	20007	18258	19251	20220.89
Loans	5														
Fixed Assets															
Current Assets:															
Cash and Bank Balances	16	10	2487	15	16	1566	4	1827	398	209	186	52	90	37	63.93
Advances and Other Assets	555	582	406	1299	571	860	893	16	169	591	572	549	531	540	504.04
Total Current Assets (A)	569	592	2893	1314	587	2427	897	1842	567	800	758	601	621	577	567.97
Current Liabilities	56	63	86	74	79	427	68	79	1616	453	199	312	383	419	530.79
Provisions	288										55	73	80	104	152.41
Total Current Liabilities (B)	344	63	86	74	79	427	68	79	1616	453	254	385	463	523	683.20
Net Current Assets (C) = (A - B)	225	529	2807	1240	509	2000	829	1763	(1049)	346	504	216	158	55	(115.23)
Miscellaneous Expenditure (to the extent not written off)															
Debit balance in Profit and Loss A/c															
TOTAL	5076	5601	6671	9626	11006	12453	14040	14945	16090	17311	18629	20224	18416	19305	20105.66

Note: Figures in brackets indicate negative values.

TABLE 26: INDIVIDUAL BUSINESS (WITHIN INDIA) - DETAILS OF FORFEITURE/ LAPSED POLICIES IN RESPECT OF NON-LINKED BUSINESS*

Insurers	Number of policies in '000										
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Aegon Religare	-	-	-	0.74	2.45	3.52	7.88	33.08	30.79	16.72	
AVIVA Life	18.60	24.19	39.71	32.47	37.36	33.28	57.11	63.02	74.17	58.08	
Bajaj Allianz	66.47	77.42	105.91	96.14	160.62	156.33	454.58	459.24	490.73	371.54	
Bharti AXA	-	-	2.57	11.24	17.20	26.81	51.04	78.01	50.87	62.16	
Birla Sun Life	5.26	7.82	16.11	45.04	323.43	666.16	461.37	528.40	363.19	269.03	
Canara HSBC	-	-	-	0.003	0.00	0.22	5.44	9.07	17.21	16.45	
DHFL Pramerica	-	-	-	0.01	0.81	2.16	14.24	35.22	59.74	39.58	
Edelweiss Tokio	-	-	-	-	-	NA	0.26	5.58	38.87	50.96	
Exide Life	40.73	45.04	53.62	60.53	89.11	76.73	108.86	110.83	101.09	99.21	
Future Generali	-	-	-	5.28	44.39	68.33	176.72	105.11	79.56	73.88	
HDFC Standard	40.55	29.32	36.47	76.07	114.09	80.54	73.80	109.52	161.42	156.35	
ICICI Prudential	136.54	179.97	439.24	776.76	968.89	547.89	525.42	511.29	446.52	405.78	
IDBI Federal	-	-	-	0.003	0.05	4.70	16.14	35.76	40.56	40.02	
IndiaFirst	-	-	-	-	-	0.00	0.18	3.53	15.64	25.12	
Kotak Mahindra	27.07	21.31	24.56	30.86	22.91	25.63	52.94	63.68	62.69	58.75	
Max Life	104.02	163.09	142.22	197.77	286.84	209.28	240.09	236.22	217.45	201.16	
PNB Metlife	31.12	36.87	27.59	26.56	44.99	79.12	88.35	61.98	101.47	86.80	
Reliance	17.58	47.13	43.46	90.91	80.96	202.12	793.65	588.82	466.99	329.04	
Sahara	5.24	6.74	14.38	19.39	22.49	20.66	24.03	36.06	35.03	28.16	
SBI Life	31.52	85.29	78.84	47.89	46.49	54.37	109.02	202.30	356.41	248.12	
Shriram	-	8.98	25.20	16.11	16.04	8.68	10.34	57.40	114.37	93.35	
Star Union Dai-ichi	-	-	-	0.00	0.28	4.42	14.51	35.04	58.71	52.79	
TATAAIA	92.49	150.93	237.72	198.54	329.19	297.01	253.48	161.43	135.00	82.02	
LIC	9568.88	7773.00	11008.50	7372.61	9744.37	11483.44	12512.52	14819.45	15810.61	11259.40	

* Includes Non-Linked Health Business, if any.

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

NA : Not Applicable.

Source of Data: Actuarial Report and Abstract for various years

TABLE 26: INDIVIDUAL BUSINESS (WITHIN INDIA) - DETAILS OF FORFEITURE/ LAPSED POLICIES IN RESPECT OF NON-LINKED BUSINESS* (Contd.)

Insurers	Sum Assured (₹ Crore)										
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Aegon Religare	-	-	-	95.93	432.40	671.16	297.39	2934.11	3664.97	3647.30	
AVIVA Life	48.99	3.23	124.86	165.63	377.58	1290.80	3142.86	5969.41	7430.16	6237.49	
Bajaj Allianz	2417.74	2364.27	2392.49	1723.27	10852.05	4944.94	11943.75	9940.77	56322.18	21070.98	
Bharti AXA	-	-	108.59	596.11	1043.32	939.37	2208.42	2054.52	2377.34	3124.25	
Birla Sun Life	359.97	596.62	1017.02	808.06	1577.90	2647.13	7205.80	12344.33	13011.20	10547.70	
Canara HSBC	-	-	-	0.44	0.00	58.99	241.15	300.24	608.91	677.38	
DHFL Pramerica	-	-	-	0.47	55.14	137.90	353.13	807.47	1209.08	1028.54	
Edelweiss Tokio	-	-	-	-	-	NA	10.30	319.58	7358.63	10413.72	
Exide Life	855.40	788.14	762.27	997.51	4706.44	1195.07	2002.84	2508.68	3229.87	3845.07	
Future Generali	-	-	-	215.55	1678.78	1594.34	8578.75	4279.68	2697.13	2711.13	
HDFC Standard	793.56	787.29	908.73	1524.00	2716.23	2777.51	3217.56	5624.63	8738.66	16212.04	
ICICI Prudential	1377.46	2460.90	6853.82	25269.40	32353.92	16581.87	10109.19	9538.24	11428.60	11743.82	
IDBI Federal	-	-	-	0.44	20.94	196.81	919.25	790.47	2311.03	2253.54	
IndiaFirst	-	-	-	-	-	0.00	19.71	193.15	527.87	890.57	
Kotak Mahindra	520.55	546.37	1103.98	1179.97	4812.82	1614.21	3629.14	4652.44	4846.81	4837.18	
Max Life	2657.78	2666.28	3393.83	5914.84	11369.81	7677.97	7365.45	7956.93	9280.04	9607.26	
PNB Metlife	1008.37	1157.45	879.78	738.50	6689.13	15825.79	2787.82	2525.86	3628.22	4328.41	
Reliance	259.80	691.90	662.53	678.68	1531.28	2362.68	8200.19	9614.35	7241.85	5778.67	
Sahara	61.83	77.71	174.47	257.11	340.19	296.17	350.54	493.52	697.72	406.42	
SBI Life	459.43	772.89	1108.38	1355.59	5903.89	2035.08	3991.71	7898.02	10326.41	12290.15	
Shriram	-	139.30	568.69	365.76	593.49	154.20	205.47	1605.38	4427.58	3895.40	
Star Union Dai-ichi	-	-	-	0.44	6.88	70.29	220.17	530.88	906.35	1280.01	
TATAAIA	1615.67	3041.64	5043.85	4728.56	12971.58	5363.50	6400.60	3880.55	4368.08	2250.28	
LIC	61640.00	63206.46	73685.88	52926.09	114767.41	89860.47	109789.55	134445.69	202127.13	342174.22	

* Includes Non-Linked Health Business, if any.

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

NA : Not Applicable.

Source of Data: Actuarial Report and Abstract for various years

TABLE 26: INDIVIDUAL BUSINESS (WITHIN INDIA) - DETAILS OF FORFEITURE/ LAPSED POLICIES IN RESPECT OF NON-LINKED BUSINESS* (Concl'd.)

Insurers	Lapse Ratio (Based on number of policies) (In per cent)												
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15			
Aegon Religare	-	-	23	23.00	24.00	8.66	17.38	28.46	14.59	9.13			
AVIVA Life	57	80	59	59.00	24.00	30.99	27.77	21.66	22.19	16.35			
Bajaj Allianz	17	19	14	14.00	17.00	10.68	21.40	18.66	14	15.67			
Bharti AXA	-	45	46	46.00	38.00	18.92	36.13	42.65	24.72	16.71			
Birla Sun Life	4	6	9	9.00	39.00	71.62	51.01	61.26	46.89	34.6			
Canara HSBC	-	-	4	4.00	0.00	2.68	23.91	21.49	29.62	23.38			
DHFL Pramerica	-	-	2	2.00	80.00	19.40	30.64	33.64	40.65	26.69			
Edelweiss Tokio	-	-	-	-	-	NA	5.00	39.85	52.44	32.74			
Exide Life	17	17	16	16.00	19.00	13.94	12.27	13.36	11.34	10.67			
Future Generali	-	-	18	18.00	37.00	24.65	48.91	29.62	16.01	22.35			
HDFC Standard	4	4	6	6.00	8.00	5.00	4.16	5.64	6.13	6.74			
ICICI Prudential	26	40	53	53.00	81.00	46.45	41.89	34.08	26.87	24.06			
IDBI Federal	-	-	0	0.00	0.00	5.58	10.73	15.9	13.6	11.57			
IndiaFirst	-	-	-	-	-	0.00	4.37	14.23	28.84	27.6			
Kotak Mahindra	17	17	19	19.00	14.00	11.64	15.97	14.63	5.71	9.6			
Max Life	25	17	19	19.00	23.00	13.35	12.64	10.88	9.03	7.69			
PNB Metlife	34	24	18	18.00	25.00	30.71	29.76	16.96	23.25	17.9			
Reliance	35	21	40	40.00	31.00	15.72	38.49	25.76	19.4	13.42			
Sahara	21	24	22	22.00	21.00	15.49	13.84	16.92	18.08	11.81			
SBI Life	19	16	9	9.00	7.00	6.63	9.35	12.3	7.58	8.83			
Shriram	24	55	41	41.00	41.00	15.46	8.61	27.67	45.12	26.34			
Star Union Dai-ichi	-	-	1	1.00	4.00	17.93	23.36	29.02	35.04	29.23			
TATA AIA	26	35	26	26.00	42.00	33.41	28.29	18.73	8.49	9.74			
LIC	4	6	4	4.00	4.41	4.87	4.99	5.58	5.69	4.01			

* Includes Non-Linked Health Business, if any.

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

NA : Not Applicable.

Source of Data: Actuarial Report and Abstract for various years

TABLE 27: PERSISTENCY OF LIFE INSURANCE POLICIES (BASED ON NUMBER OF POLICIES)

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

Note

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

NA: Not Available.

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/C/IRF&A/012/01/2010 dated 28th January, 2010.

TABLE 27: PERSISTENCY OF LIFE INSURANCE POLICIES (BASED ON NUMBER OF POLICIES) (Concl.d.)

Insurers	2012-13					2013-14					2014-15				
	13*	25*	37*	49*	61*	13*	25*	37*	49*	61*	13*	25*	37*	49*	61*
Aegon Religare	49.00	47.00	42.00	22.00	NA	69.74	47.07	43.94	35.61	15.05	73.00	65.00	43.00	40.00	20.00
Aviva	59.00	41.00	31.00	18.00	NA	56.10	49.20	43.10	27.40	11.90	56.50	49.70	44.60	39.00	18.10
Bajaj Allianz	48.89	43.44	13.95	7.47	4.02	61.57	48.53	26.41	10.38	3.98	52.72	39.76	32.66	19.61	6.88
Bharti AXA	45.00	42.00	50.00	36.00	32.00	54.28	47.51	37.65	32.86	30.22	52.10	46.50	38.90	35.70	33.30
Birla Sunlife	49.00	49.00	52.00	42.00	40.00	43.37	42.55	48.44	41.73	44.38	50.00	39.00	38.00	38.00	19.00
Canara HSBC	65.00	84.00	72.00	83.00	NA	58.20	82.70	72.70	83.50	80.50	53.47	44.97	43.91	43.71	36.96
DHFL Pramerica	43.64	41.34	26.75	NA	NA	40.62	33.08	24.70	17.19	NA	43.21	27.34	24.91	22.66	10.16
Edelweiss Tokio	46.00	NA	NA	NA	NA	41.60	36.80	NA	NA	NA	49.50	34.40	31.80	N/A	N/A
Exide Life	56.00	50.00	38.00	30.00	24.00	55.90	48.20	42.30	36.30	23.80	59.00	52.00	42.00	35.00	29.00
Future Generali	39.82	36.70	23.35	14.17	6.81	42.44	33.20	25.01	18.10	14.69	38.73	32.03	26.15	20.44	8.88
HDFC Standard	69.00	67.00	48.00	34.00	23.00	67.61	65.50	55.68	44.01	24.87	68.19	59.33	58.44	56.23	31.78
ICICI Prudential	67.00	63.00	28.00	14.00	10.00	66.20	62.50	47.40	23.70	10.70	73.40	60.60	57.80	42.80	16.70
IDBI Federal	70.00	61.00	43.00	20.00	NA	70.70	72.06	73.83	66.43	43.22	70.07	65.32	70.18	71.29	54.47
IndiaFirst	64.00	61.00	47.00	NA	NA	65.29	57.17	50.15	51.59	NA	60.10	55.40	51.60	46.20	37.30
Kotak Mahindra	64.00	61.00	38.00	28.00	33.00	70.90	61.69	49.43	31.92	14.12	71.79	61.41	54.74	42.77	25.75
Max Life	70.00	57.00	42.00	27.00	26.00	76.00	66.00	53.00	38.00	23.00	78.00	67.00	54.00	38.00	23.00
PNB Metlife	71.22	66.33	63.81	62.48	61.36	50.24	36.55	28.03	NA	13.41	58.00	41.00	31.00	24.00	14.00
Reliance	61.52	53.16	21.03	17.87	21.09	51.59	40.88	24.53	11.28	7.33	54.48	43.20	38.96	22.51	6.42
Sahara	57.00	50.00	34.00	28.00	24.00	76.22	71.46	59.33	49.47	38.88	62.62	45.51	46.20	41.28	22.09
SBI Life *	67.34	60.36	36.18	18.40	17.02	67.98	59.28	48.52	25.22	11.43	69.00	57.00	51.00	37.00	16.00
Shriram	30.00	27.00	9.00	5.00	4.00	48.93	82.41	35.02	76.19	80.63	45.00	29.00	30.00	31.00	7.00
Star Union Dai-ichi	45.00	46.00	35.00	33.00	NA	43.45	39.16	35.13	48.01	47.43	48.84	36.11	33.24	30.18	19.01
Tata AIA	49.00	39.00	24.00	21.00	18.00	46.85	43.52	31.03	21.06	16.06	51.43	41.64	38.56	27.68	16.39
LIC of India	70.00	63.00	58.00	53.00	43.00	59.00	56.00	53.00	49.00	44.00	66.00	51.00	49.00	47.00	44.00

Note

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

NA: Not Available.

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/C/IRF&A/012/01/2010 dated 28th January, 2010.

TABLE 28: NUMBER OF INDIVIDUAL AGENTS OF LIFE INSURERS
(As on 31st March)

Insurers	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
AEGON RELIGARE	-	-	-	-	-	-	-	2309	7617	10861	7313	4488	8022	7973
AVIVA	-	1868	5002	3806	10974	29052	35307	30838	32728	23219	19126	17470	19985	18935
BAJAJ ALLIANZ	4377	14157	36251	32565	109141	216191	250239	204941	167741	189667	173146	148000	169634	120982
BHARTI AXA	-	-	-	-	-	1235	14045	28932	33011	15512	14842	13269	16733	19132
BIRLA SUNLIFE	2009	6179	12696	5288	17738	56490	109034	164363	168124	144573	131297	106823	81763	90537
CANARA HSBC	-	-	-	-	-	-	-	-	-	-	0	0	0	0
DHFL PRAMERICA	-	-	-	-	-	-	-	113	2115	5199	7122	5487	3249	1995
EDELWEISS TOKIO	-	-	-	-	-	-	-	-	-	-	825	3401	7255	10421
EXIDE LIFE	1135	2291	5714	10379	21544	33944	52760	76058	53273	34957	29396	28528	35140	32357
FUTURE GENERALI	-	-	-	-	-	-	11	24437	42613	52666	41281	27437	27292	17150
HDFC STANDARD	3214	10145	17178	23679	34881	74016	144734	207741	199522	142238	106244	77503	55933	65214
ICICI PRUDENTIAL	10861	18344	32706	56600	72481	234000	290993	276929	211169	176076	138883	147547	171734	132463
IDBI FEDERAL	-	-	-	-	-	-	279	6509	7737	7882	7400	8531	10343	13089
INDIAFIRST	-	-	-	-	-	-	-	-	35897	296	1658	2959	3790	4325
KOTAK MAHINDRA	1348	3730	6511	2900	12523	24484	34723	42083	35897	38269	31297	33740	44395	55548
MAX LIFE	2620	3379	5608	7567	12510	21700	33717	78287	64645	40065	35368	35384	42620	43505
PNB METLIFE	417	1454	3155	3336	9985	20848	36798	60727	63300	28840	29418	24114	13448	17017
RELIANCE	484	1599	6381	5005	19956	95622	184194	149613	195565	189433	150590	124038	109042	105022
SAHARA	-	-	-	-	78	9797	12839	13515	13856	14180	14578	11016	10914	11362
SBI LIFE	719	1486	2181	2080	5046	18019	22360	43534	23753	33353	86989	94138	110491	83656
SHRIRAM LIFE	-	-	-	-	5759	10384	17659	19759	21554	10139	6380	5351	4637	4460
STAR UNION DAI-ICHI	-	-	-	-	-	-	-	-	69	128	550	1189	6510	8167
TATA AIA	7038	15451	32890	17737	35336	28105	52544	107670	151557	87223	46948	29361	40751	40993
PRIVATE TOTAL	34222	80083	166273	170942	367952	873887	1292236	1538358	1495846	1244776	1080651	949774	993681	904303
LIC	792112	988358	1098910	1041737	1052283	1103047	1193744	1344856	1402807	1337064	1278234	1172983	1195916	1163604
INDUSTRY TOTAL	826334	1068441	1265183	1212679	1420235	1976934	2485980	2883214	2898653	2581840	2358885	2122757	2189597	2067907

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

Insurers	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
AEGON RELIGARE	-	-	-	-	-	-	-	7	10	4	6	8	9	7
AVIVA	-	2	42	13	3	5	21	17	15	11	11	10	7	5
BAJAJ ALLIANZ	18	45	91	115	26	87	520	682	864	289	246	210	199	47
BHARTI AXA	-	-	-	-	-	2	2	12	13	13	7	3	7	6
BIRLA SUNLIFE	33	139	511	187	34	93	161	317	380	164	90	57	46	34
CANARA HSBC	-	-	-	-	-	3	-	3	5	7	7	5	3	4
DHFL PRAMERICA	-	-	-	-	-	-	-	2	11	7	10	13	15	15
EDELWEISS TOKIO	-	-	-	-	-	-	-	-	-	-	0	1	2	2
EXIDE LIFE	3	8	161	98	-	22	41	53	58	1027	9	8	14	14
FUTURE GENERALI	-	-	-	-	-	-	-	4	9	12	8	6	4	2
HDFC LIFE	35	75	171	51	15	33	848	371	374	8	8	9	8	11
ICICI PRUDENTIAL	80	136	179	40	7	17	46	47	22	15	14	11	11	11
IDBI FEDERAL	-	-	-	-	-	2	2	41	8	6	3	3	3	2
INDIAFIRST	-	-	-	-	-	1	-	-	2	6	9	9	12	12
KOTAK MAHINDRA	12	55	225	76	11	53	235	100	95	25	24	23	32	34
MAX LIFE	-	4	12	1	12	21	29	84	81	55	23	20	23	23
PNB METLIFE	5	10	41	38	2	21	35	37	29	12	10	11	11	12
RELIANCE	1	9	43	8	4	12	39	126	225	67	45	14	16	16
SAHARA	-	-	-	1	-	1	1	5	9	8	8	7	5	5
SBI LIFE	-	6	172	10	8	27	23	94	127	100	73	83	98	82
SHRIRAM LIFE	-	-	-	-	-	-	4	4	9	7	9	7	7	8
STAR UNION DAI-ICHI	-	-	-	-	-	1	-	2	2	9	9	9	7	7
TATA AIA	68	108	186	42	20	29	63	83	72	18	13	5	1	2
PRIVATE TOTAL	255	597	1834	680	142	430	2070	2091	2420	1870	642	532	540	361
LIC	20	160	602	139	74	226	345	415	510	295	240	207	149	142
INDUSTRY TOTAL	275	757	2436	819	216	656	2415	2506	2930	2165	882	739	689	503

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

TABLE 30: AVERAGE NUMBER OF INDIVIDUAL POLICIES SOLD

INSURER	INDIVIDUAL AGENT								CORPORATE AGENT							
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Aegon Religare	-	6	4	4	4	3	3	2	-	223	359	973	1,125	548	394	230
Aviva	6	7	3	3	3	3	2	1	1,332	1,211	1,667	3,870	7,067	5,870	5,545	7,047
Bajaj Allianz	9	6	5	4	3	3	2	2	3,701	1,824	1,286	1,247	1,717	1,042	367	69
Bharti AXA	6	6	3	4	4	3	2	2	669	2,535	1,371	560	74	475	231	210
Birla Sunlife	7	9	4	3	3	3	3	2	379	585	2,471	1,465	2,597	2,484	2,491	611
Canara HSBC	-	-	-	-	-	-	-	-	-	23,819	24,964	18,549	10,233	12,224	12,815	17,145
DHFL Pramerica	-	6	7	5	5	4	4	5	-	26	675	630	1,839	4,277	898	962
Edelweiss Tokio	-	-	-	-	12	8	5	2	-	-	-	-	-	94	1,829	2,192
Exide	6	4	3	4	6	5	4	3	1,266	804	1,178	116	84	5,498	3,626	1,222
Future Generali	85	7	4	2	2	1	1	1	-	-	27,040	17,432	6,203	4,591	3,132	1,360
HDFC Standard	6	4	3	3	3	4	5	5	260	428	704	1,751	47,211	56,628	47,261	45,265
ICICI Prudential	6	4	3	3	2	2	1	1	7,478	7,723	7,413	13,195	16,328	28,843	38,030	35,092
IDBI Federal	9	10	4	4	3	3	3	2	1,954	2,061	2,226	7,951	10,292	26,506	26,780	25,384
India First	-	-	-	4	5	7	3	2	-	-	70,756	27,792	14,468	11,297	6,823	6,196
Kotak Mahindra	5	4	4	3	3	2	2	2	599	1,523	686	970	2,221	2,467	1,678	1,655
Max Life	16	13	7	7	6	6	5	4	12,420	6,518	4,060	5,031	7,460	12,393	14,548	12,747
PNB Metlife	4	3	2	3	3	3	2	2	2,691	4,740	4,213	2,800	9,489	12,740	11,183	11,599
Reliance	4	4	5	4	4	3	3	3	2,443	7,448	5,840	6,412	6,072	6,608	5,061	2,338
Sahara	10	8	6	5	5	5	4	2	112	235	518	325	121	130	137	8
SBI Life	17	11	13	8	6	6	6	5	16,154	5,659	4,405	3,118	3,820	4,610	5,112	7,106
Shriram	5	4	4	3	5	5	4	4	1,636	2,314	2,642	1,506	4,286	10,030	6,929	9,451
Star Union Dai-ichi	-	-	-	3	12	5	2	1	-	13,245	54,096	17,719	16,333	16,477	14,531	13,155
Tata AIA	8	7	4	3	2	3	3	2	1,538	1,166	1,155	1,945	2,823	1,981	3,063	1,113
Private Average	7	6	4	4	3	3	3	2	1,798	1,857	2,289	1,976	2,533	5,064	4,747	5,450
LIC	32	28	28	26	27	29	29	16	1,905	2,190	1,606	1,708	2,194	2,569	2,723	2,420
Industry Average	20	16	15	15	16	18	17	10	1,815	1,908	2,172	1,933	2,474	4,376	4,242	4,710

Note: '-' cells indicate no business procured during the financial year

TABLE 31: AVERAGE NEW BUSINESS PREMIUM FOR INDIVIDUAL AND CORPORATE AGENTS

(Lakh)

INSURER	INDIVIDUAL AGENT								CORPORATE AGENT							
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Aegon Religare	-	0.66	1.10	1.02	1.05	0.80	0.91	0.70	-	38	116	553	505	137	127	66
Aviva	0.96	0.95	0.96	1.05	1.13	1.03	0.68	0.55	471	469	1,296	1,296	2,260	1,917	1,850	2905
Bajaj Allianz	1.78	1.13	1.16	0.80	0.66	0.72	0.62	0.67	468	196	110	124	198	127	71	14
Bharti AXA	0.94	0.72	0.77	0.70	0.81	0.67	0.65	0.64	94	445	384	228	26	80	52	101
Birla Sunlife	1.36	1.17	0.84	0.71	0.58	0.56	0.60	0.60	321	285	180	144	252	379	397	396
Canara HSBC	-	-	-	-	-	-	-	-	-	19,759	15,400	11,631	6,696	5,919	6,944	9453
DHFL Pramerica	-	1.94	1.73	1.23	0.90	0.97	0.98	1.36	-	2	102	109	202	350	106	330
Edelweiss Tokio	-	-	-	-	1.70	1.21	0.84	0.72	-	-	-	-	-	21	538	1086
Exide	1.20	0.73	0.56	0.91	1.30	1.43	1.13	1.41	226	215	383	34	38	2,106	1,236	415
Future Generali	3.19	0.85	0.61	0.40	0.30	0.22	0.32	0.26	-	-	3,095	1,557	736	519	361	412
HDFC Standard	1.15	0.67	0.62	0.64	0.48	0.60	0.63	0.90	117	197	389	1,167	25,718	27,956	20,231	24,113
ICICI Prudential	1.67	1.00	0.98	1.07	0.84	0.86	0.67	0.80	2,710	3,509	4,822	12,954	8,884	13,287	17,917	27,191
IDBI Federal	1.83	1.70	1.31	1.32	0.82	0.81	0.69	0.47	934	1,114	1,149	4,284	4,597	7,580	7,488	10,874
India First	-	-	-	3.69	2.26	0.85	0.37	0.26	-	-	20,159	12,703	4,833	2,994	1,623	1,489
Kotak Mahindra	1.61	1.23	1.24	1.06	0.76	0.55	0.52	0.56	172	350	408	604	1,638	1,686	1,261	1,176
Max Life	3.19	1.99	1.56	1.79	1.62	1.68	1.66	1.56	1,893	906	550	1,195	2,349	4,600	5,810	6,355
PNB Metlife	1.08	0.81	0.57	0.82	1.25	0.81	0.72	0.61	1,095	1,869	1,630	1,038	3,867	4,249	3,059	3,851
Reliance	0.93	0.74	0.91	0.81	0.53	0.45	0.68	0.71	463	706	447	448	541	879	619	282
Sahara	1.07	0.99	0.75	0.64	0.49	0.48	0.59	0.34	64	17	58	26	7	8	12	5
SBI Life	6.50	3.93	3.65	3.55	2.08	1.63	1.56	1.77	7,067	2,024	1,792	1,862	1,769	1,598	1,718	2,206
Shriram	1.56	1.10	1.10	1.49	1.76	1.58	1.34	1.33	418	448	533	335	879	1,547	1,268	1,532
Star Union Dai-ichi	-	-	-	0.37	1.73	0.66	0.52	0.36	-	4,585	24,520	10,724	7,945	6,098	4,773	5,849
Tata AIA	1.11	0.89	0.66	0.67	0.70	0.58	0.60	0.46	435	288	233	343	602	420	688	2,218
Private Average	1.62	1.10	1.01	0.99	0.81	0.79	0.79	0.85	453	444	493	595	816	1,700	1,704	2,541
LIC	4.22	3.10	3.59	3.75	3.14	3.28	3.39	2.67	208	233	236	313	445	620	675	615
Industry Average	2.95	2.03	2.21	2.34	2.03	2.15	2.22	1.86	414	411	449	550	751	1,402	1,447	2,071

Note: '-' cells indicate no business procured during the financial year

TABLE 32 : AVERAGE PER POLICY PREMIUM FOR INDIVIDUAL AND CORPORATE AGENTS

(in Rupees)

INSURER	INDIVIDUAL AGENT								CORPORATE AGENT							
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Aegon Religare	-	10,217	26,564	26,311	29,138	24,712	35,471	39,035	-	16,894	32,276	56,801	44,861	25,030	32,311	28,788
Aviva	15,075	13,578	30,143	37,138	37,827	38,893	45,138	42,873	35,377	25,666	28,134	33,475	31,987	32,661	33,363	41,223
Bajaj Allianz	20,479	19,089	23,176	20,535	21,557	24,959	26,916	35,039	12,640	10,757	8,584	9,949	11,548	12,230	19,461	20,941
Bharti AXA	15,178	12,151	22,939	17,136	20,247	21,632	26,239	35,419	14,079	17,574	28,014	40,758	35,057	16,820	22,716	48,286
Birla Sunlife	19,147	13,625	19,748	20,986	17,443	19,820	22,416	28,402	84,581	48,821	7,295	9,799	9,686	15,246	15,954	64,741
Canara HSBC	-	-	-	-	-	-	-	-	-	82,954	61,687	62,707	65,432	48,421	54,189	55,139
DHFL Pramerica	-	34,213	24,749	25,029	19,379	24,744	24,158	29,843	-	6,374	15,069	17,311	11,006	8,181	11,776	34,303
Edelweiss Tokio	-	-	-	-	13,688	15,526	18,545	33,225	-	-	-	-	-	22,057	29,419	49,558
Exide	19,325	16,643	18,256	21,547	22,970	30,578	29,008	41,668	17,856	26,693	32,512	29,321	44,952	38,297	34,073	33,994
Future Generali	3,745	12,822	16,189	20,026	16,971	19,922	23,145	26,902	-	-	11,445	8,934	11,873	11,298	11,537	30,336
HDFC Standard	19,327	18,190	18,924	23,819	17,411	14,604	12,106	17,368	44,927	46,025	55,255	66,657	54,473	49,369	42,807	53,270
ICICI Prudential	26,632	22,855	30,768	37,525	36,621	44,435	52,945	81,956	36,238	45,439	65,046	98,174	54,411	46,066	47,112	77,484
IDBI Federal	21,250	17,658	32,199	30,459	26,732	24,517	25,773	27,619	47,799	54,045	51,620	53,875	44,671	28,596	27,959	42,837
India First	-	-	-	82,490	41,601	12,078	11,244	13,542	-	-	28,491	45,709	33,407	26,503	23,784	24,026
Kotak Mahindra	34,083	27,961	32,471	32,337	29,562	29,355	30,089	33,420	28,724	22,970	59,391	62,258	73,762	68,351	75,152	71,072
Max Life	19,437	15,417	21,183	24,089	26,226	27,426	33,572	40,707	15,242	13,897	13,550	23,754	31,484	37,119	39,935	49,851
PNB Metlife	26,469	25,490	26,275	30,379	39,833	30,232	34,889	32,178	40,688	39,425	38,697	37,052	40,751	33,352	27,351	33,200
Reliance	23,002	17,112	18,931	21,077	14,692	15,420	20,102	24,672	18,944	9,481	7,647	6,982	8,907	13,304	12,232	12,064
Sahara	11,147	11,840	12,779	13,417	10,094	9,522	16,037	18,025	57,179	7,414	11,277	8,041	5,819	6,209	8,517	58,628
SBI Life	38,323	35,976	29,013	46,088	32,699	28,678	28,367	36,992	43,749	35,770	40,695	59,699	46,315	34,661	33,616	31,046
Shriram	29,233	26,528	29,913	52,354	32,043	30,269	33,204	32,397	25,546	19,376	20,172	22,261	20,513	15,421	18,300	16,214
Star Union Dai-ichi	-	-	-	13,022	14,911	13,544	20,785	34,654	-	34,614	45,327	60,522	48,642	37,008	32,847	44,464
Tata AIA	13,119	12,608	16,783	21,669	28,344	20,222	21,183	29,838	28,260	24,722	20,128	17,608	21,329	21,208	22,464	199,211
Private Average	22,739	18,977	23,027	27,002	23,912	24,457	26,334	34,340	25,196	23,900	21,523	30,109	32,222	33,562	35,898	46,631
LIC	13,170	11,227	12,940	14,159	11,698	11,143	11,839	16,318	10,908	10,634	14,676	18,350	20,280	24,123	24,777	25,411
Industry Average	14,863	12,731	14,497	15,792	12,966	12,257	12,989	18,273	22,805	21,549	20,662	28,468	30,363	32,034	34,119	43,969

Note: '-' cells indicate no business procured during the financial year

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS

State/Union Territory	Aegon Religare								Aviva							
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Andhra Pradesh	3	3	6	6	4	4	2		7	9	8	3	3	3	2	
Arunachal Pradesh	-	-	-	0	0	0	0		1	1	1	0	0	0	0	
Assam	1	1	1	1	1	1	1		9	9	6	6	6	6	6	
Bihar	-	-	1	1	0	0	0		5	6	3	3	4	3	3	
Chattisgarh	1	1	2	2	2	2	2		2	2	2	2	2	2	2	
Goa	-	1	2	1	1	1	1		1	1	1	1	1	1	1	
Gujarat	4	6	9	9	7	7	7		17	17	13	8	7	7	7	
Haryana	3	4	4	4	3	3	3		11	11	9	8	7	7	7	
Himachal Pradesh	-	-	1	1	1	1	1		2	2	1	0	0	0	0	
Jammu & Kashmir	-	-	1	1	1	1	1		1	1	1	1	1	1	1	
Jharkhand	2	2	2	2	1	1	1		4	4	4	4	3	3	3	
Karnataka	5	5	9	9	6	6	6		9	8	7	7	7	7	7	
Kerala	3	4	7	7	4	4	4		17	17	12	8	7	6	6	
Madhya Pradesh	3	3	6	6	6	6	5		10	10	8	6	6	6	6	
Maharashtra	9	9	20	19	15	15	15		26	26	20	17	17	13	13	
Manipur	-	-	-	0	0	0	0		-	-	-	0	0	0	0	
Meghalaya	-	-	-	0	0	0	0		1	1	1	1	1	1	1	
Mizoram	-	-	-	0	0	0	0		-	-	-	0	0	0	0	
Nagaland	-	-	-	0	0	0	0		-	-	-	0	0	0	0	
Orissa	1	1	3	3	3	3	3		9	9	8	6	6	6	6	
Punjab	5	5	8	7	5	5	5		12	12	11	9	9	9	9	
Rajasthan	2	3	6	6	2	2	2		8	9	6	7	6	6	6	
Sikkim	-	-	1	1	1	1	1		1	1	1	0	0	0	0	
Tamil Nadu	4	5	10	10	8	8	8		11	13	10	6	6	5	5	
Telangana	-	-	-	-	-	-	2		-	-	-	-	-	-	1	
Tripura	-	-	-	0	0	0	0		1	1	1	1	1	1	1	
Uttar Pradesh	5	5	13	12	7	7	7		18	18	13	10	10	8	8	
Uttarakhand	1	1	1	1	0	0	0		4	4	2	1	1	1	1	
West Bengal	3	3	7	7	6	6	5		18	21	17	13	12	11	11	
Andaman & Nicobar Is.	-	-	-	0	0	0	0		-	-	-	0	0	0	0	
Chandigarh	-	-	-	1	3	3	3		1	1	1	1	1	1	1	
Dadra & Nagar Haveli	-	-	-	0	0	0	0		-	-	-	0	0	0	0	
Daman & Diu	-	-	-	0	0	0	0		-	-	-	0	0	0	0	
Delhi	3	4	8	8	6	6	6		8	8	9	8	8	7	7	
Lakshadweep	-	-	-	0	0	0	0		-	-	-	0	0	0	0	
Puducherry	-	-	-	0	0	0	0		1	1	1	0	0	0	0	
Company Total	58	66	128	125	93	93	91		213	224	186	135	132	121	121	

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	Bajaj Allianz								Bharti AXA									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	69	81	97	97	91	86	78	49	26	1	3	14	14	14	9	9	8	5
Arunachal Pradesh	1	1	1	1	1	1	1	0	0	-	-	-	-	-	0	0	0	0
Assam	25	26	27	27	26	26	26	25	25	-	-	2	2	2	2	2	2	2
Bihar	41	53	55	55	55	53	53	52	52	-	-	2	2	2	2	2	2	3
Chattisgarh	8	16	17	17	16	17	16	14	14	-	-	2	2	2	2	2	2	2
Goa	1	1	3	2	2	2	2	2	2	-	-	1	1	1	1	1	1	1
Gujarat	55	64	66	62	56	55	54	39	39	1	10	19	19	15	10	10	9	9
Haryana	17	21	25	25	23	23	19	13	13	-	2	8	8	8	6	6	6	6
Himachal Pradesh	11	12	12	12	12	14	13	11	11	-	-	2	2	1	1	1	1	1
Jammu & Kashmir	13	14	18	18	18	16	17	11	11	-	-	1	1	1	1	1	1	1
Jharkhand	30	37	40	41	40	38	37	34	34	-	2	6	6	5	4	4	4	4
Karnataka	48	55	65	64	63	55	49	31	31	1	4	16	16	14	7	7	7	7
Kerala	79	86	98	93	76	76	74	62	61	1	9	14	14	11	9	8	8	8
Madhya Pradesh	55	64	66	66	64	60	55	37	34	1	2	5	5	5	5	5	5	5
Maharashtra	76	94	108	105	103	96	89	61	61	4	10	25	27	23	18	18	18	18
Manipur	-	-	-	-	-	1	1	1	1	-	-	-	-	-	0	0	0	0
Meghalaya	3	3	3	3	3	3	3	1	1	-	-	1	1	-	0	0	0	0
Mizoram	1	1	1	1	1	1	1	1	1	-	-	-	-	-	0	0	0	0
Nagaland	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Orissa	34	40	56	56	53	47	47	46	45	1	3	5	5	5	4	4	4	4
Punjab	50	50	53	53	50	43	36	24	24	2	8	11	11	9	6	6	6	6
Rajasthan	45	47	59	59	58	55	50	33	33	-	1	9	9	9	4	4	4	4
Sikkim	3	3	3	3	3	3	3	2	2	-	-	1	1	1	0	0	0	0
Tamil Nadu	46	48	62	61	60	63	63	35	33	1	7	18	19	16	9	9	8	8
Telangana	-	-	-	-	-	-	-	-	22	-	-	-	-	-	-	-	-	3
Tripura	2	2	2	2	2	2	2	2	2	-	-	-	-	-	0	0	0	0
Uttar Pradesh	80	95	115	115	107	104	98	78	78	1	7	16	16	16	13	13	13	13
Uttarakhand	11	11	17	17	17	17	16	13	13	-	5	3	3	3	3	3	3	3
West Bengal	55	58	65	66	64	65	66	63	63	1	5	12	12	10	7	7	6	6
Andaman & Nicobar Is.	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Chandigarh	1	3	3	3	3	4	5	2	2	-	1	1	1	1	1	1	1	1
Dadra & Nagar Haveli	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Daman & Diu	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Delhi	14	16	21	21	20	17	17	16	16	1	2	5	5	6	4	4	4	3
Lakshadweep	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Puducherry	3	5	6	6	5	1	1	1	0	-	1	1	1	1	0	0	0	0
Company Total	877	1007	1164	1151	1092	1044	992	759	750	16	77	200	203	181	128	127	123	123

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	Birla Sunlife								Canara HSBC									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	10	32	49	48	43	55	55	49	21	2	1	1	2	2	2	2	2	0
Arunachal Pradesh	-	1	1	1	1	1	1	1	1	-	-	-	-	-	0	0	0	0
Assam	4	18	18	18	17	18	18	17	17	1	1	1	1	1	1	1	1	1
Bihar	7	26	27	27	31	35	35	35	35	1	1	1	1	1	1	1	1	1
Chattisgarh	2	7	8	8	8	11	11	11	9	-	-	-	-	-	0	0	0	0
Goa	1	5	5	4	3	3	3	3	3	-	-	-	-	-	0	0	0	0
Gujarat	11	38	41	38	36	41	39	35	30	1	1	1	1	1	1	1	1	1
Haryana	7	22	22	21	20	21	21	21	21	4	4	4	4	4	4	4	4	4
Himachal Pradesh	-	3	5	5	5	5	5	5	3	-	-	-	-	-	0	0	0	0
Jammu & Kashmir	-	1	3	3	3	3	3	3	3	-	-	-	-	-	0	0	0	0
Jharkhand	5	15	15	14	15	18	18	17	17	-	-	-	-	-	0	0	0	0
Karnataka	10	38	39	37	32	38	38	27	23	4	4	4	4	4	3	3	2	2
Kerala	7	25	43	44	42	43	32	30	24	2	2	2	2	2	2	2	2	2
Madhya Pradesh	6	19	20	19	21	29	27	26	23	1	1	1	1	1	1	1	1	1
Maharashtra	21	74	79	77	80	89	67	58	53	3	3	3	3	3	3	3	3	2
Manipur	-	1	1	1	1	1	1	1	1	-	-	-	-	-	0	0	0	0
Meghalaya	1	3	3	3	3	3	3	3	3	-	-	-	-	-	0	0	0	0
Mizoram	-	1	1	1	1	1	1	1	1	-	-	-	-	-	0	0	0	0
Nagaland	1	2	2	2	2	2	2	2	2	-	-	-	-	-	0	0	0	0
Orissa	3	16	20	20	19	24	24	24	22	1	1	1	1	1	1	1	1	1
Punjab	5	33	52	53	53	55	32	27	17	3	3	3	3	3	2	2	2	2
Rajasthan	8	20	29	27	27	29	28	27	21	1	1	1	1	1	1	1	1	1
Sikkim	-	1	1	1	1	1	1	1	1	-	-	-	-	-	0	0	0	0
Tamil Nadu	10	26	44	42	36	47	45	33	27	3	3	3	3	3	3	3	3	3
Telangana	-	-	-	-	-	-	-	-	14	-	-	-	-	-	-	-	-	2
Tripura	-	1	1	1	1	1	1	1	1	-	-	-	-	-	0	0	0	0
Uttar Pradesh	12	53	57	61	60	73	66	61	57	4	4	4	4	4	3	3	3	2
Uttarakhand	1	4	4	4	4	5	5	5	5	-	-	-	-	-	0	0	1	1
West Bengal	7	33	49	52	36	42	42	39	38	1	1	1	1	1	1	1	1	1
Andaman & Nicobar Is.	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Chandigarh	1	1	1	1	1	1	1	1	1	-	-	-	-	-	0	1	1	1
Dadra & Nagar Haveli	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Daman & Diu	-	1	1	1	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Delhi	8	18	19	18	14	15	14	13	12	1	1	1	1	1	1	2	2	2
Lakshadweep	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Puducherry	-	-	-	-	1	1	1	1	1	-	-	-	-	-	0	0	0	0
Company Total	148	538	660	652	617	711	640	578	507	33	32	33	33	33	32	32	32	30

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	DHFL Pramerica					Edelweiss Tokio					Exide Life				
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Andhra Pradesh	-	-	-	0	0	1	0	1	1	44	44	39	39	29	
Arunachal Pradesh	-	-	-	0	0	0	0	0	-	-	0	0	0	0	
Assam	-	-	-	0	1	1	1	0	1	1	1	1	1	1	
Bihar	-	-	-	0	0	0	0	1	2	2	0	0	0	1	
Chattisgarh	-	-	-	0	0	0	0	1	1	1	1	1	1	1	
Goa	-	-	-	0	0	0	0	1	1	1	1	1	1	1	
Gujarat	-	3	4	4	4	4	4	10	12	12	7	6	6	6	
Haryana	4	7	8	8	8	8	8	5	9	9	8	6	6	6	
Himachal Pradesh	-	-	1	1	1	2	2	1	1	1	1	1	1	1	
Jammu & Kashmir	-	-	-	0	1	1	2	0	2	2	2	2	2	2	
Jharkhand	-	-	-	0	0	0	0	2	1	-	1	1	1	2	
Karnataka	-	-	1	1	1	1	1	2	2	29	28	28	28	33	
Kerala	-	-	-	0	1	1	1	0	1	30	25	15	9	9	
Madhya Pradesh	-	-	-	0	2	3	5	0	10	10	6	6	6	6	
Maharashtra	-	-	1	1	4	5	6	13	15	16	13	13	13	13	
Manipur	-	-	-	0	0	0	0	0	-	-	0	0	0	0	
Meghalaya	-	-	-	0	0	0	0	0	-	-	0	0	0	0	
Mizoram	-	-	-	0	0	0	0	0	-	-	0	0	0	0	
Nagaland	-	-	-	0	0	0	0	0	-	-	0	0	0	0	
Orissa	-	-	-	0	1	1	1	0	4	7	5	5	5	5	
Punjab	7	17	17	16	15	15	9	3	9	15	15	9	9	9	
Rajasthan	-	-	1	1	5	6	9	0	8	14	14	13	13	13	
Sikkim	0	0	0	0	0	0	0	-	0	0	0	0	0	0	
Tamil Nadu	-	-	-	0	1	1	1	0	26	46	42	36	36	37	
Telangana	-	-	-	-	-	-	1	-	-	-	-	-	-	10	
Tripura	-	-	-	0	0	0	0	0	-	-	0	0	0	0	
Uttar Pradesh	-	1	3	3	5	7	10	2	11	15	15	15	15	15	
Uttarakhand	-	-	-	0	1	2	2	0	1	1	1	2	2	2	
West Bengal	-	-	1	1	1	1	1	0	3	2	2	2	2	4	
Andaman & Nicobar Is.	-	-	-	0	0	0	0	0	-	-	0	0	0	0	
Chandigarh	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Dadra & Nagar Haveli	-	-	-	0	0	0	0	0	-	-	0	0	0	0	
Daman & Diu	-	-	-	0	0	0	0	0	-	-	0	0	0	0	
Delhi	3	3	3	3	2	0	2	3	3	3	3	3	3	3	
Lakshadweep	-	-	-	0	0	0	0	0	-	-	0	0	0	0	
Puducherry	-	-	-	0	0	0	0	0	2	2	1	1	1	1	
Company Total	15	32	41	40	56	61	67	31	183	265	247	207	201	211	

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	Future Generali								HDFC Standard							
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	1	5	5	15	13	5	5	4	41	56	57	44	40	37	31	16
Arunachal Pradesh	-	-	-	-	0	0	0	0	-	-	-	1	1	1	1	0
Assam	-	1	1	1	1	1	1	1	8	9	8	9	9	9	10	9
Bihar	-	1	1	17	17	13	13	13	1	2	4	4	7	7	7	10
Chattisgarh	-	1	1	1	1	1	1	1	11	11	8	8	8	8	9	9
Goa	-	1	1	1	1	0	0	0	1	2	1	1	2	2	2	2
Gujarat	-	6	5	7	8	4	4	4	23	37	34	28	28	27	24	28
Haryana	1	5	5	11	11	4	4	4	12	13	15	14	13	13	13	13
Himachal Pradesh	-	1	1	2	2	1	1	1	4	7	7	6	5	4	5	5
Jammu & Kashmir	-	1	1	1	1	1	1	1	3	3	2	2	2	2	5	5
Jharkhand	-	2	2	11	12	3	3	3	4	5	5	5	6	6	6	6
Karnataka	1	5	4	5	5	2	2	2	27	39	42	34	34	32	31	29
Kerala	-	6	6	8	8	4	4	4	61	63	62	56	56	56	47	45
Madhya Pradesh	-	4	4	8	7	4	4	4	27	32	35	28	28	28	26	21
Maharashtra	2	17	16	19	19	14	14	14	58	70	79	56	49	45	45	45
Manipur	-	-	-	-	0	0	0	0	-	-	-	1	1	1	1	1
Meghalaya	-	-	-	-	0	0	0	0	1	1	1	2	2	2	3	3
Mizoram	-	-	-	-	0	0	0	0	-	-	-	1	1	1	1	1
Nagaland	-	-	-	-	0	0	0	0	-	-	-	1	1	1	1	1
Orissa	-	2	2	6	6	2	2	2	14	18	12	13	11	11	9	10
Punjab	1	5	5	7	6	3	3	3	23	27	32	25	20	19	18	16
Rajasthan	1	6	6	6	6	5	5	5	24	30	30	26	25	19	19	17
Sikkim	-	-	-	-	0	0	0	0	1	1	1	1	1	1	1	1
Tamil Nadu	-	6	6	9	8	5	5	5	29	46	50	38	38	36	37	35
Telangana	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	9
Tripura	-	-	-	-	0	0	0	0	2	2	2	1	1	1	1	1
Uttar Pradesh	1	10	10	37	37	21	21	21	43	51	52	43	43	37	34	34
Uttarakhand	-	1	1	3	3	0	0	0	5	7	7	7	7	5	3	3
West Bengal	-	5	5	8	9	4	3	3	15	23	29	25	24	24	24	24
Andaman & Nicobar Is.	-	-	-	-	0	0	0	0	-	-	-	-	0	0	0	0
Chandigarh	-	-	-	-	1	1	1	1	1	1	1	1	2	2	2	2
Dadra & Nagar Haveli	-	-	-	-	0	0	0	0	-	-	-	-	0	0	0	0
Daman & Diu	-	-	-	-	0	0	0	0	-	-	-	-	0	0	0	0
Delhi	1	2	2	2	2	1	1	1	8	12	21	16	15	12	12	12
Lakshadweep	-	-	-	-	0	0	0	0	-	-	-	-	0	0	0	0
Puducherry	-	-	-	-	0	0	0	0	1	1	1	1	1	1	1	1
Company Total	9	93	90	185	184	99	98	98	448	569	609	498	481	450	429	414

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	ICICI Prudential							IDBI Federal									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	42	361	426	408	253	149	49	47	28	-	3	3	5	5	5	5	5
Arunachal Pradesh	-	-	-	-	-	0	1	2	2	-	-	-	-	0	0	0	0
Assam	9	13	13	13	12	12	11	13	16	-	1	1	1	1	1	1	1
Bihar	15	24	24	24	24	21	20	26	26	-	1	1	2	2	2	2	3
Chattisgarh	2	8	8	8	7	9	8	11	11	-	-	-	1	1	1	1	1
Goa	2	3	3	3	3	2	2	3	3	-	1	1	2	2	2	2	2
Gujarat	50	229	235	204	154	80	42	39	37	-	3	3	4	4	4	4	4
Haryana	15	39	42	36	34	31	19	20	19	-	1	1	2	2	2	2	2
Himachal Pradesh	3	6	6	6	6	11	9	9	10	-	-	-	-	0	0	0	0
Jammu & Kashmir	4	15	15	15	15	11	6	7	7	-	-	-	-	0	0	0	0
Jharkhand	9	18	19	18	15	16	14	14	13	-	-	1	2	2	2	2	2
Karnataka	32	60	68	61	46	32	25	24	24	-	2	2	3	3	3	3	4
Kerala	189	189	202	192	106	79	36	36	35	-	3	3	5	5	5	5	5
Madhya Pradesh	28	34	34	31	28	27	27	27	23	-	1	1	1	2	2	2	2
Maharashtra	76	150	162	136	108	87	55	55	53	2	7	7	10	10	10	10	10
Manipur	-	-	-	-	-	1	1	2	3	-	-	-	-	0	0	0	0
Meghalaya	1	3	3	3	3	2	1	2	3	-	-	-	-	0	0	0	0
Mizoram	-	1	1	1	1	1	1	1	1	-	-	-	-	0	0	0	0
Nagaland	-	-	-	-	-	0	1	2	2	-	-	-	-	0	0	0	0
Orissa	20	24	25	25	23	22	20	20	20	-	-	-	-	1	1	1	1
Punjab	33	173	175	159	110	75	32	31	31	-	1	1	2	2	2	2	2
Rajasthan	18	227	239	231	157	83	26	24	24	-	2	2	3	3	3	3	3
Sikkim	1	1	1	1	1	1	1	1	1	-	-	-	-	0	0	0	0
Tamil Nadu	37	99	104	90	71	56	40	35	33	-	2	2	3	3	3	3	3
Telangana	-	-	-	-	-	-	-	-	18	-	-	-	-	-	-	-	1
Tripura	1	1	1	1	1	1	1	2	3	-	-	-	-	0	0	0	0
Uttar Pradesh	57	120	130	123	110	84	49	45	44	-	3	3	6	6	6	6	6
Uttarakhand	3	11	11	10	8	9	6	6	6	-	1	1	1	1	1	1	1
West Bengal	45	100	105	88	74	63	37	37	35	-	1	2	4	4	4	4	5
Andaman & Nicobar Is.	-	1	1	1	1	1	1	1	0	-	-	-	-	0	0	0	0
Chandigarh	3	3	3	2	2	2	1	1	1	-	1	1	1	1	1	1	1
Dadra & Nagar Haveli	-	-	-	-	-	1	1	1	0	-	-	-	-	0	0	0	0
Daman & Diu	1	1	1	-	-	0	0	0	0	-	-	-	-	0	0	0	0
Delhi	28	43	44	30	28	20	13	12	12	-	1	1	2	2	2	2	2
Lakshadweep	-	-	-	-	-	0	0	0	0	-	-	-	-	0	0	0	0
Puducherry	1	1	1	1	1	1	1	1	1	-	-	-	-	0	0	0	0
Company Total	584	1958	2102	1921	1402	990	557	557	545	2	33	37	60	62	62	62	66

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	IndiaFirst										Kotak Mahindra				
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	-	1	3	3	3	2	3	6	8	10	10	10	10	8	4
Arunachal Pradesh	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Assam	-	-	0	1	1	1	3	3	3	3	3	3	4	8	10
Bihar	-	-	0	1	1	1	-	1	1	1	1	1	1	2	2
Chattisgarh	-	-	0	1	1	1	-	1	1	2	2	3	3	3	3
Goa	-	-	0	1	1	1	-	1	1	1	1	1	1	1	1
Gujarat	-	-	1	3	3	3	20	31	38	39	37	37	31	31	31
Haryana	-	-	0	1	1	1	4	13	19	19	16	15	15	15	17
Himachal Pradesh	-	-	0	0	0	0	-	-	-	-	0	0	0	0	0
Jammu & Kashmir	-	-	0	0	1	1	-	-	1	1	1	1	1	1	1
Jharkhand	-	-	0	1	2	2	1	3	3	3	3	3	3	3	3
Karnataka	-	1	1	2	3	3	3	9	10	10	10	10	10	10	11
Kerala	-	1	1	2	2	2	2	7	11	11	11	11	11	11	11
Madhya Pradesh	-	1	1	3	4	4	2	5	7	7	7	6	6	6	6
Maharashtra	2	4	3	4	6	6	14	25	31	34	34	33	33	33	30
Manipur	-	-	0	0	0	0	-	-	-	-	0	0	0	0	0
Meghalaya	-	-	0	0	0	0	-	-	-	-	0	0	0	0	0
Mizoram	-	-	0	0	0	0	-	-	-	-	0	0	0	0	0
Nagaland	-	-	0	0	0	0	-	-	-	-	0	0	0	0	0
Orissa	-	-	0	1	2	2	-	-	1	1	1	1	1	1	2
Punjab	-	-	0	1	2	2	5	9	13	16	14	13	13	13	13
Rajasthan	-	1	1	2	2	2	2	5	7	8	8	8	8	8	8
Sikkim	-	-	0	0	0	0	-	-	-	-	0	0	0	0	0
Tamil Nadu	-	1	1	2	3	3	5	8	10	12	11	11	11	13	16
Telangana	-	-	-	-	-	1	-	-	-	-	-	-	-	-	4
Tripura	-	-	0	0	0	0	-	-	-	-	0	0	0	1	1
Uttar Pradesh	-	1	1	3	4	4	1	8	12	16	16	18	18	18	18
Uttarakhand	-	-	0	1	1	1	-	2	2	2	2	2	2	2	2
West Bengal	-	1	1	1	3	3	4	6	6	6	6	7	7	8	9
Andaman & Nicobar Is.	-	-	0	0	0	0	-	-	-	-	0	0	0	0	0
Chandigarh	-	-	0	1	1	1	-	-	-	-	0	1	1	1	1
Dadra & Nagar Haveli	-	-	0	0	0	0	-	-	1	1	1	1	1	1	1
Daman & Diu	-	-	0	0	0	0	-	-	-	-	0	0	0	0	0
Delhi	-	1	1	1	1	1	6	8	11	9	9	8	8	7	6
Lakshadweep	-	-	0	0	0	0	-	-	-	-	0	0	0	0	0
Puducherry	-	-	0	0	0	0	-	-	-	-	1	1	1	1	1
Company Total	2	13	15	36	48	48	75	151	198	215	203	205	200	206	212

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	Max Life							PNB MetLife										
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	7	8	35	33	30	28	20	20	9	5	7	11	21	21	16	13	13	8
Arunachal Pradesh	-	-	-	-	-	0	0	0	0	-	-	-	-	1	1	-	0	0
Assam	1	1	4	4	3	3	2	2	1	-	1	1	3	4	4	3	3	3
Bihar	1	1	5	5	4	4	3	3	2	-	1	1	4	6	6	4	4	3
Chattisgarh	1	1	5	5	4	4	4	4	3	-	1	3	3	3	3	3	2	1
Goa	1	1	4	4	4	4	4	4	4	1	1	1	2	2	1	1	1	1
Gujarat	10	17	70	70	64	62	29	29	21	3	8	23	22	17	15	14	12	11
Haryana	4	14	86	87	55	56	20	20	13	1	3	7	14	10	9	6	6	6
Himachal Pradesh	1	2	6	6	6	6	5	5	4	-	-	-	-	5	4	1	1	1
Jammu & Kashmir	-	1	3	4	4	3	2	2	2	2	2	2	7	8	9	9	9	7
Jharkhand	2	3	6	6	4	4	4	4	4	-	3	3	5	5	4	3	3	3
Karnataka	6	8	23	23	19	14	10	10	9	8	10	15	17	15	13	9	8	7
Kerala	-	7	25	25	24	21	11	11	8	9	13	28	28	24	21	20	18	15
Madhya Pradesh	4	6	17	17	14	13	8	8	6	-	2	4	5	9	8	5	5	5
Maharashtra	17	32	108	108	89	77	38	37	36	7	12	24	26	22	17	16	14	16
Manipur	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Meghalaya	-	-	1	1	1	1	1	1	0	-	-	-	-	-	0	0	0	0
Mizoram	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Nagaland	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Orissa	1	2	10	10	9	9	8	8	5	1	2	3	8	7	7	5	5	5
Punjab	32	33	122	122	35	35	27	27	6	2	4	17	22	23	17	10	9	8
Rajasthan	3	7	23	23	20	17	14	14	9	1	1	5	8	8	5	4	3	3
Sikkim	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Tamil Nadu	5	14	36	36	29	27	17	17	14	6	7	9	16	27	20	16	11	10
Telangana	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	3
Tripura	-	-	1	1	1	1	1	1	0	-	-	-	1	1	0	0	0	0
Uttar Pradesh	6	16	61	61	42	39	26	26	23	1	4	13	18	24	21	14	13	13
Uttarakhand	1	1	5	5	5	6	6	6	3	-	1	1	3	3	3	1	1	1
West Bengal	5	6	18	19	14	12	10	10	8	3	6	10	14	18	14	12	12	13
Andaman & Nicobar Is.	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Chandigarh	1	2	2	2	1	1	1	1	1	-	1	1	1	1	1	1	1	1
Dadra & Nagar Haveli	1	1	1	1	1	0	0	0	0	-	-	-	-	-	0	0	0	0
Daman & Diu	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Delhi	8	9	27	26	21	16	16	16	16	3	4	8	7	6	6	6	6	9
Lakshadweep	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Puducherry	-	1	1	1	1	1	1	1	1	-	-	-	-	-	1	1	1	1
Company Total	118	194	705	705	504	464	288	287	215	53	94	190	255	270	226	177	161	154

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	Reliance							Sahara										
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	26	71	132	133	133	133	133	92	59	1	1	2	2	8	10	10	10	7
Andhra Pradesh	-	1	2	2	2	2	2	1	1	-	-	-	-	-	0	0	0	0
Assam	1	12	32	33	33	33	33	31	30	1	1	1	1	4	4	4	4	4
Bihar	1	30	38	43	44	43	43	39	39	3	3	6	6	19	20	20	20	20
Chattisgarh	1	4	7	7	12	11	12	10	10	1	1	1	1	1	1	1	1	1
Goa	-	1	2	2	3	4	5	4	4	-	-	-	-	-	0	0	0	0
Gujarat	9	64	86	87	85	83	83	64	64	2	2	2	2	8	8	8	8	8
Haryana	2	10	22	27	39	40	39	29	28	1	1	1	1	7	7	7	7	7
Himachal Pradesh	1	3	10	10	18	18	18	17	16	-	-	-	-	-	0	0	0	0
Jammu & Kashmir	-	-	-	12	14	14	14	11	8	-	-	-	-	-	0	0	0	0
Jharkhand	2	13	21	22	20	21	20	19	19	2	2	5	5	6	7	7	7	7
Karnataka	17	38	77	77	78	78	78	33	30	1	1	1	1	4	3	3	3	3
Kerala	19	49	59	63	62	63	62	36	36	-	-	-	-	0	0	0	0	0
Madhya Pradesh	2	46	62	64	59	60	59	57	56	2	2	3	3	5	5	6	6	6
Maharashtra	23	87	113	121	121	113	112	73	73	1	1	1	1	2	2	3	3	3
Manipur	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Meghalaya	-	3	3	3	3	3	3	2	2	-	-	-	-	-	0	0	0	0
Mizoram	-	1	1	1	1	1	1	1	1	-	-	-	-	-	0	0	0	0
Nagaland	-	1	1	1	1	1	1	0	0	-	-	-	-	-	0	0	0	0
Orissa	1	15	29	34	36	34	35	29	29	1	1	1	1	3	5	5	5	5
Punjab	5	57	65	72	51	49	49	34	34	-	-	1	1	1	1	1	1	1
Rajasthan	4	27	52	61	60	58	58	40	40	3	3	5	5	14	15	15	15	15
Sikkim	-	1	1	2	2	2	2	1	1	-	-	-	-	-	0	0	0	0
Tamil Nadu	33	76	100	104	105	104	102	65	63	1	1	1	1	1	1	1	1	1
Telangana	-	-	-	-	-	-	-	-	32	-	-	-	-	-	-	-	-	3
Tripura	-	1	3	3	3	3	3	3	3	-	-	-	-	-	0	0	0	0
Uttar Pradesh	11	86	132	147	140	138	136	125	125	10	10	14	14	40	42	39	39	39
Uttarakhand	-	1	14	17	22	21	23	20	20	-	-	-	-	1	1	2	2	2
West Bengal	5	33	61	75	76	75	75	56	56	1	1	2	2	9	9	8	8	7
Andaman & Nicobar Is.	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Chandigarh	-	-	-	-	-	0	1	1	1	1	1	1	1	1	1	1	1	1
Dadra & Nagar Haveli	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Daman & Diu	-	-	-	-	-	1	1	0	0	-	-	-	-	-	0	0	0	0
Delhi	1	14	20	24	25	24	24	17	17	1	1	1	1	1	1	1	1	1
Lakshadweep	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Puducherry	-	-	-	-	-	0	3	1	1	-	-	-	-	-	0	0	0	0
Company Total	164	745	1145	1247	1248	1230	1230	911	898	33	33	49	49	135	143	142	142	141

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	SBI Life										Shriram									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Andhra Pradesh	13	18	48	48	58	66	69	69	39	5	41	77	77	77	83	83	79	49		
Andhra Pradesh	-	-	1	1	1	3	3	3	3	-	-	-	-	-	0	0	0	0		
Assam	2	4	12	13	15	16	19	19	19	-	-	-	-	-	0	0	0	0		
Bihar	5	7	19	20	25	28	29	29	29	-	-	-	-	-	2	2	10	17		
Chattisgarh	4	5	11	11	12	18	18	18	18	-	-	2	2	2	2	2	8	11		
Goa	1	2	4	4	6	6	6	6	5	-	-	-	-	-	0	0	1	1		
Gujarat	7	11	26	26	32	37	37	36	36	-	1	1	6	6	8	5	10	26		
Haryana	4	6	17	17	24	25	25	23	23	-	1	2	5	4	5	3	11	11		
Himachal Pradesh	1	1	5	5	10	13	13	12	12	-	-	-	-	-	1	1	1	5		
Jammu & Kashmir	1	1	3	3	3	5	5	5	5	-	-	-	-	-	0	0	0	0		
Jharkhand	6	6	11	11	16	18	18	18	18	-	-	-	3	3	5	5	8	12		
Karnataka	6	12	24	24	38	39	43	43	43	2	2	2	2	2	3	3	6	21		
Kerala	9	15	32	33	39	46	58	59	57	1	1	4	5	5	11	11	10	16		
Madhya Pradesh	5	8	31	31	34	37	40	40	40	1	2	5	6	6	9	9	20	33		
Madhya Pradesh	14	23	45	45	58	69	76	77	77	1	3	3	7	7	7	6	10	20		
Manipur	-	-	-	-	1	1	1	1	1	-	-	-	-	-	0	0	0	0		
Meghalaya	1	1	1	1	1	3	3	3	3	-	-	-	-	-	0	0	0	0		
Mizoram	-	-	1	1	1	1	1	1	1	-	-	-	-	-	0	0	0	0		
Nagaland	-	-	1	1	1	3	3	3	3	-	-	-	-	-	0	0	0	0		
Orissa	7	9	21	21	26	28	29	29	29	-	-	-	4	4	3	3	8	27		
Punjab	4	6	17	17	24	26	31	31	24	-	-	-	4	4	4	4	5	7		
Rajasthan	7	9	21	21	27	28	28	28	27	-	-	-	2	2	7	7	6	16		
Sikkim	1	1	1	1	1	1	1	1	1	-	-	-	-	-	0	0	0	0		
Tamil Nadu	13	19	50	52	56	62	62	62	63	2	2	2	29	29	36	35	46	72		
Telangana	-	-	-	-	-	-	-	-	31	-	-	-	-	-	-	-	-	30		
Tripura	-	-	-	-	1	2	3	3	3	-	-	-	-	-	0	0	0	0		
Uttar Pradesh	11	15	38	38	53	60	60	59	59	-	-	-	6	6	10	6	13	32		
Uttarakhand	-	-	6	6	9	10	10	10	10	-	-	-	2	2	2	2	2	4		
West Bengal	11	14	31	31	42	43	47	47	50	-	-	-	1	1	1	1	2	8		
Andaman & Nicobar Is.	-	-	-	-	1	1	1	1	1	-	-	-	-	-	0	0	0	0		
Chandigarh	2	2	3	3	3	4	4	4	4	-	-	-	2	2	1	1	0	1		
Dadra & Nagar Haveli	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0		
Daman & Diu	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0		
Delhi	2	3	8	8	10	14	14	15	15	-	-	-	3	4	6	4	5	6		
Lakshadweep	-	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0		
Puducherry	1	1	1	1	1	1	1	1	1	-	-	-	-	-	2	2	2	4		
Company Total	138	200	489	494	629	714	758	762	750	12	53	98	162	162	208	195	263	429		

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	Star Union Dai-ichi								Tata AIA							
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	-	1	1	1	4	4	3	5	15	24	26	18	17	8	8	4
Arunachal Pradesh	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Assam	-	-	1	3	3	2	2	4	9	13	13	19	17	12	12	6
Bihar	-	-	2	5	5	5	5	2	6	14	20	16	14	9	7	3
Chattisgarh	-	-	-	0	1	1	1	1	2	7	6	4	4	4	3	2
Goa	-	-	-	0	1	1	1	-	1	2	2	1	1	1	1	1
Gujarat	-	-	1	1	3	3	3	6	29	41	36	29	22	10	9	10
Haryana	-	-	-	0	1	1	1	2	8	11	15	14	12	10	10	10
Himachal Pradesh	-	-	-	0	0	0	0	-	2	4	5	4	4	1	1	2
Jammu & Kashmir	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Jharkhand	-	-	1	1	4	4	4	4	9	14	12	10	8	5	5	5
Karnataka	-	1	1	1	1	3	3	6	15	25	20	18	12	6	6	6
Kerala	-	-	1	1	1	3	3	8	23	37	34	25	18	10	10	10
Madhya Pradesh	-	-	1	1	3	4	4	1	6	11	10	7	6	3	3	4
Maharashtra	1	2	4	5	13	12	12	15	39	60	52	39	24	18	17	18
Manipur	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Meghalaya	-	-	-	1	1	1	1	-	1	1	1	1	1	1	1	0
Mizoram	-	-	-	0	0	0	0	-	-	1	1	1	1	1	1	0
Nagaland	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Orissa	-	-	1	1	1	1	1	2	11	18	18	16	13	7	7	5
Punjab	-	1	1	1	2	2	2	3	10	20	16	13	9	3	3	3
Rajasthan	-	-	1	1	3	3	3	8	17	25	24	19	16	5	4	4
Sikkim	-	-	-	0	0	0	0	-	-	1	-	-	0	0	0	0
Tamil Nadu	1	1	1	1	3	4	4	6	15	29	24	20	19	17	18	18
Telangana	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	3
Tripura	-	-	-	0	0	0	0	-	1	1	2	2	2	2	1	1
Uttar Pradesh	-	-	2	3	5	9	9	3	18	28	33	26	23	13	13	12
Uttarakhand	-	-	-	0	0	0	0	-	1	2	1	1	2	1	1	1
West Bengal	-	-	1	1	1	4	4	8	34	46	52	48	44	27	24	21
Andaman & Nicobar Is.	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Chandigarh	-	-	1	1	1	1	1	-	-	-	-	-	1	1	1	1
Dadra & Nagar Haveli	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Daman & Diu	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Delhi	-	1	1	1	1	1	1	4	10	17	14	11	7	5	5	5
Lakshadweep	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	0
Puducherry	-	-	-	0	0	0	0	-	1	2	2	1	1	1	1	1
Company Total	2	7	22	30	58	69	69	89	283	454	439	363	298	180	170	156

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Contd.)

State/Union Territory	State Total (Private)										LIC							
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	269	752	1045	1033	879	776	642	551	323	198	219	249	264	274	280	286	332	190
Andhra Pradesh	1	4	6	6	8	9	9	8	7	2	2	3	3	3	4	3	7	7
Assam	63	107	148	151	159	161	159	161	157	56	61	75	79	80	81	78	98	98
Bihar	80	161	206	222	258	264	255	263	270	68	77	109	119	127	134	132	162	166
Chattisgarh	33	60	85	85	88	99	101	107	105	35	42	51	51	62	63	65	87	87
Goa	10	20	32	31	34	34	36	37	36	14	14	14	14	16	16	16	19	19
Gujarat	218	570	730	688	613	534	434	392	396	157	160	170	177	185	190	192	254	256
Haryana	82	174	315	329	314	312	242	235	226	44	50	61	65	69	71	75	97	100
Himachal Pradesh	22	38	61	61	78	87	75	75	76	27	28	32	35	37	39	39	40	40
Jammu & Kashmir	25	40	53	70	74	70	66	62	58	20	20	20	25	28	27	28	44	48
Jharkhand	68	120	156	160	168	174	161	160	164	41	45	55	62	63	64	71	111	111
Karnataka	195	330	461	446	432	399	368	296	307	154	175	206	218	226	229	232	288	288
Kerala	276	534	677	656	534	501	431	375	363	95	112	162	175	180	188	190	240	241
Madhya Pradesh	146	248	329	325	321	324	311	304	301	130	152	187	199	203	204	207	337	337
Maharashtra	348	665	917	882	834	785	683	607	609	291	299	325	344	359	364	368	483	487
Manipur	0	1	1	1	3	5	5	6	7	4	4	4	4	4	4	5	14	15
Meghalaya	8	16	18	18	18	20	18	17	17	1	1	1	1	1	1	4	9	9
Mizoram	1	4	6	6	7	7	7	7	6	1	1	1	1	1	1	1	7	7
Nagaland	1	3	4	4	5	7	8	8	8	4	4	4	4	4	4	3	8	8
Orissa	95	157	221	230	233	231	221	219	231	62	69	94	103	106	114	118	144	145
Punjab	181	438	626	630	474	412	314	281	236	69	75	91	100	101	104	104	147	150
Rajasthan	136	417	538	541	475	389	306	268	267	120	127	148	168	176	186	188	261	263
Sikkim	7	9	11	11	11	10	10	8	8	1	1	2	2	2	2	2	2	2
Tamil Nadu	228	425	591	607	574	561	521	449	463	193	208	277	297	308	314	332	494	496
Telangana	-	-	-	-	-	-	-	-	200	-	-	-	-	-	-	-	-	143
Tripura	6	9	12	14	14	14	15	16	16	4	5	16	16	16	16	16	18	18
Uttar Pradesh	262	518	723	749	774	758	657	626	637	240	266	329	347	358	365	372	665	665
Uttarakhand	23	44	81	83	91	95	88	82	81	36	38	42	44	46	46	49	54	55
West Bengal	173	340	467	476	462	444	396	372	376	154	182	210	230	235	243	246	313	317
Andaman & Nicobar Is.	0	1	1	1	2	2	2	2	1	1	1	1	1	2	2	2	2	2
Chandigarh	12	17	20	21	21	27	33	29	30	9	9	9	17	10	10	9	9	10
Dadra & Nagar Haveli	1	1	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1
Daman & Diu	1	2	2	1	-	1	1	0	0	-	-	-	-	-	0	1	1	1
Delhi	91	152	223	212	201	186	167	156	159	67	72	74	77	81	81	82	82	85
Lakshadweep	0	-	-	-	-	0	0	0	0	-	-	-	-	-	0	0	0	1
Puducherry	10	14	17	16	14	12	15	12	14	3	3	7	7	7	7	9	9	9
Company Total	3072	6391	8785	8768	8175	7712	6759	6193	6156	2301	2522	3030	3250	3371	3455	3526	4839	4877

TABLE 33: STATE WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Concl.)

State/Union Territory	State Total (Industry)									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Andhra Pradesh	467	971	1294	1297	1153	1056	928	883	513	
Arunachal Pradesh	3	6	9	9	11	13	12	15	14	
Assam	119	168	223	230	239	242	237	259	255	
Bihar	148	238	315	341	385	398	387	425	436	
Chattisgarh	68	102	136	136	150	162	166	194	192	
Goa	24	34	46	45	50	50	52	56	55	
Gujarat	375	730	900	865	798	724	626	646	652	
Haryana	126	224	376	394	383	383	317	332	326	
Himachal Pradesh	49	66	93	96	115	126	114	115	116	
Jammu & Kashmir	45	60	73	95	102	97	94	106	106	
Jharkhand	109	165	211	222	231	238	232	271	275	
Karnataka	349	505	667	664	658	628	600	584	595	
Kerala	371	646	839	831	714	689	621	615	604	
Madhya Pradesh	276	400	516	524	524	528	518	641	638	
Maharashtra	639	964	1242	1226	1193	1149	1051	1090	1096	
Manipur	4	5	5	5	7	9	10	20	22	
Meghalaya	9	17	19	19	19	21	22	26	26	
Mizoram	2	5	7	7	8	8	8	14	13	
Nagaland	5	7	8	8	9	11	11	16	16	
Orissa	157	226	315	333	339	345	339	363	376	
Punjab	250	513	717	730	575	516	418	428	386	
Rajasthan	256	544	686	709	651	575	494	529	530	
Sikkim	8	10	13	13	13	12	12	10	10	
Tamil Nadu	421	633	868	904	882	875	853	943	959	
Telangana	-	-	-	-	-	-	-	-	343	
Tripura	10	14	28	30	30	30	31	34	34	
Uttar Pradesh	502	784	1052	1096	1132	1123	1029	1291	1302	
Uttarakhand	59	82	123	127	137	141	137	136	136	
West Bengal	327	522	677	706	697	687	642	685	693	
Andaman & Nicobar Is.	1	2	2	2	4	4	4	4	3	
Chandigarh	21	26	29	38	31	37	42	38	40	
Dadra & Nagar Haveli	1	1	3	3	3	3	3	3	2	
Daman & Diu	1	2	2	1	-	1	2	1	1	
Delhi	158	224	297	289	282	267	249	238	244	
Lakshadweep	0	-	0	-	-	0	0	0	1	
Puducherry	13	17	24	23	21	19	24	21	23	
Company Total	5373	8913	11815	12018	11546	11167	10285	11032	11033	

TABLE 34: REGION WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS
(As on 31st March)

Insurer	Metropolis							Urban									
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2007	2008	2009	2010	2011	2012	2013	2014
Aegon Religare	13	29	17	19	32	32	29	29	29	29	34	38	66	65	51	63	46
Aviva	30	46	34	34	28	27	27	16	16	16	68	62	45	44	44	91	91
Bajaj Allianz	5	15	66	65	64	57	67	61	61	61	164	164	149	135	146	115	110
Bharti AXA	27	63	73	71	54	66	66	56	54	54	100	100	89	101	107	456	396
Canara HSBC			9	10	10	10	10	9	8	8	17	17	17	17	17	19	18
DHFL Pramerica			3	3	6	6	7	5	7	7	4	9	11	11	11	31	35
Edelweiss Tokio			-	-	-	9	12	13	14	14	-	-	-	12	25	34	34
Exide Life	14	24	23	23	22	21	20	22	28	28	63	63	57	53	58	50	52
Future Generali	34	57	14	12	12	12	9	10	10	10	4	48	49	50	45	45	45
HDFC Standard	77	132	142	104	79	65	53	52	50	50	193	151	114	91	88	79	83
ICICI Prudential	18	34	39	41	38	39	39	40	40	40	57	70	64	65	69	62	64
IDBI Federal	25	43	106	102	72	49	48	49	50	50	73	137	99	83	91	91	90
IndiaFirst	14	27	41	40	30	27	24	23	31	31	66	73	61	60	63	54	53
Kotak Mahindra	19	62	88	90	90	83	92	54	53	53	118	119	120	117	145	129	128
Max Life	4	6	6	6	6	6	7	9	8	8	27	27	35	36	40	36	36
PNB Metlife	14	23	48	48	34	65	38	76	84	84	73	116	124	129	145	140	140
Reliance	2	11	11	25	25	29	26	29	39	39	18	24	49	61	60	68	89
Sahara	20	51	80	72	55	39	33	31	32	32	88	143	123	71	56	126	115
SBI Life	316	628	927	897	769	741	703	676	705	705	1169	1594	1555	1428	1393	1926	1867
Shriram	233	311	338	347	363	365	368	372	378	378	468	529	550	560	563	614	622
Star Union Dai-ichi	549	939	1265	1244	1132	1106	1071	1048	1083	1083	1637	2123	2105	1988	1956	2543	2489
Tata AIA																	
Private total																	
LIC																	
Industry total																	

Note:

1. Does not include offices which are located outside India.

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

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

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

Unclassified: Rest of the places.

TABLE 34: REGION WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS (Concl.)
(As on 31st March)

Insurer	Unclassified										Total									
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Aegon Religare	0	0	7	9	30	28	13	1	16											
Aviva	72	118	122	90	69	64	61	14	14	140	213	224	186	142	135	132	121	121	121	121
Bajaj Allianz	723	818	934	922	879	852	779	583	579	877	1007	1164	1151	1092	1044	992	759	750	750	750
Bharti AXA	0	26	102	104	95	55	47	57	51	16	77	200	203	181	128	127	123	123	123	123
Birla Sunlife	61	384	487	481	474	544	467	66	57	148	538	660	652	617	711	640	578	507	507	507
Canara HSBC	0	0	6	6	6	5	4	4	4			32	33	33	32	32	32	30	30	30
DHFL Pramerica	0	0	8	20	24	23	23	25	24			15	32	41	40	56	61	66	66	66
Edelweiss Tokio	-	-	-	-	-	10	11	13	13			-	-	-	31	48	60	61	61	61
Exide Life	106	178	181	173	168	142	129	129	131	183	265	265	254	247	216	207	201	211	211	211
Future Generali	0	2	30	30	124	122	45	43	43			9	93	185	184	99	98	98	98	98
HDFC Standard	330	409	411	383	356	346	314	303	286	448	569	609	568	498	481	450	429	414	414	414
ICICI Prudential	366	1633	1760	1666	1209	834	417	419	409	583	1958	2102	1921	1402	990	557	557	545	545	545
IDBI Federal	0	0	7	7	18	18	12	18	23			2	37	60	62	62	62	67	67	67
IndiaFirst	0	0	0	0	0	0	7	5	5				2	13	15	36	48	48	48	48
Kotak Mahindra	21	60	92	104	101	101	92	104	108	75	151	198	215	203	205	200	206	212	212	212
Max Life	44	78	460	466	333	332	149	147	75	118	194	705	705	504	464	288	287	215	215	215
PNB MetLife	14	29	83	142	179	139	90	84	70	53	94	190	255	270	226	177	161	154	154	154
Reliance	86	582	939	1038	1038	1030	993	728	717	159	745	1145	1247	1248	1230	1230	911	898	898	898
Sahara	5	5	16	16	94	101	95	97	97	33	33	49	49	135	143	142	142	141	141	141
SBI Life	56	104	325	327	471	520	575	546	526	138	200	489	494	629	714	758	762	750	750	750
Shriram	1	24	63	88	88	118	109	166	301	12	53	98	162	162	208	195	263	429	429	429
Star Union Dai-ichi	0	0	0	0	1	6	14	26	26			2	7	22	30	58	69	69	69	69
Tata AIA	23	144	231	244	221	188	91	13	9	89	283	454	439	363	298	180	170	156	156	156
Private total	1908	4594	6264	6316	5977	5578	4537	3591	3584	3072	6391	8785	8768	8175	7712	6759	6193	6156	6156	6156
LIC	1569	1743	2163	2353	2448	2527	2544	3850	3877	2301	2522	3030	3250	3371	3455	3526	4839	4877	4877	4877
Industry total	3477	6337	8427	8669	8426	8105	7081	7441	7461	5373	8913	11815	12018	11546	11167	10285	11032	11033	11033	11033

Note:

1. Does not include offices which are located outside India.

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

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

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

Unclassified: Rest of the places.

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS
(As on 31st March)

State/Union Territory	Aegon Religare									Aviva								
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Andhra Pradesh	151	373	558	499	319	483	205	1900	2964	2450	2600	1101	827	832	920	335		
Arunachal Pradesh	-	-	-	-	0	0	0	-	55	110	180	154	122	56	45	40		
Assam	51	125	64	43	49	114	134	767	1018	960	1455	1256	864	600	732	828		
Bihar	-	2	33	29	12	12	9	1051	1791	1386	1825	1365	1018	742	742	629		
Chattisgarh	30	90	178	144	109	204	245	237	374	374	311	313	295	156	140	124		
Goa	-	87	112	69	37	60	82	84	104	105	151	156	164	82	79	66		
Gujarat	194	623	866	663	417	765	866	1755	1884	1597	1581	1191	819	714	854	848		
Haryana	97	402	515	276	112	213	250	1424	1514	1510	1496	1250	1063	1110	1292	1225		
Himachal Pradesh	7	12	73	65	66	142	185	11	39	159	200	239	191	171	169	172		
Jammu & Kashmir	-	-	52	56	39	94	119	91	147	138	148	85	96	104	94	42		
Jharkhand	30	205	286	176	99	157	183	657	752	425	608	358	321	319	402	356		
Karnataka	145	556	693	425	277	422	315	1057	1390	1204	1161	855	1020	1149	1281	1060		
Kerala	165	393	633	478	245	389	268	1603	2108	1299	1464	813	363	266	231	158		
Madhya Pradesh	132	449	576	299	201	460	500	1144	2180	2167	1965	1377	917	655	634	563		
Maharashtra	232	742	1195	926	590	922	801	3332	3201	2732	2881	1915	1611	1933	2524	2293		
Manipur	-	1	4	1	1	1	1	-	-	15	19	19	19	19	20	17		
Meghalaya	-	6	7	2	1	1	4	65	85	9	82	62	55	44	46	47		
Mizoram	-	-	-	-	0	0	0	-	-	14	30	28	26	26	26	26		
Nagaland	-	23	119	31	18	35	17	1	2	2	16	16	20	24	25	17		
Orissa	124	277	298	233	189	455	586	1261	2042	2340	2912	2366	1943	818	896	976		
Punjab	139	563	895	461	313	645	732	1159	1348	1207	1372	667	654	626	695	542		
Rajasthan	74	220	338	211	84	110	55	801	984	1350	1216	1040	891	851	870	711		
Sikkim	-	-	30	40	36	77	57	59	70	81	99	93	82	73	80	80		
Tamil Nadu	166	701	1108	681	459	752	606	1698	2019	1747	1737	661	317	593	792	794		
Telangana	-	-	-	-	-	-	244	-	-	-	-	-	-	-	-	698		
Tripura	-	-	-	-	0	0	0	157	215	287	400	428	419	329	397	416		
Uttar Pradesh	242	670	1000	763	459	846	826	3074	3308	3334	2888	2146	2002	1364	1534	1415		
Uttarakhand	38	140	110	60	24	25	15	70	76	257	139	89	120	86	78	68		
West Bengal	121	444	537	321	170	371	392	2301	2727	1574	1777	1442	1308	1739	2027	2076		
Andaman & Nicobar Is	-	-	-	-	-	-	0	-	-	-	5	5	5	2	4	3		
Chandigarh	39	81	43	31	15	31	37	193	167	25	47	73	73	88	143	162		
Dadra & Nagar Haveli	-	-	-	-	0	0	0	-	-	-	2	2	1	0	2	2		
Daman & Diu	-	-	-	-	0	0	0	1	1	1	1	1	-	2	1	0		
Delhi	132	432	538	330	147	236	239	3056	2679	1874	1852	1608	1456	1894	2206	2141		
Lakshadweep	-	-	-	-	0	0	0	-	-	-	-	-	-	0	0	0		
Puducherry	-	-	-	-	0	0	0	43	63	105	108	45	44	3	4	5		
Company Total	2309	7617	10861	7313	4488	8022	7973	29052	35307	30838	32728	23219	19126	17470	19985	18935		

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)
(As on 31st March)

State/Union Territory	Bajaj Allianz										Bharti AXA							
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	18165	25502	20891	15083	15934	13213	9839	10740	3307	183	589	2001	1939	904	1054	1053	1363	609
Arunachal Pradesh	-	-	8	95	135	194	163	165	30	-	-	-	-	-	-	-	0	0
Assam	9970	9965	8948	8247	9421	6393	5425	6059	3671	-	-	294	389	118	115	321	350	352
Bihar	13505	17754	16910	15817	17963	19382	16834	19087	13928	-	230	846	743	299	300	303	412	420
Chattisgarh	2705	3553	3042	3251	3917	2973	2836	3222	2209	-	-	292	259	213	224	183	240	300
Goa	316	332	174	74	91	298	275	303	282	-	1	87	114	42	54	34	63	95
Gujarat	10241	11022	8314	7604	8436	8515	7576	8543	6368	20	1025	1862	2263	1223	1360	1019	1189	1476
Haryana	3088	3558	2196	2069	2377	2582	2348	2828	2357	-	-	235	284	253	304	645	781	1032
Himachal Pradesh	1590	2737	1889	1956	2114	1781	1667	1900	1405	-	9	206	184	142	92	93	98	87
Jammu & Kashmir	2921	3280	2460	2283	2598	2176	1951	2182	1509	-	-	197	239	119	108	100	112	144
Jharkhand	7561	9113	8172	7488	8484	8335	7299	8401	6175	-	191	713	911	582	661	610	750	815
Karnataka	9564	11596	9116	7279	7642	5723	4302	4685	2627	71	527	1490	1860	888	920	915	1364	1489
Kerala	14254	14618	9994	8440	9043	5610	5088	6008	4611	-	935	1242	1501	628	617	497	472	653
Madhya Pradesh	13720	16604	12365	8210	9104	12167	6324	7367	5238	-	351	1043	1103	357	308	318	439	540
Maharashtra	14336	16282	12366	10467	11944	7545	12177	14427	11915	297	1372	3172	3706	1717	1748	1538	1933	2186
Manipur	-	67	60	131	145	96	108	170	186	-	-	-	-	-	-	-	0	0
Meghalaya	370	283	185	278	345	180	122	131	58	-	-	132	143	-	-	-	0	0
Mizoram	-	8	27	101	220	212	224	294	194	-	-	-	-	-	-	-	0	0
Nagaland	-	-	6	103	123	21	14	14	5	-	-	-	-	-	-	-	0	0
Orissa	14148	16242	15711	12367	15456	16678	13338	14661	8776	125	698	882	978	380	432	475	616	703
Punjab	9872	9927	8081	7072	7545	5038	4189	4949	4169	27	953	1647	1856	790	653	569	664	705
Rajasthan	7882	8775	6137	4646	5356	4341	4100	4943	3918	-	427	1110	1477	693	577	458	523	670
Sikkim	205	235	182	227	356	455	390	437	261	-	16	16	-14	49	40	11	0	0
Tamil Nadu	11038	12756	10286	8686	9220	5789	4493	5095	3330	99	997	1637	2356	1126	1058	821	1137	1381
Telangana	-	-	-	-	-	-	-	-	2210	-	-	-	-	-	-	-	-	889
Tripura	741	1184	1069	983	1125	750	697	881	664	-	-	155	155	-	-	0	0	0
Uttar Pradesh	29849	33745	26593	18431	21174	20406	18181	20810	15399	133	1452	3580	3936	1830	1779	1520	2124	2338
Uttarakhand	1679	1857	940	283	504	1735	1391	1744	1453	-	-	467	509	259	197	200	266	325
West Bengal	13592	13752	14554	12538	14789	17064	13669	15981	11781	188	1071	3172	3303	1397	1174	736	875	849
Andaman & Nicobar Is	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	0	0	0
Chandigarh	25	39	119	372	563	374	230	268	189	-	259	546	636	342	279	152	174	208
Dadra & Nagar Haveli	-	11	16	98	116	11	7	12	12	-	-	-	-	-	-	-	0	0
Daman & Diu	11	2	5	6	6	11	7	8	12	-	-	-	-	-	-	-	0	0
Delhi	4412	4845	3600	2977	3303	2950	2636	3213	2703	123	662	1471	1831	859	788	698	788	866
Lakshadweep	-	-	-	-	-	1	1	1	0	-	-	-	-	-	-	-	0	0
Puducherry	431	595	525	79	118	147	99	105	30	-	-	-	-	-	-	-	0	0
Company Total	216191	250239	204941	167741	189667	173146	148000	169634	120982	1266	11749	28495	32661	15210	14842	13269	16733	19132

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)
(As on 31st March)

State/Union Territory	Birla Sunlife								Canara HSBC #							
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Andhra Pradesh	3856	10459	18361	19483	16545	14299	8966	6249	1494	-	-	-	-	-	-	
Arunachal Pradesh	-	1	1	-	262	227	149	64	75	-	-	-	-	-	-	
Assam	1921	4469	7810	8874	8759	7725	4585	3059	3453	-	-	-	-	-	-	
Bihar	2892	5051	9978	11408	10045	9634	8275	7246	7914	-	-	-	-	-	-	
Chhattisgarh	641	939	1908	2389	2426	2399	2021	1807	1934	-	-	-	-	-	-	
Goa	274	372	579	693	725	659	460	387	403	-	-	-	-	-	-	
Gujarat	3026	4931	7955	7594	6433	5721	4756	4287	4628	-	-	-	-	-	-	
Haryana	1314	4066	5484	4755	4781	4855	4187	2923	3481	-	-	-	-	-	-	
Himachal Pradesh	-	119	731	1121	791	569	731	691	787	-	-	-	-	-	-	
Jammu & Kashmir	-	-	242	323	397	251	168	227	253	-	-	-	-	-	-	
Jharkhand	1396	2489	3216	3665	3241	3144	2898	2815	3341	-	-	-	-	-	-	
Karnataka	2883	6151	8397	9095	7933	7246	4483	3084	3263	-	-	-	-	-	-	
Kerala	1814	2563	4437	4914	5387	4656	3374	2206	2315	-	-	-	-	-	-	
Madhya Pradesh	2386	3984	5326	5308	5250	5173	4547	3747	4476	-	-	-	-	-	-	
Maharashtra	6986	9949	14010	15208	14245	13718	12607	8702	9621	-	-	-	-	-	-	
Manipur	-	268	433	450	587	521	304	229	294	-	-	-	-	-	-	
Meghalaya	457	601	883	1033	874	793	469	317	351	-	-	-	-	-	-	
Mizoram	-	92	68	90	209	179	101	47	77	-	-	-	-	-	-	
Nagaland	593	1113	1263	1125	1060	980	631	327	378	-	-	-	-	-	-	
Orissa	1257	2095	5938	7532	6631	5655	4695	4013	4609	-	-	-	-	-	-	
Punjab	2677	7245	10224	8318	5304	4345	3971	2723	2843	-	-	-	-	-	-	
Rajasthan	3092	6098	8030	7725	6861	6424	5294	3712	4020	-	-	-	-	-	-	
Sikkim	4	45	748	784	200	209	68	66	92	-	-	-	-	-	-	
Tamil Nadu	3296	4893	7983	8573	7460	5878	5431	3964	4109	-	-	-	-	-	-	
Telangana	-	-	-	-	-	-	-	-	4975	-	-	-	-	-	-	
Tripura	-	1	1	1	173	162	119	103	133	-	-	-	-	-	-	
Uttar Pradesh	7067	16656	21535	17522	13387	12910	13084	10582	11973	-	-	-	-	-	-	
Uttarakhand	755	1525	1851	1470	348	168	672	613	731	-	-	-	-	-	-	
West Bengal	3368	5753	10311	13237	9866	8407	6586	5260	5909	-	-	-	-	-	-	
Andaman & Nicobar Is	-	-	-	-	79	79	3	2	2	-	-	-	-	-	-	
Chandigarh	721	963	791	563	481	421	98	37	86	-	-	-	-	-	-	
Dadra & Nagar Haveli	-	-	-	-	42	43	7	13	23	-	-	-	-	-	-	
Daman & Diu	-	-	-	-	5	4	15	13	19	-	-	-	-	-	-	
Delhi	3496	5535	5100	4389	3502	3540	2973	2201	2416	-	-	-	-	-	-	
Lakshadweep	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	
Puducherry	318	608	769	482	284	303	95	47	59	-	-	-	-	-	-	
Company Total	56490	109034	164363	168124	144573	131297	106823	81763	90537	-	-	-	-	-	-	

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)
(As on 31st March)

State/Union Territory	DHFL Pramerica					Edelweiss Tokio					Future Generali							
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	-	-	-	-	1	2	0	1	70	212	317	3273	5282	6119	3803	1733	1317	711
Atunachal Pradesh	-	-	-	-	-	0	0	-	-	0	0	-	-	-	-	-	0	0
Assam	-	-	-	-	-	1	3	-	1	1	1	302	528	700	462	265	151	112
Bihar	-	-	-	-	-	0	0	-	41	193	362	372	5	847	1381	1699	2830	2623
Chattisgarh	-	-	-	-	-	0	0	-	1	100	205	-	171	246	172	43	33	33
Goa	-	-	-	-	-	0	0	33	88	123	147	156	250	266	119	119	119	119
Gujarat	-	202	603	1032	896	452	302	207	579	988	1213	1755	2426	2722	1361	816	849	520
Haryana	19	379	831	1143	996	713	313	82	292	548	704	1449	2446	3015	2168	1466	1376	741
Himachal Pradesh	-	-	-	-	102	102	79	4	9	97	163	344	655	797	630	296	230	122
Jammu & Kashmir	-	-	-	-	13	73	43	1	3	3	3	619	822	896	434	178	165	113
Jharkhand	-	-	-	-	-	0	0	-	57	231	350	1293	1999	2264	1672	1127	1164	480
Karnataka	-	-	4	17	48	14	22	-	80	184	265	564	1109	1283	1111	589	461	231
Kerala	-	-	-	-	-	36	-	-	6	70	115	588	1782	2388	2756	2935	1963	1963
Madhya Pradesh	-	-	-	-	26	179	215	1	2	93	210	1074	1657	2228	1603	1138	1014	833
Maharashtra	-	-	-	14	23	174	108	301	1163	2084	2716	2899	5072	6136	4605	2633	2459	1295
Manipur	-	-	-	-	-	0	0	-	-	1	1	-	-	-	-	-	0	0
Meghalaya	-	-	-	-	-	0	0	-	-	0	0	-	-	-	-	-	0	0
Mizoram	-	-	-	-	-	0	0	-	-	0	0	-	-	-	-	-	0	0
Nagaland	-	-	-	-	-	0	0	-	-	0	0	-	-	-	-	-	0	0
Orissa	-	-	-	-	-	1	1	-	43	127	194	903	2041	2773	2219	1170	692	331
Punjab	46	1024	2459	2993	1960	956	533	80	299	538	678	1009	1512	1697	1221	632	620	142
Rajasthan	-	-	-	45	69	139	128	-	2	101	202	1010	2142	2763	2490	1512	1205	453
Sikkim	-	-	-	-	-	0	0	-	-	0	0	-	-	-	-	-	0	0
Tamil Nadu	-	-	-	-	-	1	0	-	1	3	59	1087	2550	3157	2772	1528	1247	446
Telangana	-	-	-	-	-	-	10	-	-	-	21	-	-	-	-	-	-	74
Tripura	-	-	-	-	-	0	0	-	-	0	0	-	-	-	-	-	0	0
Uttar Pradesh	-	27	114	179	209	117	103	18	338	906	1556	2818	4765	6436	6205	5135	6079	4210
Uttarakhand	-	-	5	58	83	80	17	-	3	5	6	275	409	440	260	259	259	259
West Bengal	-	-	4	54	70	14	10	2	37	117	183	1248	2256	2972	2419	1659	1422	831
Andaman & Nicobar Is	-	-	-	-	-	0	0	-	-	0	0	-	-	-	-	-	0	0
Chandigarh	13	221	521	649	411	195	108	14	36	54	70	380	495	557	222	52	52	52
Dadra & Nagar Haveli	-	-	-	-	-	0	0	-	-	4	6	-	-	-	-	-	0	0
Daman & Diu	-	-	-	-	-	0	0	-	-	6	10	-	-	-	-	-	0	0
Delhi	35	262	628	863	580	0	0	81	250	466	664	1019	1723	1964	1196	672	613	456
Lakshadweep	-	-	-	-	-	0	0	-	-	0	0	-	-	-	-	-	0	0
Puducherry	-	-	-	-	-	0	0	-	-	0	0	-	-	-	-	-	0	0
Company Total	113	2115	5199	7122	5487	3249	1995	825	3401	7255	10421	24437	42613	52666	41281	27437	27292	17150

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)
(As on 31st March)

State/Union Territory	HDFC Standard											ICICI Prudential										
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15				
Andhra Pradesh	5734	16222	22954	18891	9986	7423	4370	3419	2380	14159	36804	37781	26125	13538	7793	7729	8866	2954				
Arunachal Pradesh	-	-	-	-	-	14	14	25	30	-	-	-	-	-	-	12	128	113				
Assam	1826	3292	4277	3762	2982	2062	1425	732	949	5208	5643	7016	7789	6282	2652	2829	3466	2714				
Bihar	716	1466	2431	2660	2147	1428	902	814	1285	5976	9311	12690	12824	10877	7923	8675	10491	8491				
Chattisgarh	1611	3374	3461	2382	1467	983	743	682	866	1111	1918	1830	1869	1699	1250	1567	1892	1573				
Goa	339	368	449	345	297	320	248	181	186	405	455	448	333	265	182	188	217	155				
Gujarat	3956	7771	12118	11456	7491	6207	4569	3206	3244	23098	24096	25294	17969	12219	9432	9980	12266	9958				
Haryana	2447	3488	5116	5385	4248	2967	2350	1001	2457	3959	3789	4282	4682	3828	2642	4402	5004	3663				
Himachal Pradesh	225	552	708	797	693	548	468	331	444	742	1561	2610	2858	2550	1699	1872	2051	1515				
Jammu & Kashmir	732	1254	939	979	866	731	578	407	526	2613	3637	3798	3120	2128	1499	1543	1746	1286				
Jharkhand	1286	2038	2098	2035	1451	1081	649	554	884	4017	5180	6576	5803	4500	3453	3799	4669	3764				
Karnataka	2922	6834	11649	12245	7574	3969	3291	2514	3038	11193	10414	8477	7036	6049	4858	5203	6063	4925				
Kerala	8598	10806	15585	13682	10745	9644	8034	5558	6773	17107	22461	20212	16303	15518	12521	13096	14256	10383				
Madhya Pradesh	4576	9123	11364	9627	6141	4169	3127	2362	2778	8941	8504	7596	7055	6016	3943	4525	5509	4323				
Maharashtra	10558	17579	27608	30263	24296	20317	14723	8890	9650	25032	29229	24839	21233	19857	16317	18113	20886	16310				
Manipur	-	-	-	-	-	-	-	0	482	-	386	390	-	12	758	797	1281	1185				
Meghalaya	354	330	375	327	238	326	254	98	166	327	400	294	213	135	95	126	194	179				
Mizoram	-	-	-	-	-	110	110	38	62	-	88	124	140	196	145	150	168	102				
Nagaland	-	-	-	-	-	93	93	65	120	-	-	-	-	-	-	40	157	188				
Orissa	1518	3469	5971	5724	4098	2933	1758	1308	1676	9227	11851	11926	11999	9720	5863	6198	7292	5014				
Punjab	5816	7514	7704	7596	4611	4440	3133	2498	2318	14839	18509	21719	15313	11101	7787	7114	7379	5267				
Rajasthan	3449	7098	10250	9454	4919	3445	2559	2181	2916	10605	17430	18525	16565	11374	7258	7756	8830	6603				
Sikkim	873	906	324	268	150	171	44	65	138	365	460	374	411	173	81	85	95	57				
Tamil Nadu	4895	8794	12425	11475	7887	6231	4067	2865	3822	11725	18333	14107	9803	9069	7508	8156	9432	7221				
Telangana	-	-	-	-	-	-	-	-	1936	-	-	-	-	-	-	-	-	3784				
Tripura	-	530	900	1041	1149	1017	936	407	115	-	1201	1278	1161	910	556	570	690	545				
Uttar Pradesh	8077	15119	21765	20340	12401	10435	7518	6270	6421	26286	33562	26562	20858	17402	12991	14104	17368	13648				
Uttarakhand	527	909	1228	1282	1128	251	190	237	706	1051	2268	2236	1387	1071	894	1090	1334	1134				
West Bengal	3758	8665	14872	14200	8732	6815	4129	3216	3839	15980	17423	21900	16326	11865	8330	8678	9950	7674				
Andaman & Nicobar Is	-	-	-	-	-	-	-	0	0	-	238	294	282	171	72	54	38	8				
Chandigarh	-	665	1542	1567	1131	949	635	336	475	2835	1590	1255	983	878	992	978	1084	764				
Dadra & Nagar Haveli	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	0	0	0				
Daman & Diu	-	-	-	-	-	-	-	0	0	-	87	4	-	-	-	0	0	0				
Delhi	4316	6413	9152	10812	9009	7165	6586	4482	4414	17207	18933	15007	11148	10786	9169	7882	8646	6698				
Lakshadweep	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	0	0	0				
Puducherry	-	135	361	284	172	-	-	94	118	452	593	435	242	218	220	236	286	265				
Company Total	79109	144714	207626	198879	136009	106244	77503	54836	65214	234460	306354	299879	241830	190407	138883	147547	171734	132463				

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)
(As on 31st March)

State/Union Territory	IDBI Federal										IndiaFirst				
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2010-11	2011-12	2012-13	2013-14	2014-15		
Andhra Pradesh	22	663	917	821	735	827	1087	1176	4	159	331	464	535		
Arunachal Pradesh		4	8	21	19	17	8	10	-	-	0	0	0		
Assam		174	324	343	257	206	210	296	-	44	128	160	184		
Bihar		42	94	197	268	381	589	774	7	56	76	105	124		
Chattisgarh		5	6	5	20	35	62	83	-	4	10	14	15		
Goa	6	111	122	116	97	124	152	155	-	1	7	15	15		
Gujarat	65	669	583	499	461	599	630	706	2	64	154	181	196		
Haryana	8	167	180	218	228	298	303	327	8	37	47	56	60		
Himachal Pradesh	1	19	19	25	42	42	74	110	5	32	42	62	72		
Jammu & Kashmir		-	1	3	3	1	0	3	-	-	8	10	10		
Jharkhand		90	159	270	270	296	199	259	3	19	48	64	80		
Karnataka	20	352	454	404	364	467	574	614	23	103	157	233	257		
Kerala	1	362	575	698	671	675	719	952	27	75	130	154	179		
Madhya Pradesh	15	252	298	221	191	162	218	338	15	154	226	264	290		
Maharashtra	35	839	832	820	795	836	961	1154	34	140	322	398	471		
Manipur	-	26	62	34	23	30	77	131	-	-	6	12	16		
Meghalaya		-	1	1	2	1	1	1	1	2	2	2	3		
Mizoram		-	4	7	6	4	2	2	-	-	0	0	0		
Nagaland		13	30	33	24	10	6	5	-	-	0	0	0		
Orissa		10	21	20	62	116	200	247	2	39	73	131	175		
Punjab	10	398	345	286	255	325	391	518	1	31	78	83	95		
Rajasthan	2	425	519	746	751	659	658	774	52	162	266	297	330		
Sikkim		-	-	1	1	2	1	3	-	-	0	0	0		
Tamil Nadu	12	209	396	424	400	494	627	809	10	83	107	124	143		
Telangana	-	-	-	-	-	-	-	244	-	-	-	-	28		
Tripura		-	2	2	1	0	2	4	-	1	1	1	1		
Uttar Pradesh	22	914	943	828	719	943	1205	1587	52	184	282	444	497		
Uttarakhand	25	178	147	98	74	123	159	197	-	27	76	87	87		
West Bengal		144	241	329	323	386	636	786	9	60	83	100	132		
Andaman & Nicobar Is	9	8	18	17	-	1	1	1	-	10	12	14	14		
Chandigarh		56	55	54	57	67	80	112	-	1	6	9	9		
Dadra & Nagar Haveli		-	-	-	-	0	0	0	-	-	0	0	0		
Daman & Diu		-	-	-	-	0	0	0	-	-	0	0	0		
Delhi	26	378	379	338	280	404	511	708	40	167	278	303	304		
Lakshadweep		-	-	-	-	0	0	0	-	-	0	0	0		
Puducherry		1	2	3	1	0	0	3	1	3	3	3	3		
Company Total	279	6509	7737	7882	7400	8531	10343	13089	296	1658	2959	3790	4325		

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)
(As on 31st March)

State/Union Territory	Exide Life										Kotak Mahindra									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Andhra Pradesh	6988	11171	15901	10165	6293	5252	5325	6639	6146	855	910	1023	953	1035	1318	950	1193	321		
Arunachal Pradesh	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	0	0		
Assam	312	325	471	312	238	225	142	244	283	1150	974	1334	1235	946	764	855	2787	3990		
Bihar	-	-	-	-	-	-	0	0	119	-	-	25	33	33	11	8	447	818		
Chattisgarh	-	-	-	-	-	-	22	74	29	-	3	10	15	19	27	20	316	630		
Goa	121	207	262	193	138	111	125	151	122	-	4	1	4	-	1	3	4	2		
Gujarat	1337	1421	1861	1311	1071	866	846	926	617	4854	7230	8575	7209	8049	6254	6113	6143	5645		
Haryana	616	1350	1665	1088	550	257	328	449	410	1628	3086	4168	3396	3636	2791	3610	3710	4451		
Himachal Pradesh	288	369	337	273	126	121	107	112	96	-	-	-	-	-	-	0	0	0		
Jammu & Kashmir	272	609	1057	703	296	192	231	275	231	-	-	-	1	5	8	6	9	6		
Jharkhand	-	209	360	150	229	139	111	136	153	169	454	392	366	288	256	415	840	1022		
Karnataka	3201	5365	7359	6362	4522	4204	4193	5166	4834	788	1061	1359	1444	1739	1824	1909	2051	2739		
Kerala	1875	3374	5355	3819	2491	1911	1493	1287	1053	451	996	974	736	820	589	449	358	201		
Madhya Pradesh	2072	2151	3339	2330	1161	748	746	968	893	804	750	858	651	861	899	852	850	960		
Maharashtra	1980	2528	3508	2994	1975	1717	1605	2039	1812	4107	5278	7178	6669	7409	6339	6985	7787	9273		
Manipur	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	0	0		
Meghalaya	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	0	0		
Mizoram	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	0	0		
Nagaland	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	0	0		
Orissa	846	1392	2606	2116	1310	970	946	1387	1411	-	-	106	92	84	15	184	349	692		
Punjab	922	2885	4179	2346	1171	1057	1035	1338	1212	1106	2168	2924	2439	2654	1819	1775	1552	1409		
Rajasthan	1608	2639	4343	3247	2231	1836	1680	2297	2169	734	988	1245	1130	1167	686	713	914	949		
Sikkim	-	1	-	-	-	-	0	0	0	-	-	-	-	-	-	0	0	0		
Tamil Nadu	4403	8023	12643	9477	6638	5592	5324	6432	5751	1213	1789	1883	1476	1518	1066	2071	5049	8497		
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1164		
Tripura	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	90	373		
Uttar Pradesh	2232	4118	5403	2925	1929	1843	1972	2387	2137	1000	1691	2361	2068	1912	1432	1808	2543	2942		
Uttarakhand	421	487	499	253	153	142	142	199	182	-	-	42	23	16	15	7	6	0		
West Bengal	1198	1127	1679	1097	880	873	844	1152	1239	1168	1391	1402	1177	1418	1296	2069	3969	5548		
Andaman & Nicobaris	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	0	0		
Chandigarh	974	487	453	316	195	154	81	90	90	537	565	446	493	570	525	573	492	449		
Dadra & Nagar Haveli	-	-	-	-	-	-	0	0	0	-	-	78	101	124	114	76	12	21		
Daman & Diu	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	0	0		
Delhi	2278	2320	2456	1667	1252	1112	1152	1274	1311	3920	5385	5698	4173	3950	3229	2174	2503	2556		
Lakshadweep	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	0	0		
Puducherry	-	202	322	129	108	74	78	118	57	-	-	1	13	16	19	115	421	890		
Company Total	33944	52760	76058	53273	34957	29396	28528	35140	32357	24484	34723	42083	35897	38269	31297	33740	44395	55548		

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)
(As on 31st March)

State/Union Territory	Max Life							PNB MetLife										
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	1417	2127	5598	4704	2751	2610	2539	2633	2374	2835	5069	7843	7692	2749	2568	2245	1006	671
Arunachal Pradesh	-	-	2	5	-	-	1	-1	2	-	15	18	10	40	62	34	7	7
Assam	175	311	590	417	82	126	152	170	154	253	506	1229	1412	722	680	413	220	293
Bihar	158	266	747	649	395	307	318	466	479	17	594	847	659	320	339	298	283	346
Chattisgarh	152	182	601	596	371	368	407	545	588	1	65	474	624	520	542	319	109	106
Goa	130	259	735	737	429	493	599	704	703	2	148	246	194	76	73	82	45	35
Gujarat	3749	5061	9170	7684	4569	3795	3525	4020	4271	759	1712	3348	3115	1409	1361	1204	640	726
Haryana	709	1687	4257	4508	2916	1479	1289	1706	1833	295	538	1265	1520	833	935	678	388	543
Himachal Pradesh	17	231	966	844	433	381	394	526	518	6	16	33	44	82	122	106	62	101
Jammu & Kashmir	32	189	494	520	312	262	229	266	255	2	247	1578	2686	1263	1287	875	491	596
Jharkhand	264	379	679	594	561	597	602	793	760	34	1027	1356	939	443	433	394	292	409
Karnataka	801	890	2510	2358	1384	1210	1504	1895	1848	3389	4101	5402	5238	1977	2039	1810	818	831
Kerala	612	764	2598	2473	1705	1235	1245	1189	1125	3111	5571	7841	8461	3847	3350	2901	1563	1788
Madhya Pradesh	1159	1412	2911	2389	1296	913	905	1108	1220	145	416	650	637	426	527	420	264	349
Maharashtra	4597	6615	15992	13241	7840	7186	7520	8919	9282	2158	3982	6298	6205	2298	2345	1993	1236	1320
Manipur	-	-	14	14	-	-	0	0	0	-	49	109	70	7	3	3	6	5
Meghalaya	-	-	87	22	24	-	-1	-2	-2	2	9	10	5	1	1	1	0	0
Mizoram	-	-	9	9	-	-	0	0	0	-	-	-	1	-	-	0	0	0
Nagaland	-	-	-	2	-	-	0	0	0	1	13	13	18	23	18	9	2	2
Orissa	285	671	2328	1810	813	523	549	719	719	482	1052	1752	2326	922	1009	812	549	708
Punjab	3220	3863	6372	5533	2908	1291	1091	1292	1166	1000	1868	4478	4335	1572	1452	1012	521	743
Rajasthan	998	1577	3539	3352	1918	1813	1667	1990	2028	363	537	1328	1515	627	536	274	153	285
Sikkim	-	-	11	15	-	-	0	1	1	10	13	12	5	1	-	0	0	0
Tamil Nadu	1225	1616	4295	3637	1936	1799	1880	2284	2293	2322	2953	3339	3496	1962	2378	2177	1003	1026
Telangana	-	-	-	63	42	-	-	-	96	-	-	-	-	-	-	-	-	259
Tripura	-	-	53	63	42	-	-1	-2	-2	1	35	36	44	80	59	7	0	0
Uttar Pradesh	1433	3087	8440	6997	4066	3272	3456	4491	4677	562	1192	3007	3757	2361	2510	1903	1204	2113
Uttarakhand	304	592	1262	1073	960	783	731	829	887	159	384	593	481	262	303	202	118	184
West Bengal	770	1184	2440	2073	1280	1063	1021	1301	1235	1516	2496	3622	3538	2000	2190	1911	1142	1734
Andaman & Nicobar Is	-	-	6	5	-	-	1	0	1	-	1	7	6	15	14	2	2	2
Chandigarh	420	551	723	513	486	469	421	440	448	162	282	441	466	169	189	174	105	166
Dadra & Nagar Haveli	-	-	3	3	-	-	0	8	13	-	-	-	2	2	2	7	14	14
Daman & Diu	-	-	3	4	-	-	-1	2	6	-	-	2	5	3	6	6	3	3
Delhi	2417	3368	7128	5967	3999	3330	3281	4258	4414	1259	1901	3537	3771	1792	2048	1801	1150	1601
Lakshadweep	-	-	-	-	-	-	0	0	0	-	-	-	1	-	-	0	0	0
Puducherry	-	19	88	17	66	63	60	70	113	2	6	13	22	36	37	41	52	51
Company Total	25044	36901	84651	72828	43542	35368	35384	42620	43505	20848	36798	60727	63300	28840	29418	24114	13448	17017

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)
(As on 31st March)

State/Union Territory	Reliance										Sahara									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Andhra Pradesh	9748	19022	19138	25484	22229	12735	9843	9251	8017	178	712	730	770	790	793	425	374	194		
Arunachal Pradesh	-	-	312	572	599	259	161	101	100	-	-	-	-	-	-	0	0	0		
Assam	1568	3921	5883	10053	10478	7117	4998	3977	3778	334	371	358	342	347	346	192	174	174		
Bihar	3182	7541	9665	11231	11295	10157	8900	8476	8716	1557	1981	2045	2364	2344	2405	2137	2023	2076		
Chattisgarh	163	709	883	1818	1926	1883	1671	1440	1349	-	64	116	100	101	101	141	136	136		
Goa	-	13	245	329	386	332	376	456	460	-	-	-	-	-	-	0	0	0		
Gujarat	7397	10775	9357	10371	10191	8803	7804	6764	6841	550	571	-	587	593	604	452	446	465		
Haryana	2372	6219	3272	5890	4891	4454	3741	3332	2190	88	109	-	144	154	160	119	120	121		
Himachal Pradesh	605	1090	693	1606	1589	1342	1272	1207	1350	-	-	-	-	-	-	0	0	0		
Jammu & Kashmir	-	10	671	1739	1891	1550	974	743	718	-	-	-	-	-	-	0	0	0		
Jharkhand	2048	4271	2345	5349	5659	4745	4179	3907	4068	660	739	-	806	819	838	510	516	526		
Karnataka	5377	8625	7100	8090	6822	4696	3547	2774	2875	107	168	-	159	175	176	134	138	147		
Kerala	6055	11371	5546	6298	5476	4372	3060	2569	2831	-	-	-	-	-	-	0	0	0		
Madhya Pradesh	2837	7578	8472	10719	10406	8741	8148	8654	8383	634	672	-	577	588	593	390	421	445		
Maharashtra	6297	9782	9042	11823	12350	11125	9133	7775	8107	262	284	-	308	272	272	103	94	95		
Manipur	-	-	-	-	-	-	0	0	28	-	-	-	-	-	-	0	0	0		
Meghalaya	435	473	580	596	769	459	268	164	152	-	-	-	-	-	-	0	0	0		
Mizoram	-	43	168	216	189	138	98	126	156	-	-	-	-	-	-	0	0	0		
Nagaland	-	56	168	243	189	2	1	1	7	-	-	-	-	-	-	0	0	0		
Orissa	5213	10517	5834	10145	10678	7312	5359	3458	3384	319	506	-	548	539	539	338	329	344		
Punjab	4806	6744	5216	5144	4895	3795	3081	2394	2011	32	32	-	39	41	41	35	38	42		
Rajasthan	4865	9199	4672	7087	7340	6603	5466	4360	3900	1438	1660	-	1591	1645	1675	1241	1261	1299		
Sikkim	-	83	134	116	107	48	52	62	67	-	-	-	-	-	-	0	0	0		
Tamil Nadu	11240	18809	12614	14512	12306	8753	5922	5060	5211	62	106	-	47	44	46	96	88	100		
Telangana	-	-	-	-	-	-	-	-	609	-	-	-	-	-	-	-	-	185		
Tripura	-	258	670	1008	1534	1129	958	910	863	-	-	-	-	-	-	0	0	0		
Uttar Pradesh	12802	28725	19093	23146	25152	24092	21886	20299	18452	2790	3688	-	4058	4281	4508	3675	3774	4018		
Uttarakhand	-	559	760	3071	3211	2561	2329	2304	2304	145	144	-	181	182	192	153	145	148		
West Bengal	3399	5630	8223	10827	10740	7568	5768	5018	5065	249	563	-	832	844	849	558	508	515		
Andaman & Nicobar Is	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	0	0		
Chandigarh	1677	2445	829	490	258	211	127	116	118	25	44	-	76	77	78	74	79	81		
Dadra & Nagar Haveli	-	-	-	-	-	-	0	0	1	-	-	-	-	-	-	0	0	0		
Daman & Diu	-	-	-	-	-	-	0	0	4	-	-	-	-	-	-	0	0	0		
Delhi	3536	9685	7799	7136	5653	5414	4769	3242	2780	367	425	-	327	344	362	243	250	251		
Lakshadweep	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	0	0		
Puducherry	-	41	229	456	224	194	147	102	127	-	-	-	-	-	-	0	0	0		
Company Total	95622	184194	149613	195565	189433	150590	124038	109042	105022	9797	12839	-	13856	14180	14578	11016	10914	11362		

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)
(As on 31st March)

State/Union Territory	SBI Life										Shriram							
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	2652	4542	8332	7247	8269	8569	9194	11554	4889	8113	13777	15092	16101	6602	4058	11	2940	1548
Arunachal Pradesh	2	5	19	79	144	191	229	277	167	4	5	5	-	-	-	0	0	0
Assam	118	318	716	850	1285	1440	1922	2587	2252	-	-	-	-	-	-	298	0	0
Bihar	1262	1754	2757	2389	2808	3536	3713	4421	3738	-	2	2	29	22	22	481	12	12
Chattisgarh	1084	1423	2022	1726	2600	2314	2484	2929	2236	7	15	113	286	192	141	9	81	81
Goa	-	59	155	284	369	466	462	549	351	1	1	1	1	1	1	0	0	0
Gujarat	1508	1594	1962	2422	3193	3421	3771	4604	3146	-	109	114	116	20	9	13	5	5
Haryana	613	1110	2058	1691	2227	2774	2902	3428	2534	-	-	-	-	4	5	3	6	3
Himachal Pradesh	86	186	543	594	851	1257	1457	1821	1386	-	-	-	-	-	-	0	0	0
Jammu & Kashmir	89	177	298	261	316	422	499	580	554	-	-	-	-	-	-	0	0	0
Jharkhand	831	915	1410	1582	1909	2272	2446	2900	2143	-	45	45	212	145	129	102	67	66
Karnataka	875	2770	5108	5180	5121	4854	4670	5355	4450	488	662	690	771	490	310	0	284	278
Kerala	2266	4323	6313	5776	6819	6984	7084	7527	5774	116	135	144	149	100	101	1	67	63
Madhya Pradesh	1553	1980	3359	3904	4834	5024	5516	6115	4404	328	791	1215	1336	957	433	34	154	155
Maharashtra	2335	3012	5886	6574	8651	9766	10217	11975	8721	149	308	421	562	413	282	24	231	232
Manipur	-	87	64	55	97	58	48	76	65	-	-	-	-	-	-	0	0	0
Meghalaya	95	73	30	71	74	98	138	175	153	-	-	-	-	-	-	40	0	0
Mizoram	-	-	84	32	111	113	98	91	70	-	-	-	-	-	-	0	0	0
Nagaland	4	6	6	60	110	131	144	205	144	-	-	-	-	-	-	0	0	0
Orissa	1931	2206	3652	3374	4333	4115	4427	5426	4692	6	10	10	13	49	51	14	49	19
Punjab	683	1119	1730	1217	1501	1944	2193	2848	1990	-	-	-	-	1	1	6	1	3
Rajasthan	1347	2034	3103	2713	3284	3285	3206	3524	2620	-	1	2	8	7	5	0	3	3
Sikkim	6	12	15	20	50	54	57	78	45	-	-	-	-	-	-	0	0	0
Tamil Nadu	2471	6020	9306	8097	8663	9705	10460	11121	7697	1153	1753	1848	1899	1072	746	0	648	575
Telangana	-	-	-	-	-	-	-	-	4397	-	-	-	-	-	-	-	-	1350
Tripura	3	27	21	57	86	156	250	434	333	-	-	-	-	-	-	0	0	0
Uttar Pradesh	1376	1976	4795	4453	6005	7096	8219	10152	7494	-	1	3	14	17	36	114	34	26
Uttarakhand	22	45	433	434	786	994	1144	1420	1236	-	-	-	3	6	8	0	7	4
West Bengal	1386	2103	3787	3312	3698	4108	5018	5975	4321	-	16	16	13	-	-	29	0	1
Andaman & Nicobar Is	-	-	1	-	16	33	51	76	68	-	1	1	-	-	-	0	0	0
Chandigarh	160	196	285	170	167	200	203	256	156	-	-	-	1	1	1	4	1	1
Dadra & Nagar Haveli	-	-	-	1	-	1	0	1	1	-	-	-	-	-	-	0	0	0
Daman & Diu	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	0	0
Delhi	595	557	727	710	1045	1391	1678	1721	1247	-	-	-	4	15	23	6	35	23
Lakshadweep	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	0	0
Puducherry	3	14	16	197	206	217	238	290	182	19	27	37	36	25	18	0	12	12
Company Total	25356	40643	68993	65532	79628	86989	94138	110491	83656	10384	17659	19759	21554	10139	6380	1189	4637	4460

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)
(As on 31st March)

State/Union Territory	Star Union										Tata AIA									
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15					
Andhra Pradesh	1	-	-	3339	349	371	561	1880	4577	7834	3715	1888	1418	2742	362					
Arunachal Pradesh	-	-	-	0	0	0	-	14	29	56	35	13	8	5	4					
Assam	-	14	176	0	460	508	1723	2441	6558	11964	7096	3252	1590	1590	1425					
Bihar	2	45	255	23	878	960	841	2096	4529	6532	4000	2490	1303	1363	1087					
Chattisgarh	1	1	1	115	146	168	194	455	1027	1543	880	470	365	551	548					
Goa	-	-	-	1	0	0	-	29	85	146	86	65	58	87	95					
Gujarat	2	2	2	4	311	362	2032	4440	8802	11067	6823	3487	1976	2379	2287					
Haryana	1	1	1	6	129	166	255	2590	5412	6598	4043	2617	2079	3801	3477					
Himachal Pradesh	-	-	-	0	6	7	161	382	854	1301	768	381	221	203	142					
Jammu & Kashmir	-	-	-	0	0	0	-	2	5	7	5	2	10	15	9					
Jharkhand	7	8	19	129	206	293	976	1915	3451	4916	2552	1378	864	1022	1053					
Karnataka	-	-	-	300	347	413	582	1092	2861	3724	1725	969	849	1377	1714					
Kerala	-	-	-	84	343	459	2787	4368	7659	9352	5898	3240	2220	3258	3747					
Madhya Pradesh	21	22	22	258	519	636	162	1007	2202	3270	1921	811	344	341	323					
Maharashtra	13	12	17	251	703	984	2745	4808	9069	13791	7679	3945	2520	3447	3483					
Manipur	-	-	-	0	0	0	-	11	114	348	189	56	20	57	60					
Meghalaya	-	-	13	0	152	181	16	36	145	292	67	42	16	11	7					
Mizoram	-	-	-	0	1	1	-	3	138	336	151	43	6	3	0					
Nagaland	-	-	-	0	0	0	-	4	42	173	321	143	40	19	14					
Orissa	2	2	2	50	113	139	1839	3055	5946	8794	5434	2527	1281	1350	1360					
Punjab	1	1	2	1	143	168	120	448	2095	2963	1703	721	250	318	387					
Rajasthan	1	1	1	5	189	267	2517	2975	5911	8551	4647	2177	973	1276	1246					
Sikkim	-	-	-	0	0	1	13	116	142	171	29	1	1	0	5					
Tamil Nadu	1	1	1	693	300	417	1338	3055	6133	7782	5712	4820	3944	6364	6232					
Telangana	-	-	-	-	-	93	-	-	-	-	-	-	-	-	3084					
Tripura	-	-	-	0	0	1	37	225	733	1595	1236	710	339	271	284					
Uttar Pradesh	12	14	34	36	931	1175	841	4983	8911	10854	5929	2983	1840	2251	1977					
Uttarakhand	-	-	-	8	2	2	13	379	585	730	390	187	126	147	137					
West Bengal	3	3	3	0	150	225	4542	7352	15911	22317	11958	6276	3851	5208	5141					
Andaman & Nicobar Is	-	-	-	0	0	0	-	5	5	5	4	1	0	0	1					
Chandigarh	-	-	-	1	37	49	1522	806	208	257	134	68	55	97	69					
Dadra & Nagar Haveli	-	-	-	0	0	0	-	8	20	23	11	8	0	0	0					
Daman & Diu	-	-	-	0	0	0	-	-	21	19	12	3	2	1	1					
Delhi	1	1	1	35	95	121	2275	1512	3330	4039	1844	949	603	934	979					
Lakshadweep	-	-	-	0	0	0	-	2	4	4	2	1	0	0	0					
Puducherry	-	-	-	12	0	0	13	50	156	203	224	224	189	263	253					
Company Total	69	128	550	5351	6510	8167	28105	52544	107670	151557	87223	46948	29361	40751	40993					

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Contd.)
 (As on 31st March)

State/Union Territory	Private Total															LIC				
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Andhra Pradesh	77344	151772	186759	230128	119943	89597	71359	73803	38916	100314	114430	123772	129364	111629	96454	88870	87449	48140		
Arunachal Pradesh	6	95	508	1787	1390	1101	844	824	578	383	407	507	577	623	530	373	373	357		
Assam	25325	33554	46971	84921	51133	34743	26396	27244	25554	38215	36280	38192	37858	34600	29298	26764	28350	26678		
Bihar	31157	49837	65272	97650	65042	60941	55121	60890	54910	58983	60787	66372	74947	68912	56538	50324	54446	56026		
Chhattisgarh	7906	13074	16188	30707	17074	14311	13257	14723	13458	17725	14384	15952	14663	17167	13937	10774	11125	10842		
Goa	1672	2358	3839	4773	3555	3538	3368	3695	3473	3379	3620	3900	3937	3906	4590	4253	4206	3965		
Gujarat	64282	83707	103530	122932	77605	64444	57783	60448	54690	53800	58528	62765	67062	61431	65820	61816	62009	57242		
Haryana	18808	33112	42788	67379	40579	33820	33008	34107	32338	16724	17942	18046	19917	21194	21876	20949	21248	21253		
Himachal Pradesh	3731	7292	10099	17034	11308	9332	9116	9884	8741	8290	9929	11392	13400	11900	11817	11930	12025	10626		
Jammu & Kashmir	6752	9552	12496	12392	11232	9078	7510	7492	6420	6506	6633	6870	7154	6660	5659	5515	5448	4712		
Jharkhand	19899	29717	33450	56370	34052	29938	26953	30085	27180	24387	24868	27111	27286	24063	18429	16739	17411	16755		
Karnataka	43298	61666	73949	89717	57303	46038	39877	41084	38235	67749	76719	92303	95249	85659	74021	69892	70682	67002		
Kerala	60649	84394	90314	129241	73036	59173	52664	51195	45411	49478	55705	69094	73766	69416	64725	57928	53808	47743		
Madhya Pradesh	40461	57518	64907	83925	53757	47636	38864	41680	38072	45954	54404	55858	58209	55517	52593	46767	48120	47498		
Maharashtra	85171	114244	146401	198032	131058	111031	107009	108566	101829	124471	131795	154632	160844	169012	188505	173172	175614	168729		
Manipur	-	868	1225	2059	1094	1535	1336	1930	2471	1446	1724	1954	1782	1603	1203	1121	1189	998		
Meghalaya	2121	2290	2730	3497	2598	2068	1481	1290	1300	603	600	643	584	588	370	252	242	245		
Mizoram	-	234	632	1966	1111	972	817	796	690	291	358	384	390	336	347	315	319	281		
Nagaland	599	1194	1513	2720	1994	1463	1024	856	897	663	799	833	859	810	897	841	770	692		
Orissa	38457	55806	66598	107389	65908	53120	42833	44121	36756	33377	35631	44598	48171	44916	37717	31878	33533	33997		
Punjab	46279	64633	79209	65449	51803	40081	33688	32586	27673	18953	29461	33184	35601	36920	39964	39240	39909	38756		
Rajasthan	39699	62424	72639	97209	57009	45212	38835	39536	35546	51071	54043	61629	67386	69486	71621	72449	73842	75108		
Sikkim	1535	1941	2039	1813	1239	1182	819	962	807	612	656	706	633	581	748	677	723	731		
Tamil Nadu	58178	91928	101753	146446	79974	65623	58717	64388	60519	81331	93718	113258	116634	109362	101178	87639	84607	79851		
Telangana	-	-	-	-	-	-	-	-	26350	-	-	-	-	-	-	-	-	39387		
Tripura	939	3676	5203	10785	6765	4960	4205	4184	3730	1446	3730	3943	3859	3736	3501	3202	3760	3717		
Uttar Pradesh	97522	153325	163393	185098	128436	116397	108046	116351	104984	132832	142942	158026	160697	150878	140728	126911	133904	135386		
Uttarakhand	5146	9250	11858	14133	10018	9029	9039	10064	10082	14966	16750	19299	19397	14228	14208	12525	13789	13244		
West Bengal	53415	71253	105781	161992	84763	70503	59011	64392	59486	103163	106346	116344	118062	115929	115252	106912	113357	112621		
Andaman & Nicobar Is	-	245	322	345	307	214	126	137	100	485	747	1003	634	758	744	571	485	475		
Chandigarh	9251	9068	8237	10676	6700	5957	4481	4176	3899	8683	2450	2667	2967	3638	4192	4180	4163	4066		
Dadra & Nagar Haveli	-	19	117	360	297	180	97	66	93	2	2	2	2	5	58	32	25	46		
Daman & Diu	12	90	36	79	27	24	31	34	55	125	92	109	138	98	176	131	116	110		
Delhi	49257	64257	68761	69917	52470	45844	40742	39127	36892	35450	35891	37756	38988	39652	38925	36538	37343	34967		
Lakshadweep	-	2	4	14	2	2	1	1	0	2	2	2	2	2	2	2	2	2		
Puducherry	1281	2353	3058	2972	1746	1564	1316	1867	2168	1188	1371	1749	1788	1849	1611	1501	1524	1356		
Company Total	890152	1326748	1592579	1575476	1302328	1080651	949774	992584	904303	1103047	1193744	1344856	1402807	1337064	1278234	1172983	1195916	1163604		

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS (Concl.)

State/Union Territory	Industry Total (State-wise)									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Andhra Pradesh	177658	266202	310531	331886	231572	186051	160229	161252	87056	
Arunachal Pradesh	389	502	1015	2396	2013	1631	1217	1197	935	
Assam	63540	69834	85163	123948	85733	64041	53160	55594	52232	
Bihar	90140	110624	131644	192937	133954	117479	105445	115336	110936	
Chhattisgarh	25631	27458	32140	51966	34241	28248	24031	25848	24300	
Goa	5051	5978	7739	10840	7461	8128	7621	7901	7438	
Gujarat	118082	142235	166295	192836	139036	130264	119599	122457	111932	
Haryana	35532	51054	60834	78497	61773	55696	53957	55355	53591	
Himachal Pradesh	12021	17221	21491	31498	23208	21149	21046	21909	19367	
Jammu & Kashmir	13258	16185	19366	24398	17892	14737	13025	12940	11132	
Jharkhand	44286	54585	60561	82502	58115	48367	43692	47496	43935	
Karnataka	111047	138385	166252	210711	142962	120059	109769	111766	105237	
Kerala	110127	140099	159408	191930	142452	123898	110592	105003	93154	
Madhya Pradesh	86415	111922	120765	155228	109274	100229	85631	89800	85570	
Maharashtra	209642	246039	301033	424541	300070	299536	280181	284180	270558	
Manipur	1446	2592	3179	4143	2697	2738	2457	3119	3469	
Meghalaya	2724	2890	3373	3789	3186	2438	1733	1532	1545	
Mizoram	291	592	1016	1738	1447	1319	1132	1115	971	
Nagaland	1262	1993	2346	3467	2804	2360	1865	1626	1589	
Orissa	71834	91437	111196	144201	110824	90837	74711	77654	70753	
Punjab	65232	94094	112393	107676	88723	80045	72928	72495	66429	
Rajasthan	90770	116467	134268	177566	126495	116833	111284	113378	110654	
Sikkim	2147	2597	2745	2432	1820	1930	1496	1685	1538	
Tamil Nadu	139509	185646	215011	270667	189336	166801	146356	148995	140370	
Telangana	-	-	-	-	-	-	-	-	65737	
Tripura	2385	7406	9146	11947	10501	8461	7407	7944	7447	
Uttar Pradesh	230354	296267	321419	412146	279314	257125	234957	250255	240370	
Uttarakhand	20112	26000	31157	39212	24246	23237	21564	23853	23326	
West Bengal	156578	177599	222125	303855	200692	185755	165923	177749	172107	
Andaman & Nicobar Is	485	992	1325	1550	1065	958	697	622	575	
Chandigarh	17934	11518	10904	19021	10338	10149	8661	8339	7965	
Dadra & Nagra Haveli	2	21	119	304	302	238	129	91	139	
Daman & Diu	137	182	145	250	125	200	162	150	165	
Delhi	84707	100148	106517	127572	92122	84769	77280	76470	71859	
Lakshadweep	2	4	6	6	4	4	3	3	2	
Puducherry	2469	3724	4807	4783	3595	3175	2817	3391	3524	
Company Total	1993199	2520492	2937435	2978283	2639392	2358885	2122757	2188500	2067907	

TABLE 36: 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	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Aegon Religare	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aviva	310	3757	11222	6322	9789	17328	-	1.52	18.17	58.87	36.40	58.52	51.39	-
Bajaj Allianz	10226	127	-	-	-	-	-	85.47	2.42	-	-	-	-	-
Bharti Axa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Birla Sunlife	280659	568647	290395	256226	123147	91760	66497	147.69	263.72	186.00	168.14	53.88	47.95	41.24
Canara HSBC	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DHFL Pramerica	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Edelweiss Tokio	-	-	-	-	-	230	1916	-	-	-	-	-	0.21	2.68
Exide Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Future Generali	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HDFC Standard	-	-	-	176464	221276	199774	200046	-	-	-	352.93	442.55	399.54	399.57
ICICI Prudential	234299	344926	324889	321009	296323	212650	125227	122.05	288.18	256.08	281.44	306.12	338.22	220.95
IDBI Federal	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IndiaFirst	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kotak Mahindra	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maxlife	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PNB Metlife	734	125	3501	9243	5886	489	-	18.69	7.19	4.21	10.63	23.45	0.32	-
Reliance Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sahara	604	324	1483	6282	10940	2205	6529	8.21	4.90	12.24	39.43	72.89	16.77	551.95
SBI Life	-	-	-	-	695.00	8071	5773	-	-	-	-	2.28	30.89	22.17
Shriram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Star Union Dai-ichi	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tata AIA	84019	80903	68243	18114	27848	28832	10039	154.17	255.20	217.69	75.25	58.85	43.99	10.65
Private Total	610851	998809	699733	793660	695904	561339	416027	537.81	839.78	735.09	964.22	1018.54	929.29	1249.22
LIC	1541218	1985145	2951235	3826783	4340235	2205820	400341	3118.74	14982.51	12305.76	10603.49	9949.05	8635.77	1640.23
Industry Total	2152069	2983954	3650968	4620443	5036139	2767159	816368	3656.55	15822.29	13040.85	11567.71	10967.59	9565.06	2889.45

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

TABLE 36: NEW BUSINESS UNDER MICRO-INSURANCE PORTFOLIO (LIFE INSURANCE) (Concl'd.)

(Premium in ` lakh)

Insurer	Group Category																										
	No. of Schemes									No. of Lives covered									Premium								
	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15						
Aegon Religare	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Aviva	-	1	1	5	-	-	-	872244	1548820	896377	110415	84645	132593	97698	16.75	834.79	1118.30	547.82	68.43	110.51	-	104.67					
Bajaj Allianz	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Bharti Axa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Birla Sunlife	-	-	-	63	45	-	17	-	-	-	63357	41899	-	23714	-	-	-	20.17	16.18	-	-	2.76					
Canara HSBC	1	-	-	-	1	18	19	2586	-	-	-	52.00	51235	70728	2.34	-	-	-	0.05	45.71	-	68.48					
DHFL Pramerica	1	1	1	1	34	92	25	2602	7500	10010	15125	107257	235004	416771	0.01	0.01	1.00	0.03	0.97	181.98	-	519.59					
Edelweiss Tokio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Exide Life	2	-	-	-	-	-	-	40000	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Future Generali	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
HDFC Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
ICICI Prudential	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
IDBI Federal	2	13	5	1	-	5	1	22602	41442	648835	315400	150660	229830	352073	2.97	11.02	178.41	116.34	68.04	94.50	-	190.24					
IndiaFirst	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Kotak Mahindra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Maxlife	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
PNB Metlife	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Reliance Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Sahara	1	-	1	-	-	-	-	50	-	69	-	-	-	-	0.10	-	-	-	-	-	-	-					
SBI Life	7	1	12	39	50	36	8	558910	281856	70683	108829	68714	79463	65745	3303.85	622.17	78.23	246.44	106.28	232.46	-	310.91					
Shriram	-	1	3	3	21	13	9	-	15525	357563	137429	304223	563616	1528421	-	4.10	343.20	219.88	496.96	930.07	-	2172.32					
Star Union Dai-ichi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Tata AIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Private Total	14	17	23	112	151	164	79	1498994	1895143	1983537	750555	757450	1291741	2555150	3326.80	1472.09	1719.14	1150.67	756.89	1595.23	-	3368.98					
LIC	6883	5190	5446	5461	5325	5292	5417	11052815	14946927	13275464	9444349	13223872	11887303	20596725	17268.54	22869.72	13803.67	9831.63	21045.76	12581.45	-	28193.80					
Industry Total	6897	5207	5469	5573	5476	5456	5496	12551809	16842070	15259001	10194904	13981322	13179044	23151875	20595.34	24341.81	15522.81	10982.30	21802.65	14176.68	-	31562.78					

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

TABLE 37: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY

(Benefit Amount in ` Lakh)

Particulars	Aviva					Bajaj Allianz						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Amount of Benefit Paid												
Claims pending at start of year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.00	0.00
Claims intimated / booked	0.00	2.30	2.80	9.37	53.00	1.75	2.02	3.18	1.64	2.26	12.00	1.45
Total Claims	0.00	2.30	2.80	9.37	53.00	1.75	2.02	3.18	1.84	2.26	12.00	1.45
Claims paid	0.00	2.10	2.60	8.32	43.00	1.75	2.02	2.98	1.84	2.26	12.00	1.45
Claims repudiated/rejected	0.00	0.20	0.20	1.05	10.00	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	0.00
Claims pending at end of year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.00	0.00	0.00
Number of Policies												
Claims pending at start of year	0	0	0	0	0	0	0	0	1	0	0	0
Claims intimated / booked	0	11	14	35	8	26	16	21	15	13	1	14
Total Claims	0	11	14	35	8	26	16	21	16	13	1	14
Claims paid	0	10	13	32	7	26	16	20	16	13	1	14
Claims repudiated/rejected	0	1	1	3	1	0	0	0	0	0	0	0
Claims written back	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	0	0	0	0	0	0	0	1	0	0	0	0
Break up of claims pending -- duration wise (Number of Policies)												
Within 3 months	0	0	0	0	0	0	0	1	0	0	0	0
Within 3-6 months	0	0	0	0	0	0	0	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0

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

TABLE 37: DEATH CLAIMS UNDER MICRO-INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY (Contd.)

(Benefit Amount in ` Lakh)

Particulars	Birla Sunlife					Edelweiss Tokio	Exide Life					
	2009-10	2010-11	2011-12	2012-13	2013-14		2014-15	2009-10	2010-11	2011-12	2012-13	2013-14
Amount of Benefit Paid												
Claims pending at start of year	0.00	0.00	0.00	0.00	8.00	0.18	0.00	0.00	0.00	0.00	0.01	0.00
Claims intimated / booked	87.34	316.51	298.09	74.08	490.00	31.35	0.10	0.36	0.24	0.45	0.40	44.00
Total Claims	87.34	316.51	298.09	74.08	498.00	31.53	0.10	0.36	0.24	0.45	0.41	44.00
Claims paid	86.91	316.44	297.54	67.31	497.00	31.40	0.10	0.36	0.24	0.44	0.41	44.00
Claims repudiated/rejected	0.43	0.07	0.55	4.49	0.00	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	0.00
Claims pending at end of year	0.00	0.00	0.00	2.28	1.00	0.13	0.00	0.00	0.00	0.01	0.00	1.57
Number of Policies												
Claims pending at start of year	0	0	0	0	2	1	0	0	0	0	1	0
Claims intimated / booked	919	2210	1583	574	74	231	2	29	16	45	38	335
Total Claims	919	2210	1583	574	77	232	2	29	16	45	39	335
Claims paid	915	2209	1579	549	76	232	2	29	16	44	39	301
Claims repudiated/rejected	4	1	4	17	0	0	0	0	0	0	0	33
Claims written back	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	0	0	0	8	0	0	0	0	0	1	0	1
Break up of claims pending -- duration wise (Number of Policies)												
Within 3 months	0	0	0	0	0	0	0	0	0	0	0	0
Within 3-6 months	0	0	0	0	0	0	0	0	0	0	0	1
Within 6-12 months	0	0	0	8	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	1	1	0	0	0	0	0	0

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

TABLE 37: DEATH CLAIMS UNDER MICRO-INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY (Contd.)

(Benefit Amount in ` Lakh)

Particulars	HDFC Standard				ICICI Prudential				PNB MetLife							
	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Amount of Benefit Paid																
Claims pending at start of year	0.00	0.00	0.00	0.00	0.01	0.00	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims intimated / booked	51.51	66.26	2013.00	26.50	1.64	141.26	162.00	133.80	770.00	88.65	0.00	0.01	0.20	0.20	0.00	0.00
Total Claims	51.51	66.26	2013.00	26.50	1.65	141.26	162.15	133.80	770.00	88.65	0.00	0.01	0.20	0.20	0.00	0.00
Claims paid	51.51	66.26	2013.00	26.50	1.65	141.01	162.15	133.80	766.00	87.65	0.00	0.00	0.20	0.20	0.00	0.00
Claims repudiated/rejected	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00	4.00	1.00	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	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	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Number of Policies																
Claims pending at start of year	0	0	0	0	20	0	2	0	0	0	0	0	1	1	0	0
Claims intimated / booked	1787	1506	96	530	2057	1433	1286	923	136	478	0	2	2	2	0	0
Total Claims	1787	1506	96	530	2077	1433	1288	923	136	478	0	2	3	3	0	0
Claims paid	1787	1506	96	530	2077	1429	1288	923	135	476	0	1	3	3	0	0
Claims repudiated/rejected	0	0	0	0	0	2	0	0	1	2	0	0	0	0	0	0
Claims written back	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	0	0	0	0	0	2	0	0	0	0	0	1	0	0	0	0
Break up of claims pending -- duration wise (Number of Policies)																
Within 3 months	0	0	0	0	0	1	0	0	0	0	0	1	0	0	2	0
Within 3-6 months	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

TABLE 37: DEATH CLAIMS UNDER MICRO-INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY (Contd.)

Particulars	(Benefit Amount in ` Lakh)												
	Sahara						Tata AIA						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Amount of Benefit Paid													
Claims pending at start of year	0.45	0.20	0.00	0.14	1.00	0.00	0.00	42.95	1.08	0	0.00	1.00	0.20
Claims intimated / booked	0.65	0.35	0.74	1.39	12.00	2.15	0.02	52.89	49.47	63.05	39.02	179.00	39.43
Total Claims	1.10	0.55	0.74	1.53	13.00	2.15	0.02	95.84	50.55	63.05	39.02	180.00	39.63
Claims paid	0.90	0.55	0.50	1.48	13.00	1.95	0.02	90.21	41.91	51.94	35.62	174.00	38.63
Claims repudiated/rejected	0.00	0.00	0.10	0.00	0.00	0.20	0.00	4.55	8.64	11.11	3.04	5.00	1.00
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	0.00	0.00
Claims pending at end of year	0.20	0.00	0.14	0.05	0.00	0.00	0.00	1.08	0.00	0	0.35	1.00	0
Number of Policies													
Claims pending at start of year	2	2	0	2	0	0	0	6	5	0	0	0	1
Claims intimated / booked	5	2	7	8	1	17	6	387	369	290	189	42	173
Total Claims	7	4	7	10	1	17	6	393	374	290	189	42	174
Claims paid	5	4	4	9	1	14	6	364	350	276	182	40	172
Claims repudiated/rejected	0	0	1	0	0	3	0	24	24	14	6	2	2
Claims written back	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	2	0	2	1	0	0	0	5	0	0	1	0	0
Break up of claims pending -- duration wise (Number of Policies)													
Within 3 months	2	0	2	1	0	0	0	4	0	0	1	1	0
Within 3-6 months	0	0	0	0	0	0	0	1	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0	0

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

TABLE 37: DEATH CLAIMS UNDER MICRO-INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY (Contd.)

Particulars	Private Total										LIC				
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15			
Amount of Benefit Paid															
Claims pending at start of year	43.41	1.28	0.35	0.15	10.00	0.38	3.27	1.12	2.64	3.18	36.00	5.54			
Claims intimated / booked	144.90	513.31	580.48	326.59	3573.00	405.01	639.65	1189.05	1555.42	1970.82	12100.00	1839.94			
Total Claims	188.31	514.59	580.83	326.74	3583.00	405.39	642.92	1190.17	1558.06	1974.00	12136.00	1845.48			
Claims paid	182.05	505.23	568.72	315.47	3562.00	339.86	637.17	1174.12	1540.38	1954.95	12048.00	1817.67			
Claims repudiated/rejected	4.98	9.01	11.96	8.58	19.00	63.83	4.36	13.41	14.50	12.30	52.00	25.45			
Claims written back	0.00	0.00	0.00	0.00	0.00	0.00	0.27	0.00	0.00	0.20	2.00	0.01			
Claims pending at end of year	1.28	0.35	0.15	2.68	2.00	1.70	1.12	2.64	3.18	6.55	34.00	2.35			
Number of Policies															
Claims pending at start of year	28	7	4	3	3	2	18	5	16	17	7	34			
Claims intimated / booked	3413	4064	5029	3286	359	1812	4115	7315	9599	11736	2016	11548			
Total Claims	3441	4071	5033	3289	361	1814	4133	7320	9615	11753	2023	11582			
Claims paid	3406	4039	5010	3253	358	1773	4102	7244	9499	11647	2005	11365			
Claims repudiated/rejected	28	28	20	26	3	40	25	60	99	67	11	207			
Claims written back	0	0	0	0	0	0	1	0		3	1	1			
Claims pending at end of year	7	4	3	10	0	1	5	16	17	36	6	9			
Break up of claims pending -- duration wise (Number of Policies)															
Within 3 months	6	3	3	2	1	0	5	16	16	36	30	4			
Within 3-6 months	1	1	0	0	0	1	0	0	0	0	2	0			
Within 6-12 months	0	0	0	8	0	0	0	0	1	0	1	0			
More than 12 months	0	0	0	0	1	1	0	0	0	0	1	5			

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

TABLE 37: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY (Concl.d.)

Particulars	Industry Total							2014-15
	2009-10	2010-11	2011-12	2012-13	2013-14	(Benefit Amount in ` Lakh)		
Amount of Benefit Paid								
Claims pending at start of year	46.68	2.40	2.99	3.33	46.00	5.92		
Claims intimated / booked	784.55	1702.36	2135.90	2297.41	15673.00	2244.95		
Total Claims	831.23	1704.76	2138.89	2300.74	15719.00	2250.87		
Claims paid	819.22	1679.35	2109.10	2270.42	15610.00	2157.53		
Claims repudiated/rejected	9.34	22.42	26.46	20.88	71.00	89.28		
Claims written back	0.27	0.00	0.00	0.20	2.00	0.01		
Claims pending at end of year	2.40	2.99	3.33	9.23	36.00	4.05		
Number of Policies								
Claims pending at start of year	46	12	20	20	9	36		
Claims intimated / booked	7528	11379	14628	15022	2375	13360		
Total Claims	7574	11391	14648	15042	2384	13396		
Claims paid	7508	11283	14509	14900	2363	13138		
Claims repudiated/rejected	53	88	119	93	14	247		
Claims written back	1	0	0	3	1	1		
Claims pending at end of year	12	20	20	46	6	10		
Break up of claims pending -- duration wise (Number of Policies)								
Within 3 months	11	19	19	38	31	4		
Within 3-6 months	1	1	0	0	2	1		
Within 6-12 months	0	0	1	8	1	0		
More than 12 months	0	0	0	0	2	6		

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

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

(Benefit Amount in ` Lakh)

Particulars	Aviva					Birla Sunlife			Canara HSBC OBC			DHFL Pramerica					Exide Life								
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2014-15	2014-15	2014-15	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
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	0.00	0.00	0.00	6.42	1.70	0.26	4.33	1.34	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Claims intimated / booked	175.79	307.89	281.95	76.47	125.00	37.64	1.55	9.72	6.10	380.00	188.32	9.39	20.62	14.15	24.84	232.00	28.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total Claims	175.94	307.89	281.95	76.47	125.00	37.64	1.55	9.72	6.10	392.00	194.74	11.09	20.88	18.48	26.18	234.00	28.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Claims paid	175.82	307.34	281.95	76.24	125.00	37.49	1.55	8.82	4.08	352.00	162.08	10.58	16.45	13.25	25.48	234.00	28.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Claims repudiated / rejected	0.12	0.56	0.00	0.23	0.00	0.15	0.00	0.60	0.00	9.00	4.21	0.25	0.10	1.42	0.50	0.00	0.00	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	0.00	0.00	2.47	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	0.00	0.00	0.00	2.02	31.00	28	0.26	4.33	1.34	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Number of Lives																									
Claims pending at start of year	1	0	0	0	0	0	0	0	0	0	0	31	17	3	32	12	0	0	0	0	0	0	0	0	0
Claims intimated / booked	1091	1556	1378	360	31	173	13	37	46	58	876	125	174	218	223	26	253	0	0	0	0	0	0	0	0
Total Claims	1092	1556	1378	360	31	173	13	37	46	60	907	142	177	250	235	26	253	0	0	0	0	0	0	0	0
Claims paid	1091	1553	1378	359	31	172	13	34	34	53	773	136	144	211	229	26	253	0	0	0	0	0	0	0	0
Claims repudiated/rejected	1	3	0	1	0	1	0	2	0	1	15	3	1	10	4	0	0	0	0	0	0	0	0	0	0
Claims written back	0	0	0	0	0	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	0	0	0	0	0	0	0	1	12	6	119	3	32	12	2	0	0	0	0	0	0	0	0	0	0
Break up of claims pending -- duration wise (Number of Policies)																									
Within 3 months	0	0	0	0	0	0	0	1	12	29	110	3	22	10	2	0	0	0	0	0	0	0	0	0	0
Within 3-6 months	0	0	0	0	0	0	0	0	0	2	9	0	3	2	0	0	0	0	0	0	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0

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

Particulars	IDBI Federal						SBI Life					
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Amount of Benefit Paid												
Claims pending at start of year	0.00	0.00	20.41	0.00	0.00	0.00	0.25	0.51	1.55	1.00	5.00	3.80
Claims intimated / booked	3.59	101.25	110.93	66.93	466.00	117.30	412.53	548.22	420.96	300.57	525.00	90.44
Total Claims	3.59	101.25	131.34	66.93	466.00	117.30	412.78	548.73	422.51	301.57	530.00	94.24
Claims paid	3.59	79.13	128.82	64.86	466.00	117.30	389.38	506.65	421.51	299.57	521.00	90.62
Claims repudiated / rejected	0.00	1.71	2.51	2.07	0.00	0.00	22.89	40.53	0.00	0.00	0.00	1.12
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	20.41	0.00	0.00	0.00	0	0.51	1.55	1.00	2.00	9.00	2.50
Number of Lives												
Claims pending at start of year	0	0	50	0	0	0	1	1	4	2	2	9
Claims intimated / booked	49	987	2083	793	55	834	1069	1383	1091	875	202	241
Total Claims	49	987	2133	793	55	834	1070	1384	1095	877	204	250
Claims paid	49	918	2094	740	55	834	1011	1275	1093	872	200	241
Claims repudiated/rejected	0	19	39	53	0	0	58	105	0	0	0	3
Claims written back	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	0	50	0	0	0	0	1	4	2	5	4	6
Break up of claims pending -- duration wise (Number of Policies)												
Within 3 months	0	50	0	0	0	0	1	4	2	4	2	2
Within 3-6 months	0	0	0	0	0	0	0	0	0	1	4	0
Within 6-12 months	0	0	0	0	0	0	0	0	0	0	2	0
More than 12 months	0	0	0	0	0	0	0	0	0	0	1	4

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

Particulars	(Benefit Amount in ` Lakh)											
	Shriram					Private Total						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Amount of Benefit Paid												
Claims pending at start of year	0.00	0.00	0	0	0	0.00	2.10	0.77	26.29	2.34	19.00	10.22
Claims intimated / booked	0.00	118.50	319.6	354.4	2369	863.78	601.50	1096.48	1147.59	829.31	4099.00	1337.66
Total Claims	0.00	118.50	319.6	354.4	2369	863.78	603.60	1097.25	1173.88	831.65	4118.00	1347.88
Claims paid	0.00	118.50	319.6	354.4	2369	863.78	579.57	1028.07	1165.14	824.63	4069.00	1310.55
Claims repudiated / rejected	0.00	0.00	0	0	0	0.00	23.26	42.90	3.93	2.80	9.00	6.08
Claims written back	0.00	0.00	0	0	0	0.00	0.00	0.00	2.47	0.00	0.00	0.00
Claims pending at end of year	0.00	0.00	0	0	0	0	0.77	26.29	2.34	4.22	40.00	31.25
Number of Lives												
Claims pending at start of year	0	0	0	0	0	0	19	4	86	14	4	40
Claims intimated / booked	0	395	1064	1339	592	3451	2335	4495	5834	3636	965	5878
Total Claims	0	395	1064	1339	592	3451	2354	4499	5920	3650	969	5918
Claims paid	0	395	1064	1339	592	3451	2288	4285	5840	3573	958	5771
Claims repudiated/rejected	0	0	0	0	0	0	62	128	49	58	1	21
Claims written back	0	0	0	0	0	0	0	0	17	0	0	0
Claims pending at end of year	0	0	0	0	0	0	4	86	14	19	10	126
Break up of claims pending -- duration wise (Number of Policies)												
Within 3 months	0	0	0	0	0	0	4	76	12	18	31	113
Within 3-6 months	0	0	0	0	0	0	0	3	2	1	6	9
Within 6-12 months	0	0	0	0	0	0	0	6	0	0	2	0
More than 12 months	0	0	0	0	0	0	0	1	0	0	1	4

TABLE 38: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - GROUP CATEGORY (Concl.)

Particulars	LIC										Industry Total				
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15			
Amount of Benefit Paid															
Claims pending at start of year	33.98	139.64	138.57	142.57	1270.00	215.11	36.08	140.41	164.86	144.91	1289.00	225.33			
Claims intimated / booked	17294.27	19606.55	40436.13	43186.84	137450.00	41262.50	17895.77	20703.03	41583.72	44016.15	141549.00	42600.16			
Total Claims	17328.25	19746.19	40574.70	43329.41	138720.00	41477.61	17931.85	20843.44	41748.58	44161.06	142838.00	42825.49			
Claims paid	17188.61	19607.62	40432.13	42947.45	138048.00	41443.90	17768.18	20635.69	41597.27	43772.08	142117.00	42754.45			
Claims repudiated / rejected	0.00	0.00	0.00	0.00	0.00	31.28	23.26	42.90	3.93	2.80	9.00	37.36			
Claims written back	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.47	0.00	0.00	0.00			
Claims pending at end of year	139.64	138.57	142.57	381.96	672.00	2	140.41	164.86	144.91	386.18	712.00	33.68			
Number of Lives															
Claims pending at start of year	116	487	341	469	382	672	135	491	427	483	386	712			
Claims intimated / booked	41546	45819	124549	140043	43673	127164	43881	50314	130383	143679	44638	133042			
Total Claims	41662	46306	124890	140512	44055	127836	44016	50805	130810	144162	45025	133754			
Claims paid	41175	45965	124421	139242	43840	127751	43463	50250	130261	142815	44798	133522			
Claims repudiated/rejected	0	0	0	0	0	76	62	128	49	58	1	97			
Claims written back	0	0	0	0	0	0	0	0	17	0	0	0			
Claims pending at end of year	487	341	469	1270	215	9	491	427	483	1289	225	135			
Break up of claims pending -- duration wise (Number of Policies)															
Within 3 months	487	341	469	1270	672	9	491	417	481	1288	703	122			
Within 3-6 months	0	0	0	0	0	0	0	3	2	1	6	9			
Within 6-12 months	0	0	0	0	0	0	0	6	0	0	2	0			
More than 12 months	0	0	0	0	0	0	0	1	0	0	1	4			

(Benefit Amount in ` Lakh)

TABLE 39: DURATION WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE-INDIVIDUAL CATEGORY

Particulars	(Benefit Amount in ` Lakh)											
	Aviva						Bajaj Allianz					
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Settlement of claims- Benefit Amount Paid												
Within 1 month	0.00	2.10	1.60	6.90	40.00	1.75	0.84	2.40	1.63	1.97	12.00	1.45
Within 1-3 months	0.00	0.00	0.60	1.42	3.00	0.00	0.93	0.58	0.21	0.28	0.00	0.00
Within 3-6 months	0.00	0.00	0.20	0.00	0.00	0.00	0.25	0.00	0.00	0.00	0.00	0.00
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	0.00
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	0.00	2.10	2.60	8.32	43.00	1.75	2.02	2.98	1.84	2.26	12.00	1.45
Settlement of claims- Number of Policies												
Within 1 month	0	10	8	27	7	26	7	18	15	11	1	13
Within 1-3 months	0	0	3	5	1	0	7	2	1	2	0	1
Within 3-6 months	0	0	1	0	0	0	2	0	0	0	0	0
Within 6-12 months	0	0	1	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0
Total Claims Settled	0	10	13	32	7	26	16	20	16	13	1	14

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

TABLE 39: DURATION WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE-INDIVIDUAL CATEGORY (Contd.)

Particulars	(Benefit Amount in ` Lakh)													
	Birla Sunlife							Edelweiss Tokio						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Settlement of claims- Benefit Amount Paid														
Within 1 month	86.91	316.38	297.54	56.23	484	30.61	0.10	0.31	0.44	0.40	44.00	98.11		
Within 1-3 months	0.00	0.06	0.00	8.78	4	0.61	0.00	0.05	0.00	0.00	0.00	42.32		
Within 3-6 months	0.00	0.00	0.00	1.45	0	0.00	0.00	0.00	0.00	0.01	0.00	9.97		
Within 6-12 months	0.00	0.00	0.00	0.85	0	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	9	0.18	0.00	0.00	0.00	0.00	0.00	0.00		
Total Claims Settled	86.91	316.44	297.54	67.31	497	31.40	0.10	0.36	0.44	0.41	44.00	150.40		
Settlement of claims- Number of Policies														
Within 1 month	915	2208	1579	459	73	216	2	27	44	38	0	246		
Within 1-3 months	0	1	0	66	0	14	0	2	0	0	0	45		
Within 3-6 months	0	0	0	19	0	0	0	0	0	1	0	10		
Within 6-12 months	0	0	0	5	0	0	0	0	0	0	0	0		
More than 12 months	0	0	0	0	3	2	0	0	0	0	0	0		
Total Claims Settled	915	2209	1579	549	76	232	2	29	44	39	0	301		

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

TABLE 39: DURATION WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE-INDIVIDUAL CATEGORY (Contd.)

Particulars	HDFC Standard										ICICI Prudential					PNB MetLife				
	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15				
	Settlement of claims- Benefit Amount Paid										Settlement of claims- Number of Policies					Settlement of claims- Benefit Amount Paid				
Within 1 month	51.51	58.71	2013.00	26.50	1.58	1.36	114.47	132.70	743.00	87.50	0.00	0.00	0.20	0.00	0.00	0.00				
Within 1-3 months	0.00	6.55	0.00	0.00	0.02	0.03	46.63	0.90	3.00	0.15	0.00	0.00	0.00	0.00	0.00	0.00				
Within 3-6 months	0.00	1.00	0.00	0.00	0.04	0.01	1.05	0.20	19.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Within 6-12 months	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	1.00	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	0.00	0.00				
Total Claims Settled	51.51	66.26	2013.00	26.50	1.65	141.10	162.15	133.80	766.00	87.65	0.00	0.00	0.20	0.00	0.00	0.00				
Within 1 month	1787	1343	96	530	2021	1388	924	918	129	475	0	1	2	0	0	0				
Within 1-3 months	0	143	0	0	27	28	355	4	1	1	0	0	1	0	0	0				
Within 3-6 months	0	20	0	0	13	12	9	1	5	0	0	0	0	0	0	0				
Within 6-12 months	0	0	0	0	16	1	0	0	0	0	0	0	0	0	0	0				
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total Claims Settled	1787	1506	96	530	2077	1429	1288	923	135	476	0	1	3	0	0	0				

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

TABLE 39: DURATION WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE-INDIVIDUAL CATEGORY (Contd.)

(Benefit Amount in ` Lakh)

Particulars	Reliance				Sahara				SBI Life				Tata AIA					
	2011-12	2012-13	2013-14	2014-15	2011-12	2012-13	2013-14	2014-15	2011-12	2014-15	2011-12	2012-13	2013-14	2014-15	2011-12	2012-13	2013-14	2014-15
Settlement of claims- Benefit Amount Paid																		
Within 1 month	0.10	0.00	0.00	0.00	0.10	0.34	11.00	1.85	0.02	87.88	40.95	50.12	27.49	163.00	36.62			
Within 1-3 months	0.40	0.00	0.00	0.00	0.40	0.34	2.00	0.10	0.00	2.33	0.96	1.30	8.14	10.00	2.01			
Within 3-6 months	0.00	0.00	0.00	0.00	0.00	0.80	0.00	0.00	0.00	0.00	0.00	0.52	0.00	1.00	0.00			
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00			
Total Claims Settled	0.50	0.00	0.00	0.00	0.90	1.48	13.00	1.95	0.02	90.21	41.91	51.94	35.62	174.00	38.63			
Settlement of claims- Number of Policies																		
Within 1 month	1	0	0	0	1	3	1	13	6	353	342	272	165	37	164			
Within 1-3 months	3	0	0	0	3	3	0	1	0	11	8	3	17	3	8			
Within 3-6 months	0	0	0	0	0	3	0	0	0	0	0	1	0	0	0			
Within 6-12 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total Claims Settled	4	0	0	0	4	9	1	14	6	364	350	276	182	40	172			

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

TABLE 39: DURATION WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE-INDIVIDUAL CATEGORY (Contd.)

Particulars	(Benefit Amount in ` Lakh)											
	Private Total					LIC						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Settlement of claims- Benefit Amount Paid												
Within 1 month	177.62	363.32	517.71	284.75	3510.00	284.52	636.14	1173.62	1540.38	1954.95	12048.00	1817.67
Within 1-3 months	3.68	2.20	49.54	26.41	22.00	45.19	0.00	0.50	0.00	0.00	0.00	0.00
Within 3-6 months	0.74	0.11	1.77	3.46	20.00	9.97	1.03	0.00	0.00	0.00	0.00	0.00
Within 6-12 months	0.01	0.00	0.20	0.85	1.00	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	9.00	0.18	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	182.04	365.63	569.22	315.47	3562.00	339.86	637.17	1174.12	1540.38	1954.95	12048.00	1817.67
Settlement of claims- Number of Policies												
Within 1 month	3324	3972	4633	2964	345	1691	4097	7242	9499	11647	2005	11365
Within 1-3 months	49	53	369	240	4	70	0	2	0	0	0	0
Within 3-6 months	17	13	11	44	5	10	5	0	0	0	0	0
Within 6-12 months	16	1	1	5	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	3	2	0	0	0	0	0	0
Total Claims Settled	3406	4039	5014	3253	358	1773	4102	7244	9499	11647	2005	11365

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

TABLE 39: DURATION WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE-INDIVIDUAL CATEGORY (Concl.d.)

Particulars	Industry Total					(Benefit Amount in ` Lakh)
	2009-10	2010-11	2011-12	2012-13	2013-14	
Settlement of claims- Benefit Amount Paid						
Within 1 month	813.76	1536.94	2058.09	2239.70	15558.00	2102.19
Within 1-3 months	3.68	2.70	49.54	26.41	22.00	45.19
Within 3-6 months	1.77	0.11	1.77	3.46	20.00	9.97
Within 6-12 months	0.01	0.00	0.20	0.85	1.00	0.00
More than 12 months	0.00	0.00	0.00	0.00	9.00	0.18
Total Claims Settled	819.21	1539.75	2109.60	2270.42	15610.00	2157.53
Settlement of claims- Number of Policies						
Within 1 month	7421	11214	14132	14611	2351	13056
Within 1-3 months	49	55	369	240	4	70
Within 3-6 months	22	13	11	44	5	10
Within 6-12 months	16	1	1	5	0	0
More than 12 months	0	0	0	0	3	2
Total Claims Settled	7508	11283	14513	14900	2363	13138

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-GROUP CATEGORY

(Benefit Amount in ` Lakh)

Particulars	Aviva						Birla Sunlife
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Settlement of claims- Benefit Amount Paid							
Within 1 month	172.92	306.71	281.58	76.02	119.00	37.14	1.55
Within 1-3 months	1.47	0.48	0.23	0.00	6.00	0.35	0.00
Within 3-6 months	0.26	0.00	0.00	0.00	0.00	0.00	0.00
Within 6-12 months	0.80	0.15	0.15	0.23	0.00	0.00	0.00
More than 12 months	0.37	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	175.82	307.34	281.95	76.24	125.00	37.49	1.55
Settlement of claims- Number of Lives							
Within 1 month	1074	1549	1376	358	30	170	13
Within 1-3 months	9	3	1	0	1	2	0
Within 3-6 months	2	0	0	0	0	0	0
Within 6-12 months	4	1	1	1	0	0	0
More than 12 months	2	0	0	0	0	0	0
Total Claims Settled	1091	1553	1378	359	31	172	13

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

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

(Benefit Amount in ` Lakh)

Particulars	Exide Life						Canara HSBC OBC	2014-15	DHFL Pramerica	2014-15
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15				
Settlement of claims- Benefit Amount Paid										
Within 1 month	7.25	6.48	12.58	17.02	231.00	28.79	4.86	119.09		
Within 1-3 months	2.41	6.86	0.34	7.60	3.00	0.12	2.76	21.91		
Within 3-6 months	0.92	2.99	0.29	0.86	0.00	0.00	1.20	13.40		
Within 6-12 months	0.00	0.12	0.00	0.00	0.00	0.00	0.00	7.68		
More than 12 months	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00		
Total Claims Settled	10.58	16.45	13.25	25.48	234.00	28.91	8.82	162.02		
Settlement of claims- Number of Lives										
Within 1 month	79	56	193	152	26	252	20	548		
Within 1-3 months	45	63	14	67	0	1	9	107		
Within 3-6 months	12	24	3	10	0	0	5	75		
Within 6-12 months	0	1		0	0	0	0	43		
More than 12 months	0	0	1	0	0	0	0	0		
Total Claims Settled	136	144	211	229	26	253	34	773		

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

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

Particulars	IDBI Federal						SBI Life					
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Settlement of claims- Benefit Amount Paid												
Within 1 month	3.59	79.13	128.82	64.86	466.00	117.30	375.42	493.59	409.26	291.95	511.00	82.11
Within 1-3 months	0.00	0.00	0.00	0.00	0.00	0.00	11.41	10.20	10.95	7.62	10.00	7.89
Within 3-6 months	0.00	0.00	0.00	0.00	0.00	0.00	2.30	2.86	1.30	0.00	0.00	0.63
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.25	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
Total Claims Settled	3.59	79.13	128.82	64.86	466.00	117.30	389.38	506.65	421.51	299.57	521.00	90.62
Settlement of claims- Number of Lives												
Within 1 month	49	918	2094	740	55	834	974	1244	1059	849	196	217
Within 1-3 months	0	0	0	0	0	0	29	24	32	23	4	21
Within 3-6 months	0	0	0	0	0	0	7	7	2	0	0	3
Within 6-12 months	0	0	0	0	0	0	1	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0	0	0
Total Claims Settled	49	918	2094	740	55	834	1011	1275	1093	872	200	241

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-GROUP CATEGORY (Contd.)

Particulars	(Benefit Amount in ` Lakh)											
	Shriram					Private Total						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Settlement of claims- Benefit Amount Paid												
Within 1 month	.00	93.90	172.10	119.75	349.00	163.28	559.18	979.81	1004.34	573.03	1965.00	554.12
Within 1-3 months	0.00	24.60	147.50	234.65	2020.00	700.50	15.29	42.14	159.01	250.51	2088.00	733.52
Within 3-6 months	0.00	0.00	0.00	0.00		0.00	3.68	5.85	1.59	0.86	16.00	15.23
Within 6-12 months	0.00	0.00	0.00	0.00		0.00	1.05	0.27	0.15	0.23	0.00	7.68
More than 12 months	0.00	0.00	0.00	0.00		0.00	0.37	0.00	0.05	0.00	0.00	0.00
Total Claims Settled	0.00	118.50	319.60	354.40	2369.00	863.78	579.57	1028.07	1165.14	824.63	4069.00	1310.55
Settlement of claims- Number of Lives												
Within 1 month	0	313	573	451	87	654	2176	4080	5295	2578	435	2708
Within 1-3 months	0	82	491	888	505	2797	83	172	538	984	518	2937
Within 3-6 months	0	0	0	0		0	22	31	5	10	3	83
Within 6-12 months	0	0	0	0		0	5	2	1	1	0	43
More than 12 months	0	0	0	0		0	2	0	1	0	0	0
Total Claims Settled	0	395	1064	1339	592	3451	2288	4285	5840	3573	955	5771

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-GROUP CATEGORY (Concl.)

Particulars	(Benefit Amount in ` Lakh)													
	LIC							Industry Total						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Settlement of claims- Benefit Amount Paid														
Within 1 month	17154.63	19422.28	39750.25	42634.29	136778.00	41228.79	17713.81	20402.09	40754.59	43207.32	138743.00	41782.91		
Within 1-3 months	33.98	185.34	681.88	313.16	1270.00	215.11	49.27	227.48	840.89	563.67	3358.00	948.63		
Within 3-6 months	0.00	0.00	0.00	0.00	0.00	0.00	3.68	5.85	1.59	0.86	16.00	15.23		
Within 6-12 months	0.00	0.00	0.00	0.00	0.00	0.00	1.05	0.27	0.15	0.23	0.00	7.68		
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.37	0.00	0.05	0.00	0.00	0.00		
Total Claims Settled	17188.61	19607.62	40432.13	42947.45	138048.00	41443.90	17768.18	20635.69	41597.27	43772.08	142117.00	42754.45		
Settlement of claims- Number of Lives														
Within 1 month	41059	45366	118687	137225	43458	127079	43235	49446	123982	139803	43893	129787		
Within 1-3 months	116	599	5734	2017	382	672	199	771	6272	3001	900	3609		
Within 3-6 months	0	0	0	0	0	0	22	31	5	10	3	83		
Within 6-12 months	0	0	0	0	0	0	5	2	1	1	0	43		
More than 12 months	0	0	0	0	0	0	2	0	1	0	0	00		
Total Claims Settled	41175	45965	124421	139242	43840	127751	43463	50250	130261	142815	44795	133522		

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

TABLE 41: COMPANY WISE NUMBER OF MICRO-INSURANCE AGENTS
(As on 31st March)

Particulars	2008	2009	2010	2011	2012	2013	2014	2015
Aegon Religare	0	0	0	0	0	0	0	0
Aviva	0	1	1	1	2	659	667	667
Bajaj Allianz	168	193	210	210	210	0	0	0
Bharti AXA	0	0	0	0	0	0	0	0
Birla Sunlife	77	104	129	33	90	97	97	56
Canara HSBC	0	0	0	0	0	0	0	0
DHFL Pramerica	0	0	0	0	0	0	0	0
Edelweiss Tokio	0	0	0	0	0	0	1	1
Exide Life	0	0	0	0	0	0	0	0
Future Generali	0	0	0	0	0	0	0	0
HDFC Standard	0	0	0	0	58	0	0	0
ICICI Prudential	0	14	14	47	0	74	78	79
IDBI Federal	0	0	0	0	0	0	0	2
IndiaFirst	0	0	0	0	0	0	0	0
Kotak Mahindra	0	0	0	0	0	0	0	0
Max Life	0	0	0	0	0	0	0	0
PNB Metlife	0	0	0	9	12	14	14	14
Reliance	0	0	0	0	0	0	0	0
Sahara	8	13	15	15	15	5	0	0
SBI Life	0	0	0	0	0	0	0	20
Shriram	1	1	1	0	421	523	523	523
Star Union	0	0	0	0	0	0	0	0
TATA AIA	164	277	400	443	443	452	276	114
Private Total	418	603	770	758	1251	1824	1656	1476
LIC	4166	6647	7906	9724	11546	15228	18401	19379
Industry Total	4584	7250	8676	10482	12797	17052	20057	20855

TABLE 42: STATUS OF GRIEVANCES - LIFE INSURERS (Contd.)

Insurer	2007-08			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 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
Aegon Religare	0	0	0	0	0	0	0	6	6	0	54	50
Aviva	10	127	120	17	193	197	13	152	142	23	631	654
Bajaj Allianz	20	403	345	78	211	251	38	173	195	16	799	811
Bharti AXA	0	0	0	0	5	5	0	38	21	17	267	277
Birla Sun Life	2	67	56	13	109	113	9	153	141	21	533	515
Canara HSBC	0	0	0	0	0	0	0	4	4	0	26	24
DHFL Pramerica	0	0	0	0	0	0	0	0	0	0	22	17
Edelweiss Tokio	0	0	0	0	0	0	0	0	0	0	0	0
Exide Life	3	26	23	6	35	20	21	29	40	10	99	106
Future Generali	0	0	0	0	5	3	2	24	24	2	72	63
HDFC Standard	1	106	50	57	94	95	56	154	171	39	528	562
ICICI Prudential	13	233	226	20	196	202	14	330	296	48	1294	1342
IDBI Federal	0	0	0	0	1	0	1	5	4	2	25	27
IndiaFirst	0	0	0	0	0	0	0	0	0	0	0	0
Kotak Mahindra	6	51	40	17	95	102	10	151	132	29	779	757
Max Life	7	84	58	33	112	105	40	187	227	0	525	523
PNB Met Life	3	49	23	29	46	66	9	75	79	5	246	247
Reliance	6	89	76	19	79	75	23	184	192	15	540	541
Sahara	0	2	1	1	1	1	1	2	2	1	12	12
SBI Life	23	101	108	16	62	59	19	80	94	5	293	284
Shriram	0	2	0	2	4	6	0	16	16	0	28	21
Star Union Dai-ichi	0	0	0	0	0	0	0	1	1	0	16	16
TATA AIA	8	66	50	24	65	73	16	79	83	12	279	276
Private Total	102	1406	1176	332	1313	1373	272	1843	1870	245	7068	7125
LIC	197	651	163	685	481	980	186	606	642	150	2588	2672
Total	299	2057	1339	1017	1794	2353	458	2449	2512	395	9656	9797

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

TABLE 42: STATUS OF GRIEVANCES - LIFE INSURERS (Concl.)

Insurer	2011-12#			2012-13#			2013-14#			2014-15#			% 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	
Aegon Religare	4	3440	2774	666	7341	7982	25	6826	6775	76	6897	6602	94.68
Aviva	0	13520	13467	53	8948	9001	0	6606	6606	0	4185	4185	100.00
Bajaj Allianz	4	22390	22388	2	37092	37090	4	52314	52308	10	19795	19530	98.61
Bharti AXA	7	7310	7285	25	7402	7374	53	7365	7402	16	5642	5307	93.80
Birla Sun Life	39	11911	11632	279	30430	30577	132	30825	30917	40	23629	23658	99.95
Canara HSBC	2	5258	5256	2	5281	5281	2	4351	4353	0	4559	4500	98.71
DHFL Pramerica	5	621	619	2	1031	1000	33	1392	1383	42	1593	982	60.06
Edelweiss Tokio	0	6	6	0	60	59	1	232	233	0	514	481	93.58
Exide Life	3	10498	10497	1	8744	8732	13	6459	6459	13	9488	8867	93.33
Future Generali	11	15667	15640	27	7580	7550	57	11676	11632	101	5390	5110	93.06
HDFC Standard	5	35218	35205	13	50947	50814	146	52402	51882	666	32214	30582	93.01
ICICI Prudential	0	22016	22016	0	19759	19746	13	19697	19677	33	11801	11775	99.50
IDBI Federal	0	502	500	2	823	822	3	864	865	2	771	773	100.00
IndiaFirst	0	738	738	0	1199	1191	8	1500	1461	47	1287	1216	91.15
Kotak Mahindra	51	8850	8844	6	8725	8719	12	6165	6169	8	4616	4496	97.23
Max Life	2	10362	10360	2	15899	15895	6	19389	19395	0	16553	16549	99.98
PNB Met Life	4	2940	2940	0	3832	3825	7	4362	4365	4	4820	4817	99.85
Reliance	14	50807	50802	5	21843	21714	134	30659	30748	45	24763	24318	98.02
Sahara	1	29	29	0	29	28	1	24	25	0	27	27	100.00
SBI Life	14	18490	18482	8	18681	18678	11	16061	16067	5	12273	12263	99.88
Shriram	7	149	142	7	228	235	0	287	279	8	240	234	94.35
Star Union Dai-ichi	0	284	283	1	432	429	4	1319	1314	9	2301	2215	95.89
TATA AIA	15	16307	16291	16	11672	11673	15	8561	8521	55	4690	4632	97.62
Private Total	188	257313	256196	1117	267978	268415	680	289336	288836	1180	198048	193119	96.93
LIC	66	52300	52135	165	73034	72655	544	85284	85828	0	80944	80944	100.00
Total	254	309613	308331	1282	341012	341070	1224	374620	374664	1180	278992	274063	97.82

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

TABLE 43: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE INSURANCE)

Name of Centre	2001-02			2002-03			2003-04			2004-05		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	NA	57	27	30	68	51	47	60	55	52	84	66
Bhopal	NA	230	209	21	235	154	102	171	151	122	337	419
Bhubaneshwar	NA	76	62	14	105	84	35	112	87	60	135	121
Chandigarh	NA	48	37	11	131	101	41	208	201	48	463	427
Chennai	NA	183	181	2	288	262	28	378	397	9	604	592
Delhi	NA	473	274	199	340	214	325	293	296	322	439	389
Jaipur				0			0			0		
Guwahati	NA	53	41	12	88	81	19	91	88	22	83	78
Hyderabad	NA	77	59	18	137	102	53	504	482	75	564	599
Bengaluru				0			0			0		
Kochi	NA	52	46	6	62	57	11	111	109	13	100	99
Kolkata	NA	249	154	95	443	308	230	622	680	172	770	809
Lucknow	NA	321	316	5	312	253	64	574	520	118	1008	1083
Noida				0			0			0		
Mumbai	NA	148	100	48	270	248	70	280	223	127	306	338
Pune				0			0			0		
TOTAL	NA	1967	1506	461	2479	1915	1025	3404	3289	1140	4893	5020

TABLE 43: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE INSURANCE) (Contd.)

Name of Centre	2005-06			2006-07			2007-08			2008-09		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	70	132	148	54	159	156	57	131	146	42	155	158
Bhopal	40	470	486	24	513	515	22	555	544	33	376	323
Bhubaneshwar	74	256	165	165	189	200	154	201	204	151	166	204
Chandigarh	84	441	440	85	472	487	70	515	500	85	620	561
Chennai	21	640	646	15	682	687	10	705	707	8	777	766
Delhi	372	283	305	350	195	215	330	108	212	226	163	87
Jaipur	0			0			0			0		
Guwahati	27	109	90	46	177	188	35	155	162	28	197	196
Hyderabad	40	543	554	29	556	554	31	524	530	25	614	601
Bengaluru	0			0			0			0		
Kochi	14	128	130	12	166	144	34	235	247	22	284	265
Kolkata	133	904	878	159	916	893	182	726	749	159	798	807
Lucknow	43	852	861	34	896	873	57	970	1006	21	852	868
Noida	0			0			0			0		
Mumbai	95	222	223	94	512	506	100	740	771	69	751	750
Pune	0			0			0			0		
TOTAL	1013	4980	4926	1067	5433	5418	1082	5565	5778	869	5753	5586

TABLE 43: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE INSURANCE) (Contd.)

Name of Centre	2009-10			2010-11			2011-12		
	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	Outstanding at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	39	301	302	38	485	210	313	506	737
Bhopal	86	379	407	58	210	121	147	123	19
Bhubaneshwar	113	220	286	47	238	227	58	139	128
Chandigarh	144	931	767	308	1268	626	950	1782	1367
Chennai	19	941	955	5	933	928	10	886	880
Delhi	302	1471	1326	447	1445	1378	514	2339	2154
Jaipur	0			0			0		
Guwahati	29	308	317	20	280	223	77	180	226
Hyderabad	38	815	822	31	1388	1324	95	1067	1082
Bengaluru	0			0					
Kochi	41	370	369	42	515	441	116	510	396
Kolkata	150	1111	971	290	1392	1484	198	1491	1457
Lucknow	5	1004	1004	5	1448	1188	265	1735	1848
Noida	0			0			0		
Mumbai	70	1116	1110	76	1415	1401	90	1595	1556
Pune	0			0			0		
TOTAL	1036	8967	8636	1367	11017	9551	2833	12353	11850

TABLE 43: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE INSURANCE) (Concl.)

Name of Centre	2012-13			2013-14			2014-15		
	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	Outstanding at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	82	690	704	68	778	700	146	702	727
Bhopal	251	180	33	398	437	336	499	685	1117
Bhubaneshwar	69	328	294	103	364	280	187	501	435
Chandigarh	1365	3181	3162	1384	3156	3290	1250	2156	2321
Chennai	16	1087	1047	56	1080	1131	5	993	995
Delhi	699	2599	2395	903	3170	2433	1306	1519	2204
Jaipur	0			0			334	250	264
Guwahati	31	249	196	84	286	298	72	341	276
Hyderabad	80	1110	1093	97	1076	1075	98	1123	1117
Bengaluru	0			0			0	192	173
Kochi	230	613	461	382	717	497	602	612	1064
Kolkata	232	1874	1602	504	2260	1454	1310	1875	1619
Lucknow	152	1548	1502	198	1691	1566	267	953	1037
Noida	0			0			56	67	0
Mumbai	129	2252	2184	197	2497	2612	82	2262	2281
Pune	0			0			0	108	36
TOTAL	3336	15711	14673	4374	17512	15672	6214	14339	15666

PART - II
NON-LIFE INSURANCE

TABLE 44: DETAILS OF NON-LIFE INSURANCE COMPANIES OPERATING IN INDIA*

Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
PRIVATE SECTOR				
Bajaj Allianz General Insurance Company Ltd.	Allianz, SE Germany	113	02.05.2001	2001-02
Bharti AXA General Insurance Company Ltd.	M/s. Societe Beauljon, France	139	27.06.2008	2008-09
Cholamandalam MS General Insurance Company Ltd.	Mitsui Sumitomo, Japan	123	15.07.2002	2002-03
Future Generali India Insurance Company Ltd.	Participatie Maatschappij 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	09.07.2010	2010-11
Liberty Videocon General Insurance Company Ltd.	Liberty City State Holdings Pte Ltd.	150	22.05.2012	2012-13
Magma HDI General Insurance Company Ltd.	HDI-Gerfling Industrie Versicherung AG, Germany	149	22.05.2012	2012-13
Raheja OBE General Insurance Company Ltd.	OBE Holdings (AAP) Pty.Ltd. Australia	141	11.12.2008	2008-09
Reliance General Insurance Company Ltd.	---	103	23.10.2000	2000-01
Royal Sundaram Alliance Insurance Company Ltd.	Royal & Sun Alliance Insurance Plc, UK	102	23.10.2000	2000-01
SBI General Insurance Company Ltd.	IAG International Pty Ltd. Australia	144	15.12.2009	2009-10
Shriram General Insurance Company Ltd.	---	137	08.05.2008	2008-09
TATA AIG General Insurance Company Ltd.	Charitis Memsa Holdings Inc. USA	108	22.01.2001	2000-01
Universal Sampo General Insurance Company Ltd.	Sompo. Japan. 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
Cigna TTK Health Insurance Company Ltd.	Cigna Holdings Overseas Inc. USA	151	13.11.2013	2013-14
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 31st March, 2015

TABLE 45: GROSS DIRECT PREMIUM OF NON-LIFE INSURERS (WITHIN & OUTSIDE INDIA)

INSURER	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
BAJAJALLIANZ	--	141.96	296.48	476.53	851.62	1272.29	1786.34
BHARTI AXA	--	--	--	--	--	--	--
CHOLAMANDALAM	--	--	14.79	97.05	169.25	220.18	311.73
FUTURE GENERALI	--	--	--	--	--	--	--
HDFC ERGO	--	--	9.49	112.95	175.63	200.94	194.00
ICICI LOMBARD	--	28.13	211.66	486.73	873.86	1582.86	2989.07
IFFCO TOKIO	5.83	70.51	213.33	322.24	496.64	892.72	1144.47
L&T General	--	--	--	--	--	--	--
RAHEJA OBE	--	--	--	--	--	--	--
RELIANCE	1.07	77.46	185.68	161.06	161.68	162.33	912.23
ROYAL SUNDARAM	0.24	71.13	184.44	257.76	330.70	458.64	598.20
SBI General	--	--	--	--	--	--	--
SHRIRAM	--	--	--	--	--	--	--
TATA AIG	--	78.46	233.93	343.52	448.24	572.70	710.55
UNIVERSAL SOMPO	--	--	--	--	--	--	--
MAGMA HDI	--	--	--	--	--	--	--
LIBERTY VIDEOCON	--	--	--	--	--	--	--
PRIVATE SECTOR	7.14	467.65	1349.80	2257.83	3507.62	5362.66	8646.57
NATIONAL	--	(6453.98)	(188.64)	(67.27)	(55.35)	(52.89)	(61.24)
NEW INDIA	2227.73	2439.41	2869.87	3399.97	3810.65	3536.34	3827.12
ORIENTAL	3493.05	4198.06	4812.79	4921.47	5103.16	5675.54	5936.78
ORIENTAL	2247.10	2498.64	2868.15	2899.74	3090.55	3609.77	4020.78
UNITED	2524.00	2781.48	2969.63	3063.47	2944.46	3154.78	3498.77
PUBLIC SECTOR	10491.88	11917.59	13520.44	14284.65	14948.82	15976.44	17283.45
PUBLIC & PRIVATE TOTAL	10499.02	12385.24	14870.25	16542.49	18456.45	21339.10	25930.02
AIC	--	(17.97)	(20.06)	(11.25)	(11.57)	(15.62)	(21.51)
ECGC	--	338.52	374.78	369.21	549.72	555.83	564.67
SPECIALISED INSURERS	--	338.52	374.78	445.48	515.55	577.33	617.66
APOLLO MUNICH	--	--	--	814.70	1065.26	1133.17	1182.33
CIGNA TTK	--	--	--	--	--	--	--
MAX BUPA	--	--	--	--	--	--	--
RELIGARE HEALTH	--	--	--	--	--	--	22.51
STAR HEALTH	--	--	--	--	--	--	22.51
STANDALONE HEALTH INSURERS	--	--	--	--	--	--	--
GRAND TOTAL	10499.02	12723.76	15245.02	17357.18	19521.71	22472.27	27134.86

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

TABLE 45: GROSS DIRECT PREMIUM OF NON-LIFE INSURERS (WITHIN & OUTSIDE INDIA) (Concl.)

INSURER	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
BAJAJ ALLIANZ	2379.92	2619.29	2482.33	2869.96	3286.62	4001.4	4516.44	5229.84
BHARTI AXA	--	28.50	310.82	553.90	884.00	1218.43	1423.15	1457.06
CHOLAMANDALAM	522.34	685.44	784.85	967.99	1346.54	1620.89	1855.11	1890.43
FUTURE GENERALI	9.81	186.49	376.61	600.16	919.76	1105.39	1262.55	1438.24
HDFC ERGO	220.60	339.21	915.40	1279.91	1839.46	2453.2	2906.98	3182.2
ICICI LOMBARD	3307.12	3402.04	3295.06	4251.87	5150.14	6133.99	6856.16	6677.79
IFFCO TOKIO	1128.15	1374.06	1457.84	1783.18	1975.24	2565.03	2930.92	3329.96
L&T General	--	--	--	17.24	143.40	182.07	253.78	331.71
RAHEJA OBE	--	--	1.32	4.90	14.79	21.3	23.23	21.62
RELIANCE	1946.42	1914.88	1979.65	1655.43	1712.55	2010.01	2388.82	2715.83
ROYAL SUNDARAM	694.41	803.36	913.11	1143.99	1479.79	1560	1437.04	1569.2
SBI General	--	--	--	43.02	250.14	770.85	1187.57	1576.9
SHRIRAM	--	113.76	416.93	780.89	1266.44	1541.38	1510.59	1496.51
TATA AIG	782.64	823.92	853.80	1173.09	1641.57	2135.08	2362.71	2714.13
UNIVERSAL SOMPO	0.48	30.14	189.28	299.10	404.58	534.35	540.44	701.1
MAGMA HDI	--	--	--	--	--	95.14	424.93	473.59
LIBERTY VIDEOCON	--	--	--	--	--	2.19	129.81	283.85
PRIVATE SECTOR	10991.89	12321.09	13977.00	17424.63	22315.03	27950.70	32010.30	35089.96
NATIONAL	(27.12)	(12.09)	(13.44)	(24.67)	(28.07)	(25.26)	(14.52)	(9.59)
NEW INDIA	4021.97	4295.85	4645.99	6245.17	7815.69	9194.6122	10260.96	11282.62
ORIENTAL	6151.97	6455.79	7099.14	8225.51	10073.88	11873.4881	13727.6	15480.35
UNITED	3900.22	4077.89	4854.67	5569.88	6194.60	6737.6574	7282.53	7561.92
PUBLIC SECTOR	3739.56	4277.77	5239.05	6376.66	8179.29	9266.0376	9708.93	10691.73
	17813.71	19107.31	21838.85	26417.21	32263.46	37071.7953	40980.06	45016.62
	(3.07)	(7.26)	(14.30)	(20.96)	(22.13)	(14.90)	(10.54)	(9.85)
PUBLIC & PRIVATE TOTAL	28805.60	31428.40	35815.85	43841.84	54578.49	65022.4953	72990.36	80106.58
AIC	(11.09)	(9.11)	(13.96)	(22.41)	(24.49)	(19.14)	(12.12)	(9.74)
ECGC	835.11	833.44	1520.40	1950.05	2576.85	3297.42	3395.00	2739.69
SPECIALISED INSURERS	668.37	744.68	813.00	885.47	1004.83	1157.25	1303.72	1362.39
	1503.47	1578.12	2333.39	2835.52	3581.68	4454.67	4698.72	4102.08
APOLLO MUNICH	2.97	48.14	114.66	282.69	475.64	619.99	692.47	803.12
CIGNA TTK	--	--	0.13	25.53	99.08	207.22	0.33	21.82
MAX BUPA	--	--	--	--	--	38.79	308.85	372.65
RELIGARE HEALTH	168.19	509.86	961.65	1227.55	1085.06	860.21	152.30	275.80
STAR HEALTH	171.16	558.01	1076.44	1535.77	1659.78	1726.21	1091.07	1469.19
STANDALONE HEALTH INSURERS	--	--	--	--	--	--	2245.02	2942.58
GRAND TOTAL	(660.34)	(226.02)	(92.91)	(42.67)	(8.08)	(4)	(30.05)	(31.07)
	30480.23	33564.52	39225.68	48213.12	59819.96	71203.38	79934.14	87151.24
	(12.33)	(10.12)	(16.87)	(22.91)	(24.07)	(19.03)	(12.26)	(9.03)

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

TABLE : 46 SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS (WITHIN INDIA) (Crore)

Insurer	Fire														
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Bajaj Allianz		27.88	60.65	120.29	219.42	351.40	370.31	273.49	253.06	240.06	263.81	287.28	356.13	388.33	430.98
Bharti AXA			5.32	25.44	47.78	72.83	77.98	68.30	2.80	28.33	38.81	43.38	52.14	80.51	77.93
Cholamandalam								3.03	16.09	47.77	56.81	71.63	93.54	109.90	124.34
Future Generali				0.36	1.81	6.81	11.10	12.83	58.79	132.97	180.17	267.54	299.11	320.73	374.69
HDFC ERGO		10.98	123.75	239.46	277.45	308.47	393.83	417.35	283.02	270.06	283.46	308.36	380.34	487.02	544.74
ICI/Cl Lombard			103.52	142.88	172.78	263.29	291.02	215.17	195.28	171.62	188.05	175.20	173.17	213.43	232.40
IFFCO Tokio	3.70	36.15									2.46	13.31	24.11	33.75	41.81
L&T General												--	0.18	9.47	19.41
Liberty Videocon												--	7.71	15.57	29.78
Magma HDI										0.13	0.25	0.54	0.87	0.46	0.62
Raheja OBE										139.57	106.27	116.33	168.42	177.96	189.32
Reliance	0.94	45.84	55.41	46.36	53.58	47.76	145.88	143.27	136.84	40.81	45.83	51.07	92.53	67.17	79.58
Royal Sundaram	--	17.90	39.15	50.53	63.01	91.74	98.39	68.87	48.84				314.77	446.13	514.69
SBI General											23.10	158.03			
Shriram									0.22	1.74	4.42	7.76	9.28	11.06	15.95
TATAAIG		19.36	49.91	78.44	83.71	116.27	136.95	129.77	144.76	143.40	159.29	190.26	274.58	312.46	348.63
Universal Sampo								0.48	10.76	42.54	55.85	77.28	90.32	107.16	119.24
Private Total	4.64	158.11	437.72	703.76	919.54	1258.59	1525.47	1332.55	1204.32	1293.29	1467.70	1852.02	2443.55	2898.50	3277.22
National	408.09	491.83	507.85	515.77	537.64	483.94	492.52	380.72	393.59	426.53	570.79	684.80	846.17	878.16	921.33
New India	654.24	859.89	867.46	775.20	788.88	839.63	909.98	743.43	773.33	923.78	1049.26	1150.81	1332.68	1411.77	1644.89
Oriental	471.28	521.67	532.64	524.00	493.95	546.89	540.07	478.20	440.65	573.42	662.05	774.38	915.75	984.47	961.61
United	526.11	635.89	604.18	631.32	590.91	645.48	664.34	524.30	572.79	652.25	805.33	972.47	1120.76	1189.74	1251.49
Public Total	2059.72	2509.28	2512.13	2446.29	2411.38	2515.94	2606.91	2126.65	2180.36	2575.98	3087.42	3582.46	4215.36	4464.13	4779.32
Grand Total	2064.36	2667.39	2949.85	3150.05	3330.92	3774.53	4132.38	3459.21	3384.68	3869.27	4555.12	5434.49	6658.91	7362.63	8056.54

TABLE : 46 SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS (WITHIN INDIA) (Contd.)
(Crore)

Insurer	Marine															
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Bajaj Allianz		1.36	7.41	20.72	44.96	54.33	71.25	75.18	88.17	73.94	78.98	89.91	97.27	122.10	123.08	
Bharti AXA			0.16	5.82	15.90	17.00	26.56	32.66	0.61	5.44	11.22	17.11	21.16	33.52	32.06	
Cholamandalam									36.56	42.39	43.68	50.45	50.98	64.94	64.13	
Future Generali								0.72	6.63	15.36	30.72	39.53	54.51	51.17	57.79	
HDFC ERGO			9.27	43.59	0.50	1.72	2.41	3.29	8.29	24.89	48.42	60.90	76.78	87.45	106.69	
ICICI Lombard			18.42	24.49	82.53	85.71	155.24	216.72	216.47	146.57	166.37	198.91	229.19	251.76	246.43	
IFFCO Tokio	0.05	31.02	18.42	24.49	30.87	46.13	128.26	66.43	113.70	132.41	127.98	130.62	101.75	117.41	113.94	
L&T General										0.43		6.03	7.62	8.33	9.46	
Liberty Videocon												0.00	0.00	1.12	3.67	
Magma HDI												0.00	0.00	5.94	10.81	
Raheja OBE										0.02	0.03	0.03	0.04	0.01	0.00	
Reliance		1.74	8.91	13.19	12.70	10.74	17.85	34.24	37.00	29.61	23.00	40.49	28.47	40.44	45.99	
Royal Sundaram		2.78	13.02	13.38	16.80	18.29	18.44	19.55	19.97	23.02	25.20	31.52	29.32	31.07	34.03	
SBI General											0.17	1.84	7.29	9.94	17.51	
Shriram										0.04	0.93	1.90	1.71	0.94	0.76	
TATAAIG		9.18	27.33	30.89	40.85	47.88	70.15	97.86	111.82	115.11	153.63	189.01	210.66	226.68	249.05	
Universal Sampo										3.85	5.97	8.90	14.95	18.16	16.14	
Private Total	0.05	46.08	84.15	152.08	245.11	281.80	490.15	546.66	639.76	612.63	716.74	867.14	931.70	1070.99	1131.53	
National	203.80	207.16	219.06	187.18	173.43	204.89	204.89	174.98	200.78	238.97	304.57	351.79	351.96	333.50	298.59	
New India	313.84	339.30	344.40	259.21	252.49	299.78	321.02	437.28	446.10	474.30	549.56	606.42	669.93	711.46	665.28	
Oriental	187.90	205.65	228.07	218.93	235.41	347.83	347.83	339.06	332.59	388.12	446.38	483.32	474.05	458.56	397.93	
United	279.56	255.21	339.14	300.14	243.80	263.95	263.95	300.83	336.93	453.56	501.53	568.11	601.51	587.28	526.73	
Public Total	985.10	1007.32	1130.67	965.46	982.99	1002.29	1137.69	1252.16	1316.39	1554.96	1802.03	2009.65	2097.44	2090.80	1888.53	
Grand Total	985.15	1053.40	1214.82	1117.54	1228.10	1284.09	1627.84	1798.82	1956.15	2167.59	2518.77	2876.79	3029.15	3161.79	3020.06	

TABLE : 46 SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS (WITHIN INDIA) (Contd.) (Crore)

Insurer	Motor										
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Bajaj Allianz	536.61	843.87	1386.37	1503.39	1445.55	1714.07	1951.13	2399.23	2699.85	2918.38	
Bharti AXA		97.16	224.41	17.39	184.51	416.06	629.79	866.38	1052.27	1093.52	
Cholamandalam	52.35			319.53	450.10	623.59	880.88	1066.46	1249.71	1279.09	
Future Generali			1.77	94.88	209.78	319.33	534.86	619.11	706.35	828.10	
HDFC ERGO	158.03	138.32	140.38	158.78	289.92	420.70	671.04	803.44	1004.06	1051.65	
ICI Lombard	454.44	1142.55	1279.07	1321.29	1379.16	1544.96	2138.84	2705.76	3213.80	3415.81	
IFFCO Tokio	378.08	448.90	499.19	683.24	730.67	961.11	1112.35	1584.72	1761.73	2141.97	
L&T General						10.95	94.00	96.63	137.53	204.86	
Liberty Videocon							0.00	0.00	97.01	192.16	
Magma HDI							0.00	87.26	388.49	401.19	
Raheja OBE					0.17	0.24	0.34	0.42	0.65	0.42	
Reliance	26.52	455.51	1267.37	1164.82	1318.71	1074.87	1135.00	1291.68	1444.65	1642.54	
Royal Sundaram	233.09	303.39	409.56	529.91	626.91	793.03	1066.96	1105.67	1022.46	1159.43	
SBI General						0.07	34.84	267.43	465.33	538.65	
Shriram						768.30	1247.47	1517.34	1481.04	1461.31	
TATAAIG	239.82	273.09	253.25	224.79	229.75	421.47	760.44	1044.18	1074.03	1224.58	
Universal Sampo				3.92	78.90	163.44	215.40	290.72	231.75	251.30	
Private Total	2078.94	3702.78	5461.36	6134.65	7355.62	9232.19	12473.35	15746.42	18030.69	19804.97	
National	1846.41	1986.58	2146.31	2146.29	2182.73	2775.00	3626.77	4293.58	4838.97	5177.48	
New India	2174.50	2034.73	2034.30	2000.29	2070.94	2303.38	3040.39	3796.20	4604.61	5366.01	
Oriental	1495.36	1739.39	1608.38	1491.30	1611.06	1745.95	2150.79	2403.73	2638.63	2861.70	
United	1138.16	1233.18	1434.90	1563.48	1826.64	2124.00	2955.83	3389.87	3709.85	4169.17	
Public Total	6654.44	6993.88	7223.88	7201.37	7691.37	8948.33	11773.77	13883.38	15792.06	17574.36	
Grand Total	8733.38	10696.66	12685.25	13336.02	15046.99	18180.52	24247.12	29629.80	33822.75	37379.32	

TABLE : 46 SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS (WITHIN INDIA) (Contd.) (Crore)

Insurer	Health										
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Bajaj Allianz	97.69	158.26	243.40	333.43	295.55	339.70	427.29	595.05	797.83	797.51	
Bharti AXA	0.00			1.51	49.19	52.78	145.43	198.12	188.25	176.23	
Cholamandalam	21.11	38.60	109.38	165.89	149.51	148.14	228.90	281.30	253.61	237.97	
Future Generali	0.00		3.43	50.81	82.31	133.31	175.99	202.27	182.55	189.30	
HDFC ERGO	4.55	10.27	28.23	56.01	268.74	328.73	411.50	521.50	916.22	942.85	
ICICI Lombard	224.65	664.97	815.89	973.80	856.76	1281.30	1435.84	1593.11	1683.79	1550.49	
IFFCO Tokio	51.84	71.89	114.02	140.99	164.22	179.21	193.99	210.72	315.82	390.08	
L&T General							8.28	26.23	48.69	48.56	
Liberty Videocon									14.14	54.05	
Magma HDI								0.02	0.15	1.34	
Raheja OBE								0.47	0.47	0.32	
Reliance	8.61	67.18	275.62	310.82	238.75	254.28	225.28	295.53	499.62	519.70	
Royal Sundaram	50.55	96.12	108.78	114.31	125.47	179.10	231.14	214.42	255.25	242.05	
SBI General							3.74	6.74	202.66	386.94	
Shriram								0.00	4.62	5.62	
TATAAIG	37.19	53.36	68.30	73.89	82.30	110.71	137.69	181.87	363.38	379.28	
Universal Sampo				3.08	17.41	23.49	35.74	55.63	93.59	138.91	
Private Total	496.19	1160.64	1767.05	2224.53	2330.21	3031.48	3660.79	4382.52	5820.64	6061.20	
National	414.02	479.57	690.36	897.22	1078.74	1681.40	2079.77	2561.26	3176.91	3895.97	
New India	591.57	765.29	1209.42	1355.67	1552.47	2003.37	2349.17	2753.95	3484.74	4127.39	
Oriental	359.72	448.54	532.63	709.85	1084.54	1516.03	1487.47	1634.14	2038.50	2200.22	
United	359.26	465.25	694.96	900.72	1265.41	1711.76	2231.81	2642.81	2868.47	3408.87	
Public Total	1724.56	2158.65	3127.37	3863.46	4981.16	6912.55	8148.23	9592.15	11568.61	13632.45	
Grand Total	2220.75	3319.29	4894.42	6088.00	7311.37	9944.03	11809.02	13974.67	17389.25	19693.65	

TABLE : 46 SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS (WITHIN INDIA) (Contd.) (Crore)

Insurer	Others															
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Bajaj Allianz		112.71	228.43	335.50	587.24	232.26	342.66	401.49	441.23	427.24	473.40	531.02	553.73	508.33	959.91	
Bharti AXA			9.31	65.77	105.57	56.89	71.43	87.58	6.18	43.34	35.03	48.29	80.63	68.61	77.32	
Cholamandalam									109.62	95.08	95.77	114.68	128.61	176.95	184.90	
Future Generali								0.86	18.08	34.88	57.68	85.31	123.15	205.10	229.94	
HDFC ERGO			9.49	112.57	173.32	29.83	31.90	35.88	57.35	198.89	301.90	428.49	752.37	578.52	706.33	
ICI/CI Lombard		16.13	70.82	203.68	513.89	509.59	632.48	578.09	607.44	642.52	975.78	1068.19	1225.58	1219.80	920.33	
IFFCO Tokio	2.09	3.34	91.39	154.86	292.99	153.38	204.40	233.34	240.86	258.93	326.82	363.09	494.68	522.54	451.58	
L&T General											2.81	21.78	27.47	25.48	27.02	
Liberty Videocon												0.00	2.01	8.09	14.57	
Magma HDI												0.00	0.17	14.78	30.48	
Raheja OBE										1.00	4.37	13.88	19.95	21.65	20.27	
Reliance	0.13	29.87	121.34	101.49	95.41	68.71	225.81	225.91	265.41	253.01	197.01	195.45	225.91	226.15	318.29	
Royal Sundaram	0.24	50.44	132.26	193.85	250.89	64.96	81.85	87.65	90.34	96.89	100.82	99.11	118.06	61.10	54.11	
SBI General											19.56	51.69	174.61	63.52	119.11	
Shriram									0.82	3.66	7.23	9.30	13.06	12.93	12.88	
TATAAIG		49.91	156.69	234.17	323.68	131.53	177.00	233.46	268.66	283.24	327.99	364.17	423.78	386.16	512.60	
Universal Sampo									11.84	46.59	50.35	67.27	82.73	89.78	175.51	
Private Total	2.45	262.40	819.73	1401.89	2342.99	1247.15	1767.53	1884.26	2117.83	2385.25	2976.52	3461.73	4446.51	4189.49	4815.14	
National	1505.99	1666.47	2136.67	2688.15	3010.98	605.87	650.85	614.87	642.02	698.20	888.95	1047.55	1112.77	995.34	948.52	
New India	2073.09	2313.14	2709.38	3011.27	3169.44	886.01	986.18	852.49	933.44	1021.02	1191.57	1396.07	1485.20	1327.48	1405.82	
Oriental	1540.49	1719.16	2042.70	2089.18	2288.42	800.03	852.69	849.86	989.83	1079.57	1086.93	1151.93	1124.73	1007.69	986.48	
United	1635.42	1763.68	2024.74	2136.73	2109.75	807.91	872.04	784.56	903.85	1041.19	1234.05	1451.07	1511.09	1353.61	1333.99	
Public Total	6754.99	7462.45	8913.49	9925.33	10578.59	3099.82	3361.77	3101.79	3469.15	3839.97	4401.49	5046.62	5233.78	4684.11	4674.82	
Grand Total	6757.44	7724.85	9733.22	11327.22	12921.58	4346.97	5129.29	4986.04	5586.98	6225.22	7378.01	8508.35	9680.29	8873.60	9489.96	

TABLE : 46 SEGMENT WISE GROSS DIRECT PREMIUM INCOME OF NON-LIFE INSURERS (WITHIN INDIA) (Concl'd.)

(Crore)

Insurer	Total														
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Bajaj Allianz		141.95	296.48	476.51	851.62	1272.29	1786.34	2379.92	2619.29	2482.33	2869.96	3286.62	4001.40	4516.45	5229.85
Bharti AXA			14.79	97.03	169.25	220.18	311.73	522.34	28.50	310.82	553.90	884.00	1218.43	1423.16	1457.07
Cholamandalam								9.81	685.44	784.85	967.99	1346.54	1620.89	1855.11	1890.43
Future Generali								186.49	186.49	376.61	600.16	919.76	1105.39	1262.56	1438.25
HDFC ERGO			9.49	112.93	175.63	200.94	194.00	220.60	339.21	915.40	1279.91	1839.46	2453.20	2906.99	3182.21
ICI/Lombard		27.11	203.84	486.73	873.87	1582.86	2989.07	3307.12	3402.04	3295.06	4251.87	5150.14	6133.99	6856.16	6677.80
IFFCO Tokio	5.83	70.51	213.33	322.23	496.64	892.72	1144.47	1128.15	1374.06	1457.84	1783.18	1975.24	2565.03	2930.92	3329.97
L&T General										17.24	143.40	143.40	182.07	253.78	331.71
Liberty Videocon											0.00	0.00	2.19	129.82	283.86
Magma HDI											0.00	0.00	95.14	424.93	473.60
Raheja OBE										1.32	4.90	14.79	21.30	23.24	21.63
Reliance	1.07	77.45	185.67	161.04	161.69	162.33	912.23	1946.42	1914.88	1979.65	1655.43	1712.55	2010.01	2388.82	2715.84
Royal Sundaram	0.24	71.12	184.44	257.76	330.70	458.64	598.20	694.41	803.36	913.11	1143.99	1479.79	1560.00	1437.04	1569.20
SBI General											43.02	250.14	770.85	1187.57	1576.90
Shriram									113.76	416.93	780.89	1266.44	1541.38	1510.59	1496.52
TATA AIG		78.45	233.93	343.50	448.24	572.70	710.55	782.64	823.92	853.80	1173.09	1641.57	2135.08	2362.71	2714.14
Universal Sampo								0.48	30.14	189.28	299.10	404.58	534.35	540.45	701.11
Private Total	7.14	466.59	1341.97	2257.73	3507.64	5362.66	8646.59	10991.89	12321.09	13977.00	17424.63	22315.03	27950.69	32010.30	35090.06
National	2117.88	2365.46	2863.58	3391.10	3799.91	3523.67	3814.42	4007.23	4279.90	4625.17	6220.70	7790.69	9165.73	10222.88	11241.89
New India	3041.17	3512.33	3921.24	4045.68	4210.81	4791.50	5017.20	5276.92	5508.83	6042.51	7097.14	8542.87	10037.95	11540.06	13209.39
Oriental	2199.67	2446.48	2803.41	2832.11	3017.78	3527.11	3928.52	3808.14	3964.23	4736.71	5457.33	6047.89	6552.40	7127.85	7407.94
United	2441.09	2654.96	2968.06	3068.19	2944.46	3154.78	3498.77	3739.56	4277.77	5239.05	6376.66	8179.29	9266.04	9708.93	10690.26
Public Total	9799.81	10979.23	12556.29	13337.08	13972.96	14997.06	16258.90	16831.85	18030.74	20643.45	25151.83	30560.74	35022.12	38599.72	42549.48
Grand Total	9806.95	11445.82	13898.26	15594.81	17480.60	20359.72	24905.49	27823.74	30351.83	34620.45	42576.45	52875.77	62972.81	70610.03	77639.54

TABLE 47 : SEGMENT WISE NET PREMIUM INCOME IN INDIA (EARNED)

(Crore)

Insurer	Fire														
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Bajaj Allianz		0.68	9.74	26.41	52.64	73.99	93.82	122.56	115.88	118.47	113.14	11.88	14.00	144.65	146.62
Bharti AXA			0.12	3.38	10.85	14.44	31.80	32.66	(0.37)	2.34	6.32	130.21	133.49	12.08	11.43
Cholamandalam									20.32	15.97	19.49	5.21	8.80	40.97	43.41
Future Generali								(1.48)	0.92	3.01	9.67	28.93	37.21	30.46	33.47
HDFC ERGO			7.44	23.88	1.09	1.58	1.57	1.61	0.88	3.32	14.01	13.55	20.50	52.82	68.4
ICICI Lombard		0.21	7.44	23.88	36.16	34.80	69.82	108.65	101.04	89.93	112.87	27.08	38.07	153.49	108.85
IFFCO Tokio	0.10	0.94	9.67	24.32	31.58	43.68	54.81	63.64	60.49	46.84	50.35	114.59	138.54	37.23	39.2
L&T General										(0.22)	51.31	51.69	51.69	6.65	8.48
Liberty Videocon											1.43	3.93	3.93	1.64	3.63
Magma HDI											0.00	0.00	(0.25)	0.12	1.48
Raheja OBE										(0.74)	(0.94)	0.00	(0.06)	0.46	0.47
Reliance		0.39	2.68	9.00	16.25	13.57	23.94	38.45	41.51	40.74	30.75	0.49	0.51	41.09	48.39
Royal Sundaram	0.00	0.67	8.64	13.40	19.09	23.40	29.20	21.44	14.95	12.93	15.81	30.23	35.57	16.78	18.24
SBI General											(1.51)	6.80	50.21	111.48	139.42
Shriram									(0.40)	0.75	2.18	2.41	3.71	4.89	6.6
TATAAIG		(0.46)	3.46	8.23	8.10	10.85	14.89	16.62	20.64	20.11	20.04	18.58	18.86	24.74	24.23
Universal Sampo								(0.43)	(2.67)	12.63	22.44	29.14	36.51	44.85	58.34
Private Total	0.10	2.41	41.75	108.62	175.76	216.32	319.86	403.71	373.19	366.29	414.40	471.83	591.31	724.39	760.65
National	365.51	366.55	360.10	348.28	352.59	357.27	338.36	291.17	294.42	353.35	426.81	526.06	635.62	721.23	753.31
New India	599.64	679.24	790.27	794.19	798.84	830.88	941.84	970.31	962.92	1067.58	1212.47	1378.97	1578.75	1784.63	1887.33
Oriental	393.43	392.82	360.30	329.14	336.90	337.63	341.53	324.42	314.93	364.73	448.27	514.32	594.86	660.44	590.02
United	412.33	446.30	452.80	421.17	425.48	408.08	418.67	434.56	408.61	410.45	452.91	584.41	734.77	808.87	806.4
Public Total	1770.91	1884.91	1963.47	1892.78	1913.81	1933.86	2040.40	2020.46	1980.88	2196.12	2540.47	3003.76	3544.00	3975.16	4037.06
Grand Total	1771.01	1887.32	2005.22	2001.40	2089.57	2150.18	2360.27	2424.18	2354.07	2562.41	2954.86	3475.59	4135.31	4699.55	4797.71

Note: Figures in brackets indicate Negative values

TABLE 47 : SEGMENT WISE NET PREMIUM INCOME IN INDIA (EARNED) (Contd.)

(Crore)

Insurer	Marine														
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Bajaj Allianz		0.15	2.16	6.96	15.86	21.96	26.74	38.97	54.76	56.43	57.28	12.44	11.11	79.89	72.01
Bharti AXA			0.94	1.50	3.80	5.46	7.09	9.81	(0.28)	1.45	3.34	61.28	60.80	7.16	8.08
Cholamandalam								(0.15)	11.45	12.16	12.23	4.30	5.54	20.11	20.27
Future Generali								1.07	1.07	2.51	5.25	14.18	15.38	21.24	39.99
HDFC ERGO			1.68	6.49	0.16	0.50	0.96	1.42	1.92	3.01	7.77	11.08	16.92	52.28	71.69
ICICI Lombard		0.15	1.68	6.49	15.91	11.64	12.24	18.30	27.28	32.28	42.48	15.02	24.70	156.61	160.11
IFFCO Tokio	0.00	0.02	3.66	10.19	16.02	19.28	30.35	42.07	44.60	39.69	38.82	53.89	88.23	42.92	49.09
L&T General										(0.24)	(0.24)	40.10	38.39	4.33	4.36
Liberty Videocon												1.72	3.87	(0.10)	1.05
Magma HDI												0.00	0.00	(0.45)	(1.21)
Raheja OBE										(0.05)	(0.26)	0.00	(0.07)	0.03	0.01
Reliance		0.14	0.92	1.81	3.30	4.27	6.21	10.94	15.11	18.00	12.56	0.06	0.07	19.31	21.87
Royal Sundaram		0.18	4.36	6.92	8.38	11.01	8.23	4.53	7.54	10.45	11.44	9.87	8.69	9.58	12.13
SBI General											(0.18)	(0.19)	1.56	4.14	7.63
Shriram									(0.05)	0.02	0.90	0.21	0.40	0.18	0.26
TATAAIG		1.84	7.99	15.19	18.02	24.84	30.99	44.26	55.63	61.69	91.93	138.38	164.24	219.03	210.88
Universal Sampo									(0.22)	0.13	0.81	1.97	2.30	4.26	6.72
Private Total	0.00	2.47	21.71	49.06	81.45	98.96	122.80	170.15	218.80	237.77	284.14	364.32	442.14	640.53	684.93
National	149.12	149.11	132.81	198.16	113.00	118.76	102.35	108.17	124.03	130.22	142.34	176.55	209.46	191.29	201.38
New India	188.12	188.12	210.09	200.43	172.97	168.60	164.38	188.57	231.77	237.66	228.99	302.53	390.37	461.02	611.04
Oriental	121.71	179.20	128.92	128.79	117.84	136.32	159.44	169.39	185.00	189.37	226.97	254.55	269.15	285.50	300.19
United	142.78	142.77	180.49	131.70	113.29	106.56	105.31	129.37	186.23	211.70	245.21	261.73	284.88	300.02	304.54
Public Total	601.73	659.20	652.31	659.08	517.10	530.24	531.48	595.50	727.03	768.96	843.51	995.36	1153.86	1237.83	1417.14
Grand Total	601.73	661.67	674.02	708.14	598.55	629.20	654.28	765.65	945.83	1006.72	1127.64	1359.68	1595.99	1878.36	2102.07

Note: Figures in brackets indicate Negative values

TABLE 47 : SEGMENT WISE NET PREMIUM INCOME IN INDIA (EARNED) (Contd.)

(Crore)

Insurer	Motor									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Bajaj Allianz	336.23	492.54	925.66	1295.82	1255.27	1476.36	845.45	986.53	2356.27	2650.03
Bharti AXA	42.08	51.95	140.73	(1.70)	61.31	256.09	1702.98	2006.10	872.20	966.69
Cholamandalam				251.28	324.89	435.02	450.30	672.07	1080.09	1165.88
Future Generali			0.02	36.13	135.27	230.53	590.31	819.57	615.11	749.33
HDFC ERGO	119.88	118.30	120.17	128.19	202.05	352.25	357.79	515.36	754.12	808.60
ICI Lombard	222.53	551.05	873.33	974.62	1112.43	1430.04	535.92	695.39	2294.95	2496.73
IFFCO Tokio	205.05	346.13	379.45	523.82	612.45	784.03	1901.85	2141.86	1520.15	1747.10
L&T General						0.91	980.12	1220.18	109.03	145.90
Liberty Videocon							36.87	82.95	35.80	145.70
Magma HDI					(0.57)	0.10		(0.08)	227.94	388.07
Raheja OBE							14.67	14.67	0.46	0.39
Reliance	17.91	149.18	716.60	990.23	1050.72	994.36	1.13	1.00	1258.28	1330.26
Royal Sundaram	156.72	206.73	297.49	427.23	537.13	632.64	880.21	1039.27	1023.10	1030.45
SBI General						(0.78)	21.73	128.25	364.21	482.92
Shriram				18.39	134.28	325.52	537.02	1000.93	1413.06	1377.21
TATAAIG	170.73	228.88	248.09	281.72	274.42	340.86	638.61	864.25	998.76	1047.57
Universal Sampo				0.33	27.90	122.45	153.59	216.29	241.95	225.84
Private Total	1271.12	2144.76	3701.54	4926.06	5727.56	7380.39	9633.88	12404.60	15165.49	16758.66
National	1545.46	1534.28	1678.41	1851.83	1967.53	2272.77	2980.92	3620.92	4218.61	4774.16
New India	1874.07	1985.59	1940.78	2022.40	2173.01	2311.93	2940.35	3755.53	4587.05	5692.19
Oriental	1166.83	1328.46	1370.12	1324.52	1407.06	1550.12	1847.89	2136.25	2351.79	2632.44
United	904.37	944.41	1060.80	1247.57	1483.16	1755.42	2255.62	2891.19	3230.50	3682.24
Public Total	5490.72	5792.74	6050.11	6446.31	7030.75	7890.24	10024.77	12403.89	14387.94	16781.03
Grand Total	6761.84	7937.50	9751.64	11372.37	12758.41	15270.63	19658.66	24808.49	29553.43	33539.69

Note: Figures in brackets indicate Negative values

TABLE 47 : SEGMENT WISE NET PREMIUM INCOME IN INDIA (EARNED) (Contd.)

(` Crore)

Insurer	Health									
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Bajaj Allianz	70.89	106.39	178.08	231.21	258.54	291.99	185.15	175.83	705.93	695.12
Bharti AXA		8.84	29.67	0.18	15.04	38.47	356.26	472.64	180.04	191.17
Cholamandalam	11.03			55.18	61.96	108.06	93.45	180.98	239.45	196.35
Future Generali			0.25	18.02	38.79	65.18	172.97	237.40	144.01	141.92
HDFC ERGO	3.01	5.00	16.92	36.35	164.01	154.74	105.54	130.57	609.80	581.45
ICICI Lombard	138.73	305.93	406.62	684.75	751.66	994.15	196.21	244.07	1247.26	1061.10
IFFCO Tokio	30.37	46.56	72.23	110.55	123.50	146.38	1099.15	1116.54	224.80	300.20
L&T General						0.16	133.02	165.60	46.22	35.02
Liberty Videocon							4.05	17.08	1.76	37.47
Magma HDI							0.00	0.00	0.02	0.66
Raheja OBE							0.00	0.00	0.43	0.35
Reliance	7.47	30.17	136.17	276.92	221.76	206.96	0.00	0.00	377.35	449.27
Royal Sundaram	28.44	54.87	83.05	97.99	104.29	163.13	194.37	218.29	247.61	225.77
SBI General						0.01	2.43	4.49	125.54	242.52
Shriram							0.00	0.00	1.43	2.14
TATAAIG	27.32	29.74	37.08	87.92	65.31	92.70	98.39	114.71	294.05	355.91
Universal Sampo				0.44	10.56	19.12	25.54	39.38	68.09	99.55
Private Total	317.26	587.51	959.83	1599.51	1815.42	2281.03	2666.52	3117.59	4513.78	4615.95
National	318.08	357.56	468.06	679.99	889.27	1331.15	1608.43	2093.11	2727.35	3329.65
New India	335.36	306.12	820.12	1169.00	1269.00	1612.42	1974.65	2317.62	522.90	3687.85
Oriental	254.08	323.71	406.05	545.77	807.69	1179.15	1299.14	1401.79	1766.91	2004.10
United	261.27	329.81	481.46	700.11	972.02	1334.53	1923.61	2168.40	2232.46	2992.46
Public Total	1168.79	1317.20	2175.68	3094.87	3937.98	5457.25	6805.84	7980.91	7249.62	12014.06
Grand Total	1486.05	1904.70	3135.52	4694.38	5753.40	7738.29	9472.36	11098.50	11763.40	16630.01

Note: Figures in brackets indicate Negative values

TABLE 47 : SEGMENT WISE NET PREMIUM INCOME IN INDIA (EARNED) (Contd.)

(` Crore)

Insurer	Others														
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Bajaj Allianz		8.99	142.20	197.28	302.41	83.30	119.04	150.17	193.60	195.49	210.88	50.12	53.16	206.32	268.13
Bharti AXA			0.04	18.95	56.39	15.37	27.60	35.99	(0.60)	3.51	11.48	223.96	251.30	21.41	26.48
Cholamandalam								0.08	47.14	47.30	52.57	11.36	18.99	50.75	56.19
Future Generali									0.67	7.90	18.49	62.74	57.87	78.09	114.41
HDFC ERGO			0.41	39.86	118.01	13.38	14.45	9.93	12.13	27.66	77.59	33.37	55.76	115.92	143.95
ICI/CI Lombard		1.21	18.10	48.72	163.53	119.99	127.61	160.28	185.97	206.51	276.63	140.25	240.34	500.60	408.54
IFFCO Tokio	0.14	2.79	26.16	65.72	127.77	47.61	69.75	82.28	93.47	99.74	115.52	379.52	524.08	128.01	131.86
L&T General										(0.33)	128.13	128.13	148.22	11.80	12.39
Liberty Videocon											4.82	4.82	11.79	1.67	4.15
Magma HDI									0.00	(1.95)	0.00	0.00	(0.13)	0.55	17.18
Raheja OBE											0.00	0.00	(0.27)	17.10	18.31
Reliance		0.69	5.71	15.51	28.47	10.75	34.76	57.88	65.09	68.03	49.17	6.25	12.85	43.72	68.68
Royal Sundaram	0.19	12.23	63.49	111.91	145.81	29.87	34.54	39.33	50.35	50.06	53.17	48.41	57.99	18.65	16.86
SBI General											(0.07)	3.84	39.61	25.36	38.84
Shriram									(0.79)	1.00	1.43	3.22	4.29	6.07	8.03
TATAAIG		11.29	71.44	120.20	201.48	51.82	77.14	107.79	141.56	168.20	181.16	190.35	225.66	136.20	163.65
Universal Sampo									1.24	24.02	27.93	36.29	46.83	52.80	65.79
Private Total	0.33	37.20	327.55	618.15	1143.87	372.09	504.90	643.98	789.85	897.49	1074.98	1322.64	1748.36	1415.01	1563.43
National	1289.92	1301.13	1473.05	1841.37	2198.55	423.61	435.01	472.72	472.10	475.42	590.88	781.56	909.37	824.18	839.65
New India	1883.72	1991.51	2296.79	2594.83	2795.36	912.08	1137.19	891.64	863.20	963.61	1107.51	1278.09	1408.37	3841.28	1436.88
Oriental	1210.21	1248.69	1366.56	1514.53	1668.43	460.98	537.63	606.26	696.59	821.97	910.38	977.17	985.07	889.34	898.41
United	1329.27	1383.72	1476.08	1583.77	1623.87	514.05	575.04	595.90	656.58	760.86	859.56	1061.86	1171.70	1031.46	1030.59
Public Total	5713.12	6255.50	6612.48	7534.50	8286.21	2310.73	2684.87	2566.52	2688.47	3021.86	3468.33	4098.68	4474.51	6586.26	4205.54
Grand Total	5713.45	6292.70	6940.03	8152.65	9430.08	2682.82	3189.77	3210.50	3478.31	3919.35	4543.31	5421.31	6222.87	8001.27	5768.97

Note: Figures in brackets indicate Negative values

TABLE 47 : SEGMENT WISE NET PREMIUM INCOME IN INDIA (EARNED) (Concl'd.)

(Crore)

Insurer	TOTAL															
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Bajaj Allianz		9.82	154.10	230.65	370.91	586.37	838.53	1415.44	1891.27	1884.20	2149.65	1105.03	1240.63	3493.06	3831.90	
Bharti AXA			1.10	23.83	71.04	88.40	127.28	248.86	(2.78)	83.64	315.70	2474.68	2924.33	1092.90	1203.84	
Cholamandalam									385.36	462.29	627.37	564.63	886.38	1431.36	1482.10	
Future Generali			0.41	39.86	119.26	138.35	140.29	150.05	56.82	187.48	329.12	869.13	1167.43	888.92	1079.12	
HDFC ERGO			27.22	79.09	215.60	527.68	1066.65	1567.18	1973.65	2192.82	2856.16	914.47	1242.57	4352.91	4235.33	
ICICI Lombard		1.56	39.49	100.23	175.37	345.98	547.60	639.67	832.93	922.22	1135.10	3549.00	4009.25	1953.10	2267.45	
IFFCO Tokio	0.25	3.74								0.28		1332.68	1624.08	178.03	206.14	
L&T General											48.89		119.62	40.77	191.99	
Liberty Videocon											0.00		(0.46)	228.19	406.17	
Magma HDI										(3.31)	(1.75)	0.00	14.27	18.47	19.52	
Raheja OBE												7.94	14.44	1739.76	1918.46	
Reliance		1.21	9.31	26.32	48.02	53.97	244.26	960.03	1388.86	1399.25	1293.80					
Royal Sundaram	0.19	13.08	76.49	132.23	173.28	249.44	333.58	445.83	598.06	714.86	876.19	1163.09	1359.82	1315.72	1303.46	
SBI General											(2.53)	34.61	224.13	630.73	911.32	
Shriram									17.15	136.05	330.03	542.86	1009.34	1425.63	1394.23	
TATAAIG		12.67	82.89	143.62	227.60	285.56	381.65	453.85	587.48	589.73	726.69	1084.32	1387.74	1672.78	1802.24	
Universal Sampo								(0.43)	(0.87)	75.24	192.75	246.54	341.31	411.94	456.23	
Private Total	0.44	42.08	391.01	775.83	1401.08	2275.75	3679.83	5879.20	7907.41	9044.53	11434.93	14459.19	18303.99	22459.20	24383.61	
National	1804.55	1816.79	1965.96	2387.81	2664.14	2763.17	2767.57	3018.53	3522.36	3815.79	4763.95	6073.53	7468.48	8682.67	9898.16	
New India	2671.48	2858.87	3297.15	3589.45	3767.17	4120.99	4535.11	4811.43	5249.30	5710.86	6473.32	7874.59	9450.64	11196.87	13315.29	
Oriental	1725.35	1820.71	1855.78	1972.46	2123.17	2355.84	2690.77	2876.23	3066.80	3590.83	4314.90	4893.06	5387.11	5953.97	6425.17	
United	1884.38	1972.79	2109.37	2136.64	2162.64	2194.33	2373.24	2702.09	3199.10	3838.19	4647.63	6087.24	7250.94	7603.30	8816.23	
Public Total	8085.76	8469.16	9228.26	10086.36	10717.12	11434.33	12366.69	13408.28	15037.56	16955.66	20199.80	24928.42	29557.17	33436.81	38454.84	
Grand Total	8086.20	8511.24	9619.27	10862.19	12118.20	13710.09	16046.52	19287.48	22944.97	26000.20	31634.73	39387.60	47861.16	55896.01	62838.45	

Note: Figures in brackets indicate Negative values

TABLE 48: CHANNEL WISE GROSS DIRECT PREMIUM INCOME

(' Crore)

Type of Channel	Individual Agents					Corporate Agents - Banks						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Fire	1075	1242	1420	1661	1777	1619	443	494	732	904	1195	1329
Marine (Cargo)	465	504	588	623	685	640	6	10	46	25	24	20
Marine (Hull)	51	56	105	47	49	37	4	2	3	4	2	2
Aviation			6	14	6	1			4	2	0	2
Engineering	419	494	566	588	589	486	24	32	42	49	48	48
Motor Own Damage	4203	4694	6727	9219	8020	8357	447	746	640	883	842	705
Motor Third Party	3018	2863	5411	5240	9191	9353	181	225	367	459	688	682
Liability Insurance	233	250	287	325	351	353	6	8	18	36	18	19
Personal Accident	294	301	347	393	414	425	144	145	311	458	617	885
Health Insurance	2851	3211	4098	4976	5981	6221	166	217	693	871	1048	1336
Overseas Medical Insurance	78	75	82	96	87	93	6	3	13	14	18	18
Crop Insurance			52	62	59	1818	1457	1931	1	0	7	11
Credit Insurance			8	5	4	(25)			5	4	3	3
Miscellaneous	1040	1042	1221	1308	1311	1287	336	372	398	475	606	562
Grand Total	13729	14733	20918	24558	28523	30666	3219	4184	3273	4186	5117	5623

Note: Figures in brackets indicate negative values.

TABLE 48: CHANNEL WISE GROSS DIRECT PREMIUM INCOME (Contd.)

(Crore)

Type of Channel	Corporate Agents - Others					Brokers						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
	Fire	86	164	93	141	94	101	847	1029	1276	1591	1819
Marine (Cargo)	42	61	10	5	8	7	417	531	615	683	741	795
Marine (Hull)	4	16	7	4	1	2	106	112	128	131	151	132
Aviation				0	0	0			150	129	120	105
Engineering	25	73	18	17	21	21	478	1258	773	833	902	919
Motor Own Damage	1578	1069	417	857	915	1243	931	1821	1884	4726	4917	5451
Motor Third Party	518	342	198	207	579	1168	546	969	1080	1997	2713	3053
Liability Insurance	15	34	7	5	9	7	323	395	466	504	604	673
Personal Accident	80	182	92	74	73	74	155	229	250	274	289	316
Health Insurance	369	725	271	314	359	470	1335	2275	2778	3203	3979	4610
Overseas Medical Insurance	27	34	19	13	24	18	18	28	35	49	77	113
Crop Insurance	1		5	6	10	0	14	10	24	28	48	201
Credit Insurance				0	5	0			53	70	87	116
Miscellaneous	74	149	102	145	94	123	496	676	409	482	581	608
Grand Total	2819	2849	1239	1789	2192	3234	5665	9331	9921	14699	17029	19202

Note: Figures in brackets indicate negative values.

TABLE 48: CHANNEL WISE GROSS DIRECT PREMIUM INCOME (Contd.)

Type of Channel	Referral Arrangements										Direct Business					Micro Insurance Agents
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2014-15			
Fire	26	54	29	11	1	2	1370	1477	1871	2355	2477	2890	0.03			
Marine (Cargo)	4	7	2	0	0	0	518	409	568	585	565	600	0.00			
Marine (Hull)		4		0	0	0	777	757	732	888	922	783	0.00			
Aviation				0	0	0			316	325	321	311	0.00			
Engineering	5	17	4	0	0	0	680	(117)	846	951	927	864	0.01			
Motor Own Damage	238	273	89	3	2	1	2044	3380	4038	3648	2984	2186	0.00			
Motor Third Party	76	122	35	3	2	2	1354	1557	2383	1946	2612	5248	0.01			
Liability Insurance	3	3	1	1	0	0	216	228	236	260	268	300	0.01			
Personal Accident	14	10	3	0	1	1	344	288	346	399	426	461	0.24			
Health Insurance	74	51	8	5	3	6	2981	4034	4783	5306	5713	7080	6.23			
Overseas Medical Insurance		9	6	0	0	0	149	188	171	188	229	247	0.00			
Crop Insurance		8		0	0	0	31	4	75	86	1068	1598	3.00			
Credit Insurance				0	0	0			1020	1173	1330	1400	0.00			
Miscellaneous	77	46	20	14	5	5	1486	2214	1171	1483	887	(854)	0.89			
Grand Total	526	602	191	37	14	17	11949	14418	18556	19594	20728	23112	10.42			

Note: Figures in brackets indicate negative values.

TABLE 48: CHANNEL WISE GROSS DIRECT PREMIUM INCOME (Concl.)

(` Crore)

Type of Channel	Others						Total					
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Fire	73	176	59	96	44	7	3919	4637	5480	6760	7407	8055
Marine (Cargo)	13	22	20	20	4	2	1465	1544	1849	1941	2028	2063
Marine (Hull)	21	51	25	12	1	0	963	999	1000	1087	1127	956
Aviation			9	9	1	0			485	479	448	419
Engineering	39	60	36	32	10	1	1669	1816	2285	2470	2496	2339
Motor Own Damage	45	54	283	260	87	76	9486	12036	14078	19595	17768	18019
Motor Third Party	165	61	255	242	88	42	5857	6139	9729	10094	15873	19547
Liability Insurance	5	12	9	7	3	2	801	930	1024	1138	1253	1354
Personal Accident	6	20	17	16	3	2	1036	1175	1366	1615	1823	2163
Health Insurance	134	345	332	335	122	70	7911	10858	12963	15011	17204	19800
Overseas Medical Insurance	3	1	5	5	0	0	290	335	325	365	435	490
Crop Insurance	11	17	2710	2782	3420	2616	1514	1968	2867	2965	4611	6248
Credit Insurance			3	9	0	0			1089	1261	1429	1494
Miscellaneous	47	84	101	32	16	4	3558	4583	3422	3938	3502	1737
Grand Total	561	903	3864	3856	3800	2820	38469	47019	57962	68719	77403	84685

Note: Figures in brackets indicate negative values.

TABLE 49: STATE-WISE GROSS DIRECT PREMIUM INCOME

(Lakh)

States/Union Territory	Fire						Marine Cargo					
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	27228.80	33819.95	37087.86	44575.72	49839.14	39319.27	5864.20	9142.97	9616.99	10529.10	10143.52	7406.16
Arunachal Pradesh	90.43	198.34	1521.58	177.35	200.95	259.71	17.84	20.16	770.50	18.07	22.44	28.83
Assam	53.63	72.94	4251.32	6210.07	6104.55	6730.62	10.63	13.12	759.63	1140.81	1138.20	1244.84
Bihar	2914.87	3302.29	2946.86	2566.51	3922.70	5241.74	567.72	634.03	412.93	416.92	607.83	626.95
Chattisgarh	1617.41	1769.75	3414.12	5600.44	5505.47	7249.66	216.43	248.97	1258.86	1132.37	924.39	822.62
Goa	2903.16	3259.65	4370.84	7894.05	2458.68	2967.12	1036.71	1209.92	2612.41	3228.63	609.60	663.83
Gujarat	2687.41	3149.03	56117.48	76091.84	100158.62	100696.27	697.07	753.69	13354.30	16727.32	17951.36	17887.45
Haryana	153.17	171.30	22399.74	31902.56	35170.10	34695.60	23.86	38.91	8329.72	9820.50	13032.35	14057.07
Himachal Pradesh	175.00	238.15	4244.11	8242.18	8869.52	13563.18	54.90	77.86	374.86	476.70	635.35	768.82
Jammu & Kashmir	40800.26	47771.85	5716.51	4434.72	6872.26	6314.88	27652.74	26894.71	1100.49	281.93	483.33	548.92
Jharkhand	1386.06	1814.35	2635.68	5813.00	5422.97	6742.13	611.02	777.24	362.20	684.83	530.89	615.35
Karnataka	34836.08	42842.86	27672.16	33183.62	43380.52	48732.28	8507.62	11138.17	9546.03	9843.04	10531.06	11985.06
Kerala	16259.74	19779.19	13070.80	11611.77	16701.91	17924.73	5270.25	6355.57	1721.70	1426.76	1533.19	1586.86
Madhya Pradesh	1619.11	3206.47	9798.30	14795.53	13799.83	17023.94	145.57	197.50	3753.46	4914.93	5506.29	5492.81
Maharashtra	1798.92	1986.86	166012.93	198954.99	200636.26	204905.15	250.46	275.46	54464.30	55650.28	57786.85	57284.65
Manipur	1153.43	1498.93	133.29	69.54	109.37	137.62	294.97	292.06	12.92	5.02	7.28	8.83
Meghalaya	18799.26	22999.85	2288.50	477.11	842.66	1049.23	6799.05	7780.28	386.94	84.91	43.24	48.85
Mizoram	7818.31	8433.36	426.11	264.50	196.18	436.95	1045.58	1182.70	57.85	9.08	3.51	86.89
Nagaland	0.00	0.00	133.25	132.68	149.31	300.02	0.00	0.02	12.01	7.63	25.21	14.47
Orissa	5448.58	7360.15	7788.79	10523.06	11890.04	14704.33	2728.10	4198.18	1278.53	1431.11	1218.21	1394.63
Punjab	129432.63	148751.41	19021.76	14761.53	14027.31	23668.37	34353.56	43564.39	4162.15	3414.55	4130.53	4014.26
Rajasthan	33.02	31.89	13402.04	16187.90	17133.97	18854.83	4.49	5.94	4169.25	4687.20	4586.05	4916.76
Sikkim	218.84	256.92	140.51	299.34	302.95	387.77	14.13	24.95	33.46	26.64	33.11	39.71
Tamil Nadu	127.54	60.19	42873.49	52709.68	55484.17	64667.93	1.16	0.65	16464.46	18974.17	20205.88	18904.89
Telangana	-	-	-	-	-	14283.29	-	-	-	-	-	3331.49
Tripura	51.58	57.00	193.23	259.88	781.92	1237.83	11.54	10.90	21.38	34.58	41.39	72.67
Uttar Pradesh	3607.16	5535.44	21000.63	28530.28	40765.47	51920.72	716.23	953.51	7639.81	8377.52	8993.22	9954.06
Uttarakhand	389.37	780.50	3765.05	4532.54	6547.48	9389.27	105.68	904.03	679.80	710.93	871.07	1353.48
West Bengal	10607.21	12912.44	23675.16	30051.19	29310.77	31425.92	1940.63	2598.84	9484.03	10038.29	10654.26	11363.62
Andaman & Nicobar Is.	6679.51	8790.25	589.72	171.26	203.35	298.46	2666.68	3272.96	171.83	11.51	7.52	6.37
Chandigarh	33.13	92.02	1556.33	2627.58	2318.46	1539.95	11.48	17.51	587.55	638.01	845.18	842.88
Dadra & Nagar Haveli	33850.54	37550.95	1882.69	912.06	1028.31	1226.04	11579.74	16300.34	440.47	163.88	283.55	373.72
Daman & Diu	163.68	166.41	337.73	576.11	831.90	780.73	18.41	22.88	254.34	171.68	218.62	150.48
Delhi	13642.69	16385.52	43786.68	59840.99	58431.16	55368.45	4586.12	5714.84	29053.15	28893.10	28895.30	28362.40
Lakshadweep	2162.69	3568.28	480.31	0.52	0.73	1.09	443.90	748.39	37.04	0.99	0.76	0.26
Puducherry	20884.67	25132.06	2890.87	968.86	1312.46	1423.95	7272.60	9055.84	1137.20	87.45	249.68	80.09
ALL INDIA	389627.90	463746.53	547626.43	675950.97	740711.47	805469.07	125521.05	154427.49	184522.56	202750.21	206341.06	

TABLE 49: STATE-WISE GROSS DIRECT PREMIUM INCOME (Contd.)

(Lakh)

States/Union Territory	Marine Hull							Aviation				
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2011-12	2012-13	2013-14	2014-15		
Andhra Pradesh	1308.13	2796.76	1950.57	2338.15	3052.15	2961.66	566.90	593.96	875.45	728.18		
Arunachal Pradesh	74.06	69.94	145.67	18.88	0.00	0.00	0.00	0.00	0.00	0.00		
Assam	0.00	0.00	214.64	186.62	164.39	153.78	0.00	0.00	0.00	0.00		
Bihar	22.47	107.95	18.48	13.09	2.05	3.56	0.00	3.96	9.78	15.95		
Chattisgarh	3.06	3.64	7.96	3.48	0.11	0.06	27.39	5.27	11.16	11.66		
Goa	1.00	3.29	4397.53	8262.56	1229.47	1414.82	6.92	1943.76	1.85	20.98		
Gujarat	8.79	0.00	5883.21	7695.94	11634.71	5417.57	333.26	333.26	395.21	203.35		
Haryana	0.00	0.00	4458.68	3576.80	3549.32	1500.90	6792.79	6792.79	5460.11	4889.79		
Himachal Pradesh	0.34	0.00	0.43	0.70	0.64	0.59	0.00	0.00	0.00	9.09		
Jammu & Kashmir	949.60	2123.76	72.39	0.57	0.24	0.59	1978.71	20.94	4.73	16.63		
Jharkhand	1216.56	1319.64	32.92	127.32	0.32	21.10	53.15	53.15	28.96	19.72		
Karnataka	4880.49	6135.26	2499.63	1477.86	1349.25	1239.41	143.02	3700.47	4553.17	1964.37		
Kerala	2003.41	2901.24	1962.82	666.95	1989.43	2115.05	2490.86	66.10	71.65	169.36		
Madhya Pradesh	0.10	0.38	(5.72)	1383.11	54.72	44.00	40.01	24.30	19.79	16.17		
Maharashtra	0.16	0.11	67017.60	69616.77	80956.31	69981.01	167.49	22886.25	21555.27	23594.46		
Manipur	0.00	0.21	0.19	0.00	1.47	1.74	72.31	0.00	0.00	0.00		
Meghalaya	836.61	847.19	92.22	4.45	0.00	0.00	3654.27	0.00	0.00	0.00		
Mizoram	459.44	790.10	3.24	0.00	0.00	21.28	467.42	0.00	0.00	0.00		
Nagaland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Orissa	0.81	1.37	100.32	744.92	65.73	317.63	38.24	50.34	56.36	58.28		
Punjab	77810.65	75929.63	1772.53	2104.41	31.68	1394.92	29406.31	34.11	64.59	38.40		
Rajasthan	0.00	0.00	15.43	33.49	19.68	2345.85	0.00	13.67	11.59	10.04		
Sikkim	0.85	0.00	0.00	0.22	0.22	41.35	109.72	0.00	0.00	0.00		
Tamil Nadu	0.00	0.00	5109.59	6679.57	5828.56	3002.60	0.00	5022.54	5482.76	4366.76		
Telangana	-	-	-	-	-	111.45	-	-	-	14.16		
Tripura	0.00	0.00	13.27	25.22	12.70	0.00	0.00	6.50	0.00	0.00		
Uttar Pradesh	34.75	75.79	291.63	388.67	456.25	352.78	134.15	2740.82	1726.33	853.94		
Uttarakhand	2.82	2.12	41.86	4.76	4.98	40.04	0.00	0.50	0.06	1.33		
West Bengal	389.89	788.48	1139.79	955.16	989.70	1088.76	897.55	179.55	186.66	189.22		
Andaman & Nicobar Is.	6.90	6.27	57.05	61.07	65.92	71.97	36.09	2.55	0.00	0.00		
Chandigarh	0.00	0.00	5.89	0.10	0.00	0.00	0.00	44.96	34.58	34.28		
Dadra & Nagar Haveli	5482.63	5034.78	348.43	0.00	0.00	0.00	2285.61	0.00	0.00	0.00		
Daman & Diu	0.00	17.00	0.00	0.24	0.00	0.00	18.46	0.00	0.00	0.00		
Delhi	502.63	306.47	2213.50	2165.29	1133.06	1812.89	237.60	3381.73	4213.92	4674.79		
Lakshadweep	2.87	5.15	131.33	105.90	58.50	116.92	1620.76	0.00	0.00	0.00		
Puducherry	426.99	629.29	22.30	68.05	59.32	55.43	166.54	0.00	0.00	0.00		
ALL INDIA	96426.03	99895.82	100015.37	108710.33	112710.90	95629.74	44566.33	47901.49	44763.99	41900.91		

TABLE 49: STATE-WISE GROSS DIRECT PREMIUM INCOME (Contd.)

(Lakh)

States/Union Territory	Engineering										Motor Own Damage				
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15			
Andhra Pradesh	24308.82	24931.03	27490.05	30154.47	28490.57	17857.24	65922.97	80965.51	92361.39	113689.34	115070.20	77351.14			
Arunachal Pradesh	7.72	6.04	1258.80	293.30	347.76	483.97	199.21	341.69	3286.94	716.75	1096.19	1370.39			
Assam	5.84	10.62	2986.13	4131.21	4828.97	3458.75	508.71	448.12	16843.46	24165.24	26383.92	24688.03			
Bihar	1532.63	1738.57	2640.99	2153.73	1782.18	2080.34	13988.64	16514.68	24136.74	31333.77	35278.20	37922.09			
Chattisgarh	514.24	587.24	3906.76	4708.51	4621.14	4853.76	15352.80	19915.74	22249.59	24981.83	26462.99	26778.31			
Goa	1071.08	986.65	1196.75	1430.86	448.99	479.87	12941.02	17626.01	10205.02	11271.24	10803.21	12010.34			
Gujarat	1467.81	2009.47	13091.60	13367.98	13790.41	15129.12	13817.16	18073.82	110342.58	137868.53	142401.70	150176.33			
Haryana	25.50	20.12	7911.07	10701.52	13591.48	10139.14	139.66	186.90	50047.63	61753.22	66660.15	69531.77			
Himachal Pradesh	40.88	103.84	2189.95	2166.41	2227.56	2207.05	142.58	127.11	7821.48	10225.57	10439.68	11542.55			
Jammu & Kashmir	22799.96	26180.12	3071.78	3189.32	2261.15	1986.55	76030.09	88835.27	13379.17	13667.43	14814.28	16089.02			
Jharkhand	362.12	420.92	2244.62	3624.37	3157.82	3341.49	7387.75	8546.63	15201.54	19513.31	21893.16	25499.01			
Karnataka	9441.70	11095.25	11048.45	11062.54	11687.37	11923.20	61792.52	89614.85	104907.85	132100.34	138596.36	150468.12			
Kerala	4956.84	6824.20	2699.24	2189.91	2673.51	3462.35	42930.09	50687.74	72509.93	93327.66	96173.17	98053.95			
Madhya Pradesh	254.64	218.29	4030.64	5298.15	4920.90	4389.80	5263.72	7577.63	49841.55	64472.27	67627.77	67342.86			
Maharashtra	436.28	538.08	57273.25	56702.93	56372.01	49418.92	7969.07	8964.77	229419.77	276497.08	286865.60	215835.07			
Manipur	774.54	1018.23	105.20	74.04	94.86	97.94	10426.96	14178.02	1868.55	675.85	791.68	674.80			
Meghalaya	7296.06	7680.88	1044.99	550.94	586.15	716.30	68105.98	85808.82	6319.87	1975.14	2143.27	1940.23			
Mizoram	1374.58	1418.02	218.54	195.95	50.89	34.92	52761.91	64109.94	4749.63	915.56	692.02	554.24			
Nagaland	0.00	0.00	150.36	33.59	20.15	29.12	0.19	0.31	944.71	1119.82	985.44	1302.74			
Orissa	1785.50	2233.63	5722.67	8027.57	8197.44	9860.95	32578.64	43276.84	29246.63	31169.11	32483.16	32804.02			
Punjab	49675.01	55149.03	7408.07	5491.16	4435.51	3252.37	140754.46	188253.20	51757.87	65183.80	63590.93	67467.09			
Rajasthan	2.46	21.08	3224.93	5067.91	4751.75	5626.68	424.88	532.52	60987.61	81538.24	85380.73	90886.35			
Sikkim	62.45	104.41	420.26	878.48	1224.12	676.94	1068.41	1463.70	847.09	890.29	864.70	931.91			
Tamil Nadu	3.68	17.61	19383.93	23088.79	24473.70	23639.14	480.61	539.60	127713.31	161300.61	159156.53	156609.71			
Telangana	-	-	-	-	-	7879.63	-	-	-	-	-	70864.05			
Tripura	6.91	9.57	61.21	100.18	173.07	160.35	531.59	647.64	1623.07	2367.45	2694.46	6444.27			
Uttar Pradesh	2294.87	3316.97	10620.83	12676.20	12377.72	10611.76	18057.92	24584.50	94883.63	117975.74	128517.47	127953.30			
Uttarakhand	52.51	324.01	1203.64	1384.36	2534.20	3408.85	2302.65	2819.92	10449.01	15737.59	15997.27	18737.29			
West Bengal	3127.77	3700.51	12946.17	14742.70	13467.93	13398.98	34124.76	42417.18	57698.77	71081.10	67260.19	70958.28			
Andaman & Nicobar Is.	1458.09	1913.03	239.32	19.65	9.14	7.59	44900.66	55985.81	3651.58	413.49	476.07	558.06			
Chandigarh	105.87	54.47	324.44	495.46	481.51	483.54	476.63	672.99	15898.46	22326.89	24166.34	24643.05			
Dadra & Nagar Haveli	14755.19	19312.72	636.05	159.61	165.99	86.28	89408.40	110474.89	4407.54	360.76	338.83	352.27			
Daman & Diu	70.44	87.49	236.72	208.66	241.15	127.04	1515.61	1357.97	641.10	478.94	524.96	780.94			
Delhi	4193.64	6390.10	20202.69	22127.45	24756.37	22459.16	65333.62	82955.13	99593.81	114038.60	125260.99	137335.16			
Lakshadweep	436.35	627.65	133.76	0.07	0.07	0.21	8235.24	10562.26	695.57	3.85	2.78	2.95			
Puducherry	10984.37	12151.77	659.29	119.13	319.76	157.83	38607.45	55116.39	7269.70	4646.99	4779.21	5454.20			
ALL INDIA	165686.31	191201.61	227983.14	246617.10	249563.31	233927.15	934482.58	1194184.11	1403802.11	1776673.56	1776673.56	1801913.90			

TABLE 49: STATE-WISE GROSS DIRECT PREMIUM INCOME (Contd.)

(Lakh)

States/Union Territory	Motor Third Party						Liability Insurance					
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	39117.93	43454.36	66718.83	89236.60	109139.39	88577.91	3953.29	5150.67	4810.05	5309.89	6153.13	4673.02
Arunachal Pradesh	185.75	318.37	2041.77	452.53	827.04	1027.14	1.21	1.76	225.80	9.92	13.00	14.88
Assam	208.15	174.68	14124.17	21042.76	27889.69	29110.60	2.46	3.47	259.38	350.40	414.66	480.92
Bihar	8710.14	9726.15	18042.37	25187.71	33966.09	35587.10	234.20	284.79	257.57	309.58	318.04	364.51
Chattisgarh	9078.56	10266.68	15315.78	19393.94	25355.62	30792.37	201.70	204.21	665.82	650.73	745.17	714.08
Goa	6501.80	6548.74	7216.11	8621.15	9339.88	11078.96	234.42	358.03	614.11	658.66	265.29	309.81
Gujarat	8025.11	9228.60	66609.40	86674.99	111014.32	132199.38	567.17	757.57	7274.66	8102.26	9381.18	9709.66
Haryana	136.24	146.37	28506.58	36068.36	48303.03	56314.39	56.26	85.67	2779.85	3415.75	3453.54	4165.59
Himachal Pradesh	123.78	92.51	7774.32	11122.43	14268.86	17633.66	33.67	32.87	176.80	194.47	229.05	359.39
Jammu & Kashmir	28114.50	29062.18	10737.41	13609.63	17527.75	18711.63	8772.08	12778.79	314.26	186.83	214.88	205.08
Jharkhand	4350.12	4684.79	10769.13	15916.60	20747.10	24011.72	183.54	223.64	316.24	438.20	395.60	547.56
Karnataka	38210.81	41705.24	73936.08	92623.13	120131.64	143852.80	4929.76	6111.54	10384.64	11549.46	13039.03	14882.85
Kerala	28882.76	18005.59	62712.26	82054.37	105919.60	129646.08	1941.22	2289.59	1079.05	1105.97	1651.37	1568.14
Madhya Pradesh	3988.16	4779.70	41573.55	53538.94	69243.05	79461.58	144.05	188.75	929.05	1119.91	1289.94	1506.24
Maharashtra	5633.28	6113.34	144207.70	187238.34	224019.35	328077.05	130.65	140.34	39863.25	46966.33	51661.77	54754.80
Manipur	5723.17	6574.20	1059.37	445.21	760.62	620.14	151.86	241.57	28.63	38.09	40.75	52.91
Meghalaya	41944.12	47094.76	4678.05	1878.48	2508.44	2469.45	9394.56	10458.69	977.30	20.22	39.39	35.93
Mizoram	40530.43	43938.87	3888.73	1197.91	1217.85	1043.31	1031.46	1151.76	56.33	24.41	16.36	14.73
Nagaland	1.20	1.95	768.76	832.59	1335.92	1464.37	0.00	0.00	18.94	11.77	16.42	22.77
Orissa	22020.41	26221.14	24323.97	32343.84	39045.34	42176.02	687.23	841.45	556.70	557.71	687.18	685.75
Punjab	73778.06	88139.40	31888.22	40176.07	51218.51	60726.11	32980.44	35882.31	1951.64	839.46	855.84	887.57
Rajasthan	207.01	262.02	50770.39	68101.20	89273.30	108716.01	15.42	15.60	1047.27	1272.90	1492.64	1598.88
Sikkim	775.17	905.56	799.15	996.19	1190.41	1432.62	10.04	11.82	22.40	15.10	15.54	10.80
Tamil Nadu	336.79	367.44	106739.77	137647.34	171625.84	201449.48	5.17	4.46	7242.71	9048.76	9759.42	10335.68
Telangana	-	-	-	-	-	66380.66	-	-	-	-	-	2378.51
Tripura	291.93	262.53	1996.48	3113.79	4324.49	6481.40	9.59	8.73	20.55	20.97	30.65	59.93
Uttar Pradesh	11449.65	14220.73	68544.60	92035.89	120461.30	136246.83	321.99	459.88	2587.77	3335.21	3504.57	3924.67
Uttarakhand	1215.08	1601.63	8854.02	12691.43	16489.66	21143.02	31.97	148.35	207.92	195.95	303.11	433.79
West Bengal	17603.34	20347.98	43688.07	59999.26	69782.28	79579.38	471.89	567.48	4271.41	4818.91	5241.25	5102.66
Andaman & Nicobar Is.	29403.83	32835.30	3216.86	578.16	709.99	917.25	746.16	924.43	4.50	2.11	4.86	5.33
Chandigarh	301.10	478.03	5857.48	9180.68	11625.08	14361.92	11.57	12.83	129.15	198.17	399.84	281.77
Dadra & Nagar Haveli	64001.66	72387.24	4211.48	329.15	448.23	550.74	6145.58	7016.22	295.84	80.00	105.70	124.30
Daman & Diu	1025.53	1197.39	365.05	339.65	500.44	558.53	23.58	26.16	60.16	81.31	104.02	123.64
Delhi	39283.43	45016.25	42237.83	49637.76	62897.77	78340.38	1502.98	1897.35	12768.03	12662.83	13423.07	14936.66
Lakshadweep	5670.08	6969.79	525.74	15.22	14.62	18.83	231.58	287.28	1.35	0.00	0.00	0.00
Puducherry	24502.52	29930.78	5753.00	3599.56	4192.87	4962.03	2562.86	4401.64	68.49	41.58	80.75	99.13
ALL INDIA	561331.61	623060.30	980452.47	1257920.86	1587315.36	1954720.83	77721.59	92969.70	102267.61	113633.83	125347.02	135371.94

TABLE 49: STATE-WISE GROSS DIRECT PREMIUM INCOME (Contd.)

(Lakh)

States/Union Territory	Personal Accident						Health					
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	6458.49	8337.07	10266.00	12430.69	14275.28	13023.67	80114.34	105002.58	106121.93	69542.39	71121.56	53792.08
Arunachal Pradesh	1.91	3.54	468.22	7.20	11.76	16.86	3.48	16.63	2037.83	80.34	43.58	1507.45
Assam	5.16	4.24	690.59	979.00	1128.18	1404.24	4.13	3.62	5873.34	7505.92	8286.95	7398.27
Bihar	367.15	651.46	1364.26	1414.98	1290.45	1468.46	1348.02	2399.98	26048.74	31529.15	8159.40	4317.40
Chattisgarh	568.38	617.13	977.83	1490.58	1485.84	1196.70	753.17	11680.79	1659.36	8726.55	10764.32	12344.29
Goa	497.71	629.61	731.42	947.96	506.01	522.68	6467.05	6246.82	11279.70	10674.40	2909.80	3894.54
Gujarat	857.84	1051.29	10576.15	11552.75	12362.81	15675.88	1079.46	1397.57	79763.01	88601.95	108115.67	127713.17
Haryana	9.93	16.28	5652.82	6800.73	7856.49	10001.68	94.62	137.92	60447.05	78917.92	80573.03	83415.32
Himachal Pradesh	17.41	18.16	249.34	305.27	260.30	742.20	182.19	228.53	1936.65	2619.91	1489.80	3023.15
Jammu & Kashmir	9823.64	13768.57	2268.90	615.46	612.80	740.53	86777.93	113477.48	6067.04	1013.40	1676.70	1573.37
Jharkhand	273.27	300.59	1158.68	1284.04	1288.94	1650.91	1463.31	1861.69	3876.30	7878.02	9094.11	7584.02
Karnataka	7956.86	9784.76	9415.43	11187.40	13139.12	16787.62	52428.08	69325.21	117786.47	141552.93	166480.58	216390.35
Kerala	3313.47	4066.33	3798.49	3924.30	5457.51	5785.60	17916.48	43325.56	45128.38	60902.38	60033.31	69047.85
Madhya Pradesh	143.97	174.80	1865.59	2189.63	2444.98	3006.77	663.19	1859.40	11319.68	15658.47	19461.03	24771.68
Maharashtra	479.74	467.51	37827.42	52840.44	62892.16	73496.54	310.38	467.17	368207.91	437345.54	551900.31	630568.31
Manipur	905.17	938.68	58.71	15.68	19.90	43.67	5570.95	2580.25	367.42	916.97	500.40	273.69
Meghalaya	5999.21	7992.24	710.15	44.06	36.42	51.11	71818.08	94636.13	7309.50	312.75	1170.78	1033.84
Mizoram	2580.78	3160.90	350.93	22.04	12.24	52.25	18360.45	24018.49	2509.10	793.97	192.25	1155.58
Nagaland	2.40	3.00	9.32	15.34	17.59	16.18	0.22	0.23	467.77	380.22	150.10	62.98
Orissa	1093.27	1592.05	1557.77	1856.70	1683.62	2182.76	7267.99	9493.17	5178.76	11356.94	29244.78	25438.13
Punjab	35857.24	36211.85	4249.65	2986.84	3468.10	4830.94	248118.50	326795.70	27425.21	15865.24	16299.42	20245.21
Rajasthan	1.74	3.07	3103.56	3834.31	4183.68	5451.45	18.52	7.05	11029.39	16562.78	24897.54	28439.24
Sikkim	27.58	21.49	24.06	33.19	40.46	49.04	48.16	66.22	76.45	112.75	61.26	100.55
Tamil Nadu	5.24	4.61	15758.64	19566.73	22105.85	22996.05	0.24	285.84	121017.49	178402.86	216384.75	262172.89
Telangana	-	-	-	-	-	5870.78	-	-	-	-	-	34258.21
Tripura	0.39	2.64	88.07	120.90	123.47	154.83	246.33	236.80	2658.44	2430.48	1104.21	2331.60
Uttar Pradesh	917.25	1338.58	4988.22	5705.78	5575.52	6850.74	1565.81	4645.95	42504.72	55390.01	60081.78	69559.06
Uttarakhand	82.06	101.77	472.75	587.35	916.44	1020.43	432.55	648.00	2411.94	3772.69	4019.63	5556.27
West Bengal	1381.70	1527.51	3986.14	4163.63	4125.56	5420.94	5534.47	8135.14	78556.81	99306.96	101752.19	101686.07
Andaman & Nicobar Is.	3716.78	2859.49	172.10	5.53	6.14	13.48	6202.14	9525.56	1372.70	13.64	15.41	26.06
Chandigarh	6.60	12.48	455.42	556.90	935.21	879.92	26.86	38.16	6149.79	5791.80	6880.99	6163.00
Dadra & Nagar Haveli	9506.66	12624.50	620.01	61.49	61.37	183.92	116148.00	138391.73	5514.22	208.49	191.80	475.83
Daman & Diu	98.99	98.12	56.17	33.56	73.33	88.98	458.01	765.44	205.48	295.38	489.76	588.44
Delhi	4582.23	4675.67	12271.09	13745.38	13687.31	14469.22	24462.50	49743.55	127147.15	145462.04	155656.63	171872.48
Lakshadweep	289.83	423.03	21.42	0.14	6.39	2.49	1426.18	2366.75	84.66	1.18	1.66	2.13
Puducherry	2612.93	3990.70	326.90	155.49	161.50	184.90	40638.00	56218.81	6741.63	1080.85	1353.28	1234.63
ALL INDIA	100442.98	117473.72	136592.24	161481.49	182252.75	216334.44	797949.81	1086029.90	1296282.04	1501007.26	1720558.78	1980017.14

TABLE 49: STATE-WISE GROSS DIRECT PREMIUM INCOME (Contd.)

(Lakh)

States/Union Territory	Overseas Mediclaim					Crop Insurance						
	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	2311.96	2472.01	2628.99	3110.57	3374.83	2040.67	24010.09	25909.61	53250.45	74533.29	79826.77	20528.86
Arunachal Pradesh	0.01	0.00	20.81	0.29	0.25	0.52	0.53	0.63	1.23	2.36	5.49	2.96
Assam	0.00	0.03	31.06	37.06	48.42	38.50	0.00	0.00	813.55	684.29	596.22	893.02
Bihar	16.77	23.73	35.24	51.76	72.21	50.89	232.12	296.37	40766.43	36048.36	81667.86	53374.63
Chattisgarh	18.20	19.03	35.05	38.24	41.41	44.17	24762.00	26769.58	5953.43	8085.98	6020.47	33607.26
Goa	377.17	465.01	119.08	158.92	106.01	115.50	0.00	0.00	1.01	1.65	1.85	1.78
Gujarat	29.66	29.53	2012.65	2129.03	2522.79	3001.14	3010.94	3146.12	16144.82	24452.21	27621.59	19127.13
Haryana	1.07	0.39	534.15	779.36	967.91	924.22	0.00	0.00	1599.30	3379.37	5971.39	559.67
Himachal Pradesh	0.00	0.00	18.20	30.26	43.44	29.71	0.00	0.00	1447.26	2094.94	236.69	4907.88
Jammu & Kashmir	2957.53	3655.60	46.50	39.98	50.94	41.62	0.00	0.00	98.78	149.03	118.07	65.82
Jharkhand	95.04	102.60	77.61	85.99	106.18	100.60	0.09	3.40	1291.16	2747.17	3224.84	1183.43
Karnataka	2050.74	2013.82	3728.68	4331.39	6269.80	6985.59	11230.19	12501.96	10344.97	11568.88	12453.05	32959.13
Kerala	376.55	368.95	835.23	892.21	1027.23	1062.91	625.51	816.00	494.01	1095.60	1512.77	1514.45
Madhya Pradesh	13.36	14.09	215.27	232.38	271.20	301.25	355.94	1042.34	23179.17	26551.84	39132.29	47750.31
Maharashtra	22.14	22.38	12047.43	13848.54	16327.08	19907.57	12.04	11.18	20766.50	30571.71	22676.56	230557.23
Manipur	74.88	59.60	2.75	1.02	0.83	75.95	2833.16	1163.59	24.99	60.93	52.76	52.05
Meghalaya	2666.96	3235.64	55.34	4.75	5.62	3.21	5365.27	4187.99	21.60	22.28	40.92	32.47
Mizoram	735.68	772.07	7.91	0.95	0.76	1.02	434.63	624.32	6.51	1.63	1.89	21.79
Nagaland	0.00	0.00	0.31	1.10	0.86	1.02	0.00	0.00	5.14	3.60	11.56	8.04
Orissa	202.75	209.16	66.08	76.39	94.05	74.89	14676.21	23525.62	22388.47	8945.05	12208.78	23487.05
Punjab	12069.10	14697.22	875.98	689.94	964.94	969.66	11389.52	14490.05	309.71	303.44	315.05	291.35
Rajasthan	0.05	0.14	296.29	320.29	365.54	353.47	74.79	3.40	56760.62	28490.66	90855.51	63962.37
Sikkim	1.78	2.40	0.95	1.41	1.76	2.06	34.06	48.33	2.76	3.47	1.76	0.41
Tamil Nadu	0.00	0.00	2844.73	3149.17	3477.59	3529.22	0.60	0.00	7782.28	9951.25	16185.80	8522.81
Telangana	-	-	-	-	-	1420.12	-	-	-	-	-	13079.83
Tripura	0.00	0.16	1.00	1.74	1.62	1.89	0.00	0.00	19.81	9.66	1.95	1.51
Uttar Pradesh	27.39	56.80	503.42	710.20	821.79	899.85	5828.57	6602.61	8573.83	9334.81	27460.47	38506.19
Uttarakhand	20.39	33.88	55.42	69.54	83.42	97.97	20.32	15.71	1142.35	1202.07	1772.12	937.31
West Bengal	475.45	589.16	1032.93	1065.81	1118.13	1250.11	45.63	0.00	12840.18	15833.01	29934.98	26973.41
Andaman & Nicobar Is.	261.29	277.06	3.92	0.25	0.55	0.10	21978.18	44448.79	4.04	0.32	36.96	21.88
Chandigarh	1.25	1.11	425.94	433.87	528.68	499.26	0.77	0.03	35.94	0.40	760.67	1072.13
Dadra & Nagar Haveli	2833.01	2947.28	54.23	0.77	0.92	1.42	6952.43	9617.62	0.00	1.72	10.60	16.53
Daman & Diu	0.08	1.42	0.24	1.03	0.95	1.33	16.23	5.08	0.01	0.03	0.01	1.06
Delhi	406.85	415.38	3764.21	4135.49	4744.36	5121.15	8683.83	9775.20	543.81	296.94	325.12	715.27
Lakshadweep	39.71	44.67	0.38	0.01	0.00	0.02	426.62	929.06	0.00	0.00	0.30	0.07
Puducherry	887.30	997.19	42.56	34.78	33.86	36.43	8389.74	10108.28	101.43	32.45	32.03	37.21
ALL INDIA	28974.08	33527.50	32420.56	36464.50	43475.92	48985.02	151390.01	196042.87	286715.55	296460.39	461075.15	624774.31

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

(` Lakh)

States/Union Territory	Credit Insurance					Miscellaneous					Total					
	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Andhra Pradesh	4415.51	5302.99	6167.04	2421.92	19820.21	22290.71	15429.47	18131.89	18105.14	12632.79	300419.22	364273.22	432714.97	479479.07	515634.16	343314.55
Arunachal Pradesh	0.00	0.00	0.00	0.00	21.07	31.30	1129.62	155.00	61.99	61.80	603.22	1008.40	12908.75	1931.99	2630.45	4774.51
Assam	0.00	0.00	0.00	0.00	39.93	67.38	2100.39	2537.95	2614.62	2557.29	838.63	798.21	48947.65	68971.30	79598.78	78158.88
Bihar	0.00	0.00	0.00	0.00	1951.22	2107.61	7526.66	45821.69	18471.87	4837.91	31885.96	37787.59	124224.63	176851.23	185548.65	145891.51
Chattisgarh	0.05	0.00	0.00	0.00	7456.50	19392.01	7016.44	4849.31	2524.50	5073.77	60542.45	91474.78	62467.97	79667.24	84462.59	123488.71
Goa	0.00	0.00	6.91	6.49	2199.17	4374.58	2939.00	2508.76	704.62	726.70	34230.29	41708.31	47661.69	57602.61	29392.19	34213.44
Gujarat	5925.13	6515.49	7568.52	8945.22	4491.98	6939.98	19534.15	21560.78	23148.89	25010.10	36740.41	46536.67	406772.16	501674.33	588067.75	630891.79
Haryana	2971.35	3809.53	5438.50	5883.72	24.00	30.44	17745.83	8889.88	12305.89	10723.60	664.31	834.29	215874.62	266608.30	302333.30	306802.46
Himachal Pradesh	0.00	0.00	0.00	0.00	29.58	27.25	1630.38	2435.20	1785.57	2980.66	800.32	946.28	27903.78	39914.03	40486.46	57767.92
Jammu & Kashmir	0.00	0.00	0.00	0.00	31571.83	40649.67	4764.49	2996.69	3813.64	4282.68	336250.15	405197.99	47805.21	40205.93	48450.78	50577.32
Jharkhand	0.00	0.00	(0.73)	4.00	458.37	494.04	2464.44	2453.29	3463.51	5812.56	17787.25	20549.53	40502.82	60619.30	69353.66	77133.59
Karnataka	6253.27	5488.22	6324.45	6376.02	20994.32	27942.22	18690.05	20057.70	19419.67	20154.94	257259.17	330211.14	409867.98	489726.97	567355.09	684701.74
Kerala	2403.98	2660.77	3169.14	3791.87	12393.35	15991.05	11803.30	10465.21	11121.21	12511.79	136869.67	171411.02	220686.61	272389.98	309035.01	348240.99
Madhya Pradesh	1270.59	1585.71	1884.40	2547.14	1261.88	1375.96	14659.99	7367.83	9465.89	12496.89	13853.70	20635.32	162469.37	199133.01	235122.07	266151.44
Maharashtra	38518.11	46026.52	51808.11	52929.81	2512.89	2707.78	72117.10	84263.86	93027.83	-78293.11	19556.01	21694.98	1337149.60	1579409.59	1778485.46	1933017.45
Manipur	0.00	0.00	0.00	0.00	1862.48	4667.59	230.85	183.57	90.56	79.08	29771.56	33212.92	3892.86	2485.92	2470.48	2118.43
Meghalaya	0.00	0.00	0.00	0.00	20759.44	23742.14	1075.43	298.97	187.59	197.80	259784.61	316464.60	25069.61	5674.08	7604.46	7578.40
Mizoram	0.00	0.00	0.00	0.00	10602.85	13149.72	478.28	290.69	145.56	105.08	137736.09	162750.24	12753.13	3716.68	2529.51	3528.05
Nagaland	0.00	0.00	0.00	0.00	0.00	0.04	103.86	286.52	104.82	101.92	4.01	5.56	2614.43	2824.85	2817.38	3323.65
Orissa	496.12	410.10	507.51	616.64	8103.22	13326.46	7175.07	7456.97	4462.63	4032.28	96592.70	132279.22	106014.03	114949.80	141844.83	157833.35
Punjab	3582.15	4394.54	4890.02	5410.00	104927.18	127541.20	8349.69	6708.99	7212.39	7045.62	951146.34	1155405.39	163652.20	162954.07	171504.83	200241.88
Rajasthan	1736.53	1880.44	2261.97	2351.42	83.00	69.43	32293.24	49114.98	24625.24	26953.26	865.38	952.14	238872.65	277105.97	349839.18	360466.62
Sikkim	0.00	0.00	0.00	0.00	157.31	250.68	84.45	103.06	101.49	97.46	2418.79	3156.48	2451.54	3360.13	3837.77	3770.62
Tamil Nadu	15013.36	15361.73	16012.52	16371.99	102.25	57.55	22376.50	30494.13	25697.01	27131.64	1063.28	1337.94	512605.88	671397.32	751880.39	823700.80
Telangana	-	-	-	3933.48	-	-	-	-	-	6722.36	-	-	-	-	-	230528.03
Tripura	0.00	0.00	0.00	0.00	109.04	86.88	193.79	401.45	219.19	264.16	1258.89	1322.86	6908.76	8892.81	9509.12	17210.46
Uttar Pradesh	5373.76	5787.11	6543.11	7170.93	4309.52	4661.57	25023.13	21739.86	22494.83	22062.71	49131.11	66452.32	292773.58	364728.12	439779.85	486867.55
Uttarakhand	0.00	0.00	0.00	0.00	206.40	274.31	2051.57	2631.60	3342.98	3277.79	4861.78	7654.23	32956.10	43521.32	52882.42	65396.84
West Bengal	5430.67	6682.29	7508.09	6335.56	9193.13	9754.53	11349.45	11593.15	12821.40	11081.58	84895.87	103339.25	266266.12	330511.02	354153.40	364854.49
Andaman & Nicobar Is.	0.00	0.00	0.00	0.00	14066.34	27625.78	585.70	78.78	70.78	32.97	132086.55	188464.74	10071.46	1358.31	1606.68	1959.52
Chandigarh	1251.12	1536.66	1585.18	1633.10	49.10	99.18	2172.91	2782.58	1889.41	1303.02	1024.35	1478.82	34880.82	46614.07	52451.14	53737.84
Dadra & Nagar Haveli	0.00	0.00	0.00	0.00	28773.14	34344.52	799.20	66.92	76.91	80.19	389436.98	466002.78	19216.01	2344.83	2712.21	3471.26
Daman & Diu	0.00	0.00	0.00	0.00	206.17	314.67	115.59	148.92	117.94	97.63	3596.74	4060.04	2272.61	2335.51	3103.07	3298.80
Delhi	14275.52	18664.30	21242.04	22661.21	26237.86	25760.42	26407.04	26574.10	26204.68	21193.06	193418.39	249035.87	438022.41	501626.00	540871.77	579322.29
Lakshadweep	0.00	0.00	0.00	0.00	2386.64	10759.91	161.55	1.89	1.70	1.34	21751.71	37292.21	2273.10	129.77	87.52	146.30
Puducherry	0.00	0.00	15.20	19.20	14339.21	16615.90	996.13	345.51	260.06	260.65	172108.62	224348.64	26009.52	11180.70	12849.98	14005.69
ALL INDIA	108917.22	126106.42	142931.97	149409.70	351700.58	457524.43	341574.75	395797.69	350162.01	173691.96	3781254.52	4710083.98	5797534.67	6871896.17	7740292.39	8468487.17

TABLE 50: NON-LIFE INSURERS: NUMBER OF POLICIES ISSUED

Insurer	(In Lakhs)													
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Public Sector	418.85 (96.15)	384.27 (-8.26)	446.34 (16.15)	421.93 (-5.47)	339.72 (-19.48)	385.47 (13.47)	451.37 (17.10)	434.04 (-3.84)	505.76 (16.52)	528.14 (4.43)	689.68 (30.59)	600.06 (-12.99)	677.82 (-12.95)	
Private Sector	16.77 (3.85)	32.99 (96.72)	51.45 (55.96)	89.48 (73.92)	126.92 (41.85)	187.03 (47.36)	219.23 (17.21)	240.84 (9.86)	287.65 (19.44)	329.30 (14.48)	380.56 (15.57)	424.47 (11.54)	504.97 (18.96)	
TOTAL	435.62 (89.66)	417.26 (-4.21)	497.79 (19.30)	511.41 (2.74)	466.64 (-8.75)	572.50 (22.69)	670.60 (17.13)	674.88 (0.64)	793.41 (17.56)	857.44 (8.07)	1070.24 (24.82)	1024.52 (-4.27)	1182.79 (-15.44)	

Note: Figures in brackets indicate the growth over the previous year in per cent. Excluding standalone Health Private and Specialised Insurers

TABLE 51: NET RETENTIONS* OF NON-LIFE INSURERS

Segment	(In per cent)													
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		
Aviation	25.98	23.53	48.53	21.93	24.21	23.71	25.64	37.50	20.16	27.25	1.00	38.91		
Engineering	81.29	75.78	91.55	72.89	77.52	71.26	68.88	70.15	73.53	70.78	71.07	71.8		
Fire	80.46	76	85.76	65.72	75.65	77.35	73.99	65.39	75.16	71.88	69.24	64.54		
Marine Cargo	89.46	85.07	91.77	77.1	84.43	88.59	85.35	79.18	78.86	83.59	85.99	81.59		
Marine Hull	26.68	25.55	39.76	18.3	20.01	31.26	23.31	25.06	32.29	34.79	31.94	35.47		
Motor	99.02	99.64	100	96.15	100	99.99	99.99	98.88	99.02	98.78	100.00	99.67		
Miscellaneous	94.7	88.35	94.47	89.63	97.11	96.95	91.39	90.63	94.52	90.01	89.43	88.14		
Industry	87.9	86.45	92.58	83.41	91.26	94.45	90.30	88.24	91.84	89.84	90.32	89.57		

Note: Within the country including GIC

TABLE 52: INCURRED CLAIMS - FIRE INSURANCE

INSURER	CLAIMS INCURRED (NET) (₹ Lakh)													
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Bajaj Allianz	103	276	606	2546	5769	5009	4976	7263	6877	6195	6265	3329	4506	9366
Bharti AXA	-	-	-	-	-	-	-	10	906	714	443	283	1658	916
Cholamandalam	-	-	183	756	1357	894	1172	1609	1215	1217	1573	999	2794	2769
Future Generali	-	-	-	-	-	-	3	172	549	838	1573	2075	2020	1649
HDFC ERGO	-	-	10	52	252	118	34	19	522	1370	1620	1273	1521	6015
ICICI Lombard	12	151	936	1445	1701	2474	5794	9698	6581	11221	9049	9686	10273	10235
IFFCO Tokio	36	293	1183	1245	1195	2592	4226	4414	4383	4853	3859	4391	2780	2155
L&T General	-	-	-	-	-	-	-	-	-	14	134	366	689	692
Liberty Videocon	-	-	-	-	-	-	-	-	-	-	-	1	79	371
Magma HDI	-	-	-	-	-	-	-	-	-	-	-	1	22	584
Raheja OBE	-	-	-	-	-	-	-	-	1	7	32	31	25	73
Reliance	29	544	672	785	1299	1786	2674	2889	3172	1761	2643	2072	3655	3650
Royal Sundaram	63	287	404	971	929	542	929	763	494	490	563	560	777	933
SBI General	-	-	-	-	-	-	-	-	-	84	1230	3300	5582	5703
Shriram	-	-	-	-	-	-	-	4	63	31	163	369	367	428
Tata AIG	23	122	271	321	797	635	657	1166	1022	1315	1109	1276	1673	2032
Universal Sampo	-	-	-	-	-	-	-	39	879	1037	1384	1005	1864	2779
PRIVATE-TOTAL	266	1673	4265	8121	13299	14050	20465	28046	26663	31147	31641	31017	40284	50349
National	19236	13326	9009	14411	24658	20645	24447	23761	20288	24176	43175	36028	52786	56333
New India	37183	46737	26134	32702	60151	56006	60160	60668	106878	127227	165735	126651	153006	144152
Oriental	19258	12552	10616	15885	23090	15939	31038	36245	31128	40670	51634	35756	55525	42506
United	17578	20029	11082	15246	18079	31486	30400	29593	19807	31138	44188	55151	58243	60651
PUBLIC-TOTAL	93255	92644	56841	78244	125978	124076	146045	150267	178101	223211	304732	253586	319560	303642
GRAND TOTAL	93521	94317	61106	86365	139277	138126	166510	178313	204764	254358	336373	284603	359844	353991

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO-FIRE INSURANCE (Contd.)

INSURER	INCURRED CLAIMS RATIO (Per cent)													
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Bajaj Allianz	151.47	28.34	22.95	48.37	77.97	53.39	40.60	62.68	58.05	54.76	527.52	237.76	31.15	63.88
Bharti AXA	-	-	-	-	-	-	-	(26.81)	387.81	112.91	3.40	2.12	137.24	80.12
Cholamandalam	-	-	54.14	69.68	93.94	28.11	35.88	79.19	76.07	62.45	302.05	113.51	68.19	63.78
Future Generali	-	-	-	-	-	-	(2.03)	185.97	182.46	86.70	54.38	55.76	66.33	49.27
HDFC ERGO	-	-	-	47.71	159.42	75.16	21.12	21.65	157.18	97.81	119.53	62.10	28.80	87.94
ICICI Lombard	57.14	20.30	39.20	39.96	48.88	35.43	53.33	95.98	73.18	99.41	334.22	254.42	66.93	94.03
IFFCO Tokio	38.30	30.30	48.64	39.42	27.36	47.29	66.40	72.97	93.58	96.38	33.68	31.70	74.68	54.97
L&T General	-	-	-	-	-	-	-	-	-	(62.28)	2.61	7.09	103.54	81.59
Liberty Videocon	-	-	-	-	-	-	-	-	-	-	-	0.25	48.34	102.17
Magma HDI	-	-	-	-	-	-	-	-	-	-	-	(5.63)	175.32	394.77
Raheja OBE	-	-	-	-	-	-	-	-	(1.36)	(7.43)	-	(566.42)	53.66	154.91
Reliance	74.36	202.99	74.67	48.31	95.72	74.60	69.54	69.59	77.85	57.26	5448.36	4044.56	88.95	75.43
Royal Sundaram	94.03	33.22	30.15	50.86	39.69	18.56	43.33	51.04	38.22	30.99	18.62	15.74	46.32	51.15
SBI General	-	-	-	-	-	-	-	-	-	(55.57)	180.99	65.72	50.07	40.90
Shriram	-	-	-	-	-	-	-	(10.07)	84.25	14.24	67.69	99.40	75.00	64.83
Tata AIG	(50.00)	35.26	32.93	39.63	73.49	42.65	39.53	56.49	50.83	65.61	59.67	67.63	62.38	83.84
Universal Sampo	-	-	-	-	-	-	-	(14.63)	69.60	46.21	47.49	27.52	41.56	47.64
PRIVATE-TOTAL	110.37	40.07	39.27	46.21	61.48	43.93	50.69	75.15	72.79	75.16	67.06	52.45	55.45	66.19
National	52.48	37.01	25.87	40.87	69.02	61.01	83.96	80.71	57.42	56.64	82.07	56.68	73.19	74.78
New India	54.74	59.14	32.91	40.94	72.39	59.46	62.00	63.00	100.11	104.93	120.19	80.22	85.74	76.38
Oriental	49.02	34.84	32.25	47.15	68.39	46.67	95.67	115.09	85.35	90.73	100.39	60.11	84.07	72.04
United	39.39	44.23	26.31	35.83	44.30	75.20	69.96	72.42	48.26	68.75	75.61	75.06	72.01	75.21
PUBLIC-TOTAL	49.47	47.18	30.03	40.88	65.14	60.81	72.28	75.86	81.10	87.86	101.45	71.55	80.39	75.21
GRAND TOTAL	49.55	47.04	30.53	41.33	64.77	58.52	68.69	75.75	79.91	86.08	96.78	68.82	76.54	73.78

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS -MARINE INSURANCE (Cont'd)

INSURER	CLAIMS INCURRED (NET) (₹ Lakh)													
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Bajaj Allianz	17	146	922	1890	2480	3727	3166	5098	4577	3231	3223	3092	2991	6468
Bharti AXA	-	-	-	-	-	-	-	3	178	241	244	264	437	783
Cholamandalam	-	-	138	340	602	892	978	788	993	739	1102	833	1152	1454
Future Generali	-	-	-	-	-	-	4	132	301	520	839	1364	1846	2639
HDFC ERGO	-	-	1	8	37	75	132	108	465	633	2458	2681	5957	8152
ICICI Lombard	0.1	190	1275	2107	2019	1156	3220	5502	2668	4722	5157	7441	15263	15799
IFFCO Tokio	36	451	1175	1797	2452	4222	4301	4448	4085	3841	3815	4381	4013	3778
L&T General	-	-	-	-	-	-	-	-	-	6	240	242	232	539
Liberty Videocon	-	-	-	-	-	-	-	-	-	-	-	-	15	209
Magma HDI	-	-	-	-	-	-	-	-	-	-	-	-	5	100
Raheja OBE	-	-	-	-	-	-	-	-	1	3	12	(4)	(1)	(1)
Reliance	44	140	133	250	766	581	1288	1849	1781	791	1029	1102	1798	1861
Royal Sundaram	49	403	440	545	1041	619	367	638	682	731	279	558	732	986
SBI General	-	-	-	-	-	-	-	-	-	0	24	123	278	1075
Shriram	-	-	-	-	-	-	-	-	1	8	35	36	16	(24)
TATAAIG	122	1101	1194	1301	2156	2552	3612	5320	4724	7677	11219	11424	10433	15458
Universal Sampo	-	-	-	-	-	-	-	5	88	189	222	453	432	572
PRIVATE-TOTAL	268	2431	5278	8238	11553	13824	17068	23891	20544	23332	29899	33991	45599	59848
National	7809	10563	9145	7244	8560	10085	10006	13460	4752	11266	13641	10894	13805	11748
New India	13133	11690	8194	9850	11525	6230	15824	27711	19075	25764	27764	19457	21432	32167
Oriental	7428	8431	6749	7959	8531	15584	11007	17226	12379	19612	20859	17579	16660	12129
United	8166	9970	7170	7822	7268	10886	12397	15071	21852	21712	21669	21748	21502	25865
PUBLIC-TOTAL	36536	40654	31258	32875	35884	42785	49234	73468	58058	78354	83933	69679	73399	81908
GRAND TOTAL	36804	43085	36536	41113	47437	56609	66302	97359	78602	101686	113832	103670	118998	141757

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO - MARINE INSURANCE (Cont'd)

INSURER	INCURRED CLAIMS RATIO (Per cent)													
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Bajaj Allianz	113.33	67.59	132.47	119.17	112.93	139.38	81.24	93.10	81.11	56.40	259.01	278.30	37.44	89.82
Bharti AXA	-	-	-	-	-	-	-	(10.61)	122.76	72.12	3.97	4.35	60.93	96.88
Cholamandalam	-	-	92.00	89.47	110.26	125.81	99.69	68.83	81.63	60.45	256.39	150.30	57.30	71.74
Future Generali	-	-	-	-	-	-	(26.67)	123.03	119.98	99.06	59.16	88.67	86.92	65.98
HDFC ERGO	-	-	-	50.00	74.00	78.13	92.96	56.40	154.56	81.42	221.89	158.52	113.95	113.71
ICICI Lombard	0.67	113.10	196.46	132.43	173.45	94.44	175.96	201.67	82.64	111.16	343.36	301.22	97.46	98.68
IFFCO Tokio	1800.00	123.22	115.31	112.17	127.18	139.11	102.23	99.74	102.93	98.93	70.80	49.66	93.51	76.96
L&T General	-	-	-	-	-	-	-	-	-	(25.03)	5.98	6.30	53.69	123.86
Liberty Videocon	-	-	-	-	-	-	-	-	-	-	-	-	(155.11)	199.18
Magma HDI	-	-	-	-	-	-	-	-	-	-	-	-	(10.64)	(82.47)
Raheja OBE	-	-	-	-	-	-	-	-	(18.76)	(11.50)	-	47.80	(33.66)	(85.00)
Reliance	314.29	152.17	73.48	75.76	179.39	93.56	117.73	122.39	98.95	62.97	16867.87	16498.50	93.10	85.07
Royal Sundaram	272.22	92.43	63.58	65.04	94.55	75.21	81.02	84.63	65.24	63.88	28.24	64.23	76.42	81.26
SBI General	-	-	-	-	-	-	-	-	-	0.00	(126.60)	78.77	67.07	140.91
Shriram	-	-	-	-	-	-	-	-	58.48	8.89	171.08	87.99	88.00	(92.08)
TATAAIG	66.30	137.80	78.60	72.20	86.80	82.35	81.61	95.63	76.57	83.51	81.08	69.55	47.73	73.30
Universal Sampo	-	-	-	-	-	-	-	(22.93)	672.78	234.14	112.36	197.56	101.37	85.17
PRIVATE-TOTAL	108.54	111.98	107.58	101.14	116.74	112.57	100.31	109.19	86.40	82.12	82.07	76.88	71.24	87.38
National	52.37	79.53	46.15	64.11	72.08	98.53	92.50	108.52	36.49	79.15	77.26	52.01	72.17	58.34
New India	69.81	55.64	40.88	56.95	68.36	37.90	83.92	119.56	80.26	112.51	91.77	49.84	46.49	52.64
Oriental	41.45	65.40	52.40	67.54	62.58	97.74	64.98	93.11	65.37	86.41	81.94	65.31	58.35	40.40
United	57.20	55.24	54.44	69.04	68.21	103.37	95.83	80.93	103.22	88.55	82.79	76.34	71.67	84.93
PUBLIC-TOTAL	55.42	62.32	47.43	63.58	67.68	80.50	82.68	101.05	75.50	92.89	84.32	60.39	59.30	57.80
GRAND TOTAL	55.62	63.92	51.59	68.69	75.39	86.52	86.60	102.93	78.08	90.18	83.72	64.96	63.37	67.44

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS -MOTOR INSURANCE (Cont'd)

INSURER	CLAIMS INCURRED (NET) (Lakh)									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Bajaj Allianz	33010	61817	93515	97630	131245	147970	158925	178150	189764	
Bharti AXA	-	-	223	5175	23061	39034	58623	68570	81000	
Cholamandalam	3883	9353	17045	21535	37314	48192	69529	93136	92374	
Future Generali	-	-	3158	11522	19775	28020	42695	48346	60276	
HDFC ERGO	6995	8491	10429	17408	35756	53111	63135	69111	73058	
ICICI Lombard	33463	66505	81946	102816	149367	224565	190235	180051	200060	
IFFCO Tokio	22395	28976	40296	45428	68805	97682	92815	112713	128387	
L&T General	-	-	-	-	168	4091	8337	9515	10613	
Liberty Videocon	-	-	-	-	-	-	15	3814	13345	
Magma HDI	-	-	-	-	-	-	1253	19092	31669	
Raheja OBE	-	-	-	14	49	173	159	143	(46)	
Reliance	9149	53013	71889	83414	101467	101579	97738	114829	121289	
Royal Sundaram	15280	22856	33260	42544	54618	74259	80414	85192	87438	
SBI General	-	-	-	-	178	3171	10220	30567	49867	
Shriram	-	-	1191	9497	25396	37486	88345	127711	135690	
TATAAIG	13695	15305	19659	21407	34629	64922	67082	74646	79233	
Universal Sampo	-	-	138	2244	9695	16191	17369	18821	18669	
PRIVATE-TOTAL	137870	266316	372749	460634	691523	940448	1046890	1234406	1372685	
National	133293	170449	198563	170140	259953	258009	324762	292574	262074	
New India	180653	209996	205064	194409	261297	247928	364899	398286	496170	
Oriental	130377	136423	141045	126844	163732	192396	200318	185417	203850	
United	90049	116943	92854	126182	191646	228084	261787	238918	252524	
PUBLIC-TOTAL	534372	633811	637526	617575	876628	926417	1151765	1115196	1214618	
GRAND TOTAL	672242	900127	1010275	1078209	1568151	1866864	2198655	2349601	2587303	

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO-MOTOR INSURANCE (Contd)

INSURER	INCURRED CLAIMS RATIO (Per cent)									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Bajaj Allianz	67.02	66.78	72.17	77.78	88.90	175.02	161.09	75.61	71.61	
Bharti AXA	-	-	(131.18)	84.41	90.05	22.92	29.22	78.62	83.79	
Cholamandalam	74.74	66.46	67.83	66.28	85.77	107.02	103.45	86.23	79.23	
Future Generali	-	-	87.41	85.18	85.78	47.47	52.09	78.60	80.44	
HDFC ERGO	59.13	70.66	81.35	86.16	101.51	148.44	122.51	91.64	90.35	
ICICI Lombard	60.73	76.15	84.08	92.42	104.45	419.03	273.57	78.46	80.13	
IFFCO Tokio	64.70	76.36	76.93	74.17	87.76	51.36	43.33	74.15	73.49	
L&T General	-	-	-	-	183.99	4.17	6.83	87.27	72.74	
Liberty Videocon	-	-	-	-	-	-	0.18	106.56	91.59	
Magma HDI	-	-	-	-	-	-	(15608.24)	83.76	81.61	
Raheja OBE	-	-	-	(24.56)	507.25	-	10.87	313.06	(116.92)	
Reliance	61.33	73.98	72.60	79.39	102.04	89504.56	97660.04	91.26	91.18	
Royal Sundaram	73.91	76.83	77.85	79.21	86.33	84.36	77.38	83.27	84.85	
SBI General	-	-	-	-	(228.91)	145.93	79.68	83.92	103.26	
Shriram	-	-	64.76	70.72	78.02	69.80	88.26	90.38	98.53	
TATAAIG	59.83	61.69	69.78	78.01	101.59	101.66	77.62	74.73	75.63	
Universal Sampo	-	-	414.41	80.43	79.17	105.42	80.30	77.79	82.67	
PRIVATE-TOTAL	64.28	71.95	75.67	80.42	93.70	97.62	84.40	81.40	81.91	
National	86.88	101.55	107.23	86.47	114.38	86.55	89.69	69.35	54.89	
New India	90.98	108.20	101.40	89.47	113.02	84.32	97.16	86.83	87.17	
Oriental	98.14	99.57	106.49	90.15	105.63	104.12	93.77	78.84	77.44	
United	95.35	110.24	74.43	85.08	109.17	101.12	90.55	73.96	68.58	
PUBLIC-TOTAL	92.25	104.76	98.90	87.84	111.10	92.41	92.86	77.51	72.38	
GRAND TOTAL	84.69	92.31	88.84	84.51	102.69	94.96	88.63	79.50	77.14	

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS-HEALTH INSURANCE (Cont'd)

INSURER	CLAIMS INCURRED (NET) (Lakh)									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Bajaj Allianz	8367	15171	18039	17931	19172	23697	35520	56733	51152	
Bharti AXA	-	-	17	1536	2810	7517	16521	14201	18636	
Cholamandalam	703	2761	6014	7277	7375	13234	16286	12960	10295	
Future Generali	-	-	2448	4033	5710	9032	10525	12218	11345	
HDFC ERGO	436	2411	3654	19362	11057	13250	15706	37725	32843	
ICICI Lombard	36313	40170	58939	67693	91871	94739	94710	106816	92720	
IFFCO Tokio	7119	8750	13512	13499	15065	10821	14344	17209	27714	
L&T General	-	-	-	-	21	737	1639	3992	1819	
Liberty Videocon	-	-	-	-	-	-	-	36	3843	
Magma HDI	-	-	-	-	-	-	-	-	61	
Raheja OBE	-	-	-	-	-	-	-	1	41	
Reliance	3410	15269	25406	25687	25591	16672	20653	36827	48291	
Royal Sundaram	2578	3719	4269	5099	8395	9417	8649	11761	11942	
SBI General	-	-	-	-	1	298	519	443	19492	
Shriram	-	-	-	-	-	-	-	129	152	
TATAAIG	1835	2778	4107	3859	4923	5227	7736	15449	24892	
Universal Sampo	-	-	24	1445	2243	2620	3611	7060	10176	
PRIVATE-TOTAL	60761	91029	136429	167421	194234	207262	246420	333561	365412	
National	47010	55238	75664	96511	140465	168816	221024	270331	366344	
New India	65146	73801	125559	143468	165335	192018	240769	275179	364302	
Oriental	42895	50256	74746	104119	121096	133585	146423	187804	234517	
United	52787	65170	84901	127884	153287	187902	215489	237098	356057	
PUBLIC - TOTAL	207838	244465	360870	471982	580183	682321	823705	970412	1321220	
GRAND TOTAL	268599	335494	497299	639403	774417	889583	1070126	1303973	1686632	

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO-HEALTH INSURANCE (Cont'd)

INSURER	INCURRED CLAIMS RATIO (Per cent)									
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Bajaj Allianz	78.64	85.19	78.02	69.36	65.66	127.99	202.02	86.60	73.59	
Bharti AXA	-	-	94.44	102.13	73.05	21.10	34.96	86.32	97.48	
Cholamandalam	79.52	93.06	109.00	117.45	68.25	141.61	89.99	61.71	52.43	
Future Generali	-	-	135.86	103.98	87.60	52.22	44.34	84.85	79.94	
HDFC ERGO	87.20	142.49	100.51	118.05	71.46	125.55	120.29	92.91	56.48	
ICICI Lombard	118.70	98.79	86.07	90.06	92.41	482.84	388.04	93.02	87.38	
IFFCO Tokio	152.90	121.14	122.23	109.30	102.92	9.85	12.85	87.17	92.41	
L&T General	-	-	-	-	129.15	5.54	9.90	90.64	51.93	
Liberty Videocon	-	-	-	-	-	-	-	88.29	102.56	
Magma HDI	-	-	-	-	-	-	-	-	92.67	
Raheja OBE	-	-	-	-	-	-	-	96.45	116.54	
Reliance	113.03	112.13	91.74	115.83	123.65	-	4589548.89	97.78	107.49	
Royal Sundaram	46.98	44.78	43.57	48.89	51.46	48.45	39.62	57.09	52.89	
SBI General	-	-	-	-	200.00	122.82	115.73	48.63	80.37	
Shriram	-	-	-	-	-	-	-	90.00	70.91	
TATAAIG	61.70	74.92	46.71	59.09	53.11	53.12	67.44	86.28	69.94	
Universal Sampo	-	-	54.56	136.90	117.34	102.59	91.70	108.94	102.22	
PRIVATE-TOTAL	103.42	94.84	85.29	92.22	85.15	77.73	79.04	87.62	79.17	
National	131.47	118.01	111.27	108.53	105.52	104.96	105.60	104.29	110.02	
New India	212.81	89.99	107.41	113.06	102.54	97.24	103.89	96.85	98.78	
Oriental	132.51	123.77	136.95	128.91	102.70	102.83	104.45	115.23	117.02	
United	160.05	135.36	121.27	131.56	114.86	97.68	99.38	114.26	118.98	
PUBLIC-TOTAL	157.79	112.36	116.60	119.85	106.31	100.26	103.21	106.19	109.97	
GRAND TOTAL	141.02	107.00	105.93	111.13	100.08	93.91	96.42	100.73	101.42	

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS -OTHERS (Contd)

INSURER	CLAIMS INCURRED (NET) (Lakh)														
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Bajaj Allianz	1153	10245	13533	18197	32750	5451	9439	12076	11641	10284	9639	10949	10148	18850	
Bharti AXA	-	62	1768	4376	4935	705	1302	2123	3414	1935	270	1026	2368	1757	
Cholamandalam	-	-	-	-	-	-	50	144	511	1059	1508	2503	3954	7519	
Future Generali	-	90	3092	7853	7684	379	409	280	1830	4414	6203	12310	13188	11720	
HDFC ERGO	166	1435	4795	11925	35205	7979	7143	12368	10504	15884	26580	35989	49487	25529	
ICICI Lombard	355	2106	4928	8881	20761	3531	4221	6832	5872	6483	7189	8612	11458	6120	
IFFCO Tokio	-	-	-	-	-	-	-	-	-	36	534	1029	821	1103	
L&T General	-	-	-	-	-	-	-	-	-	-	-	-	393	380	
Liberty Videocon	-	-	-	-	-	-	-	-	-	-	-	0.11	246	1639	
Magma HDI	-	-	-	-	-	-	-	-	-	-	-	720	978	474	
Raheja OBE	-	-	-	-	-	-	-	-	30	124	200	268	16619	2036	
Reliance	87	1917	1569	2801	1379	2392	2824	5332	4514	3528	4664	2691	3254	5340	
Royal Sundaram	1051	517	8116	9855	14196	1355	1944	2305	2089	1787	2042	2262	1957	366	
SBI General	-	-	-	-	-	-	-	-	-	301	268	3757	16619	2036	
Shriram	-	-	-	-	-	-	-	5	38	73	152	272	779	335	
TATAAIG	875	4783	6993	10928	13061	1994	2344	5314	8626	5767	4476	9340	11849	6001	
Universal Sampo	-	-	-	-	-	-	-	35	1094	1052	1459	1920	2367	1863	
PRIVATE-TOTAL	3687	21155	44794	74816	129971	23786	29676	46850	50989	53496	66900	95770	133562	94752	
National	145448	138077	192836	204696	249815	28390	23743	27919	32846	26467	47766	46345	75365	71019	
New India	205102	211523	237030	247946	291525	56327	57967	48184	49415	72864	75308	62531	90192	82012	
Oriental	156080	125671	141399	166994	174854	31091	31499	36457	51548	61426	48009	39210	65696	33149	
United	152303	160545	165965	176785	178930	28998	25718	29086	37200	40781	56850	59316	71978	49205	
PUBLIC-TOTAL	658933	635816	737230	796421	895124	144806	138927	141646	171009	201538	227933	207402	303230	235386	
GRAND TOTAL	662620	656971	782024	871237	1025095	168592	168603	188496	221998	255034	294834	303172	436792	330137	

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO-OTHERS (Cont'd)

INSURER	INCURRED CLAIMS RATIO (Per cent)													
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Bajaj Allianz	128.25	72.05	68.60	60.17	393.16	45.79	62.86	62.38	59.55	48.77	192.31	205.96	39.47	70.30
Bharti AXA	-	-	-	-	-	-	-	(60.00)	235.39	66.99	1.20	4.08	64.12	66.35
Cholamandalam	-	1550.00	93.30	77.60	321.08	25.54	36.18	45.03	72.17	36.81	151.07	125.81	46.12	66.21
Future Generali	-	-	-	-	-	-	625.00	215.50	64.66	57.27	24.04	43.25	50.63	65.72
HDFC ERGO	-	219.51	77.57	66.55	574.29	26.23	41.19	23.08	66.15	56.89	185.90	220.78	41.26	81.42
ICICI Lombard	137.19	79.28	98.42	72.92	293.40	62.53	44.57	66.51	50.86	57.42	189.52	149.74	82.54	62.49
IFFCO Tokio	127.24	80.50	74.98	69.51	436.06	50.62	51.30	73.09	58.87	56.12	18.94	16.43	73.74	46.41
L&T General	-	-	-	-	-	-	-	-	-	(109.22)	4.17	6.95	58.77	89.02
Liberty Videocon	-	-	-	-	-	-	-	-	-	-	-	-	129.85	91.56
Magma HDI	-	-	-	-	-	-	-	-	-	-	-	(0.83)	435.01	95.39
Raheja OBE	-	-	-	-	-	-	-	-	(15.38)	(191.56)	-	(2650.32)	55.83	25.91
Reliance	126.09	335.73	101.16	98.38	128.28	68.81	48.79	81.92	66.36	71.75	745.74	209.32	73.20	77.76
Royal Sundaram	85.94	8.14	72.52	67.59	475.26	39.23	49.44	45.78	41.73	33.61	42.17	39.00	32.48	21.72
SBI General	-	-	-	-	-	-	-	-	-	(4312.32)	69.85	94.84	117.22	52.41
Shriram	-	-	-	-	-	-	-	(6.33)	37.98	50.98	47.20	63.26	128.31	41.67
TATAAIG	77.50	66.95	58.18	54.24	252.05	25.85	21.75	37.54	51.29	31.83	23.52	41.39	47.48	36.67
Universal Sampo	-	-	-	-	-	-	-	28.18	45.55	37.66	40.20	40.99	42.20	28.32
PRIVATE-TOTAL	99.11	64.59	72.46	65.41	349.30	47.11	46.08	59.32	56.81	49.76	50.58	54.78	63.00	60.61
National	111.79	93.74	104.72	93.11	589.73	65.26	50.23	59.14	69.09	44.79	61.12	50.96	78.56	84.58
New India	102.99	92.10	91.35	88.70	319.63	49.53	65.01	55.82	51.28	65.79	58.92	44.40	59.22	57.08
Oriental	124.99	91.96	93.36	100.09	379.31	57.83	51.96	52.34	62.71	67.47	49.13	39.80	64.01	36.90
United	110.07	108.76	104.79	108.87	348.08	50.43	43.16	44.30	48.89	47.44	53.54	50.62	60.54	47.74
PUBLIC-TOTAL	105.34	96.15	97.85	96.11	387.38	53.93	54.13	52.69	56.59	58.11	55.61	46.35	64.55	55.97
GRAND TOTAL	105.30	94.66	95.92	92.39	382.10	52.85	52.52	54.19	56.64	56.13	54.38	48.72	64.07	57.23

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS -TOTAL (Contd.)

INSURER	CLAIMS INCURRED (NET) (` Lakh)														
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Bajaj Allianz	1273	10667	15061	22633	40999	55563	94570	135991	138656	170127	190795	211814	252528	275599	
Bharti AXA	-	62	2089	5472	6893	7077	15565	27579	8621	27595	47507	76719	87233	103091	
Cholamandalam	-	-	-	-	-	-	58	6054	16916	27902	40973	59161	68385	83428	
Future Generali	-	87	3103	7913	7973	8003	11477	14490	39587	53230	76643	95105	127502	131788	
HDFC ERGO	1781	1776	7005	15476	38925	81384	122832	168453	190262	273065	360090	338062	361891	344344	
ICICI Lombard	427	2850	7285	11923	24407	39859	50474	69502	73267	99047	123366	124545	148173	168153	
IFFCO Tokio	-	-	-	-	-	-	-	-	-	245	5736	11830	15250	14765	
L&T General	-	-	-	-	-	-	-	-	-	-	-	16	4337	18148	
Liberty Videocon	-	-	-	-	-	-	-	-	-	-	-	1255	19364	34053	
Magma HDI	-	-	-	-	-	-	-	-	-	-	-	908	1146	542	
Raheja OBE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reliance	160	1917	2374	3836	3444	17318	75068	107365	118568	133138	126587	126079	160362	180430	
Royal Sundaram	1163	5860	8961	11370	16166	20374	29815	41235	50908	66021	86559	92442	100419	101665	
SBI General	-	-	-	-	-	-	-	-	-	564	4992	17919	53488	78173	
Shriram	-	-	-	-	-	-	-	-	-	-	37836	89117	129000	136580	
TATAAIG	1020	6006	8458	12623	16015	20711	24771	35566	39638	54311	86954	96858	114049	127616	
Universal Sampo	-	-	-	-	-	-	-	241	5750	14216	21876	24358	30543	34060	
PRIVATE-TOTAL	5824	29225	54336	91246	154822	250289	424630	606765	716607	968041	1275732	1456224	1787411	1943046	
National	172493	161966	210990	226351	283033	239422	283884	339367	324537	462327	531407	639053	704861	767518	
New India	255418	269950	271358	290498	363201	364361	417748	467186	513245	652487	708753	814307	938095	1118804	
Oriental	182766	146654	158765	190838	206474	235886	260222	305719	326018	406536	446483	439285	511102	526150	
United	178047	190544	184217	199853	204277	214206	250628	251505	332925	438564	538694	613492	627738	744303	
PUBLIC-TOTAL	788724	769114	825330	907540	1056985	1053875	1212482	1363777	1496725	1959914	2225336	2506137	2781796	3156775	
GRAND TOTAL	794548	798339	879666	998786	1211807	1304164	1637112	1970542	2213332	2927955	3501068	3962361	4569207	5099820	

Note: Figures in brackets indicate negative values.

TABLE 52: INCURRED CLAIMS RATIO-TOTAL (Concl.)

INSURER	INCURRED CLAIMS RATIO (Per cent)														
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Bajaj Allianz	129.63	69.22	65.30	61.02	69.92	66.26	66.81	71.90	73.59	79.14	172.66	170.73	72.29	71.92	
Bharti AXA	-	-	-	-	-	-	-	(104.12)	103.07	87.41	19.20	26.23	79.82	85.64	
Cholamandalam	-	56.36	87.66	77.03	77.98	55.60	62.55	71.57	74.49	77.43	116.57	101.58	79.46	74.63	
Future Generali	-	-	-	-	-	-	(44.96)	106.56	90.23	84.78	47.14	50.68	76.93	77.31	
HDFC ERGO	-	212.20	77.85	66.35	57.63	57.05	76.49	80.74	98.95	87.79	147.01	128.68	80.45	78.72	
ICICI Lombard	1141.67	65.25	88.57	71.78	73.77	76.30	78.38	85.35	86.77	95.61	393.77	272.07	83.14	81.30	
IFFCO Tokio	114.17	72.17	72.68	67.99	70.54	72.79	78.91	83.44	79.45	87.26	34.76	31.06	75.87	74.17	
L&T General	-	-	-	-	-	-	-	-	-	870.03	4.30	7.28	85.66	71.63	
Liberty Videocon	-	-	-	-	-	-	-	-	-	-	-	0.13	106.39	94.52	
Magma HDI	-	-	-	-	-	-	-	-	-	-	-	(2715.30)	84.86	83.84	
Raheja OBE	-	-	-	-	-	-	-	-	0.00	0.00	-	63.60	62.05	27.73	
Reliance	132.23	205.91	90.20	79.88	63.81	70.90	78.19	77.30	84.74	102.90	15952.16	8731.92	92.17	94.05	
Royal Sundaram	88.91	76.61	67.77	65.62	64.81	61.08	66.88	68.95	71.21	75.35	74.42	67.98	76.32	78.00	
SBI General	-	-	-	-	-	-	-	-	-	(222.63)	144.25	79.95	84.80	85.78	
Shriram	-	-	-	-	-	-	-	0.00	0.00	0.00	69.70	88.29	90.49	97.96	
TATAAIG	80.51	72.46	58.89	55.46	56.08	54.27	54.58	60.54	67.21	74.74	80.19	69.80	68.18	70.81	
Universal Sampo	-	-	-	-	-	-	-	(277.20)	76.42	73.75	88.73	71.37	74.14	74.65	
PRIVATE-TOTAL	138.40	74.74	70.04	65.13	68.03	68.02	72.23	76.73	79.23	84.66	88.23	79.56	79.58	79.69	
National	94.94	82.39	88.36	84.96	102.43	86.51	94.05	96.35	85.05	97.05	87.50	85.57	81.18	77.54	
New India	89.34	81.87	75.60	77.11	88.13	80.34	86.82	89.00	89.87	100.80	90.01	86.16	83.78	84.02	
Oriental	100.38	79.03	80.49	89.88	87.64	87.66	90.47	99.69	90.79	94.22	91.25	81.54	85.84	81.89	
United	90.25	90.33	86.22	92.41	93.09	90.26	92.75	78.62	86.74	94.36	88.50	84.61	82.56	84.42	
PUBLIC-TOTAL	93.13	83.34	81.83	84.68	92.44	85.22	90.43	90.69	88.27	97.03	89.27	84.79	83.20	82.09	
GRAND TOTAL	93.35	82.99	80.98	82.42	88.39	81.27	84.88	85.88	85.13	92.56	88.89	82.79	81.74	81.16	

Note: Figures in brackets indicate negative values.

TABLE 53: UNDERWRITING EXPERIENCE AND PROFITS : PUBLIC SECTOR NON-LIFE INSURERS

(Lakh)

Particulars	NATIONAL												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	180455	181312	213088	250865	283216	268300	285536	318798	365363	397765	538971	695285	795691
Change in Reserve for Unexpired Risk	(9984) -5.53%	387 0.21%	(16492) -7.74%	(12084) -4.82%	(16802) -5.93%	8017 2.99%	(8780) -3.07%	(16945) -5.32%	(23127) -6.33%	(16187) -4.07%	(62576) -11.61%	(87932) -12.65%	(48843) -6.14%
Net Earned Premium	170471	181699	196596	238781	266414	276317	276757	301853	342236	381578	476395	607353	746848
Claims incurred (Net)	146163 85.74%	172493 94.93%	161966 82.39%	210990 88.36%	226350 84.96%	283033 102.43%	239422 86.51%	283884 94.05%	339367 99.16%	324536 85.05%	462328 97.05%	531406 87.50%	639053 85.57%
Commission, Expenses of Management	49097 27.21%	55458 30.59%	64785 30.40%	80474 32.08%	93769 33.11%	102316 38.13%	91952 32.20%	110159 34.55%	116454 31.87%	145019 36.46%	170289 31.60%	193999 27.90%	205809 25.87%
Underwriting Profit / Loss	(24789) -14.54%	(46252) -25.46%	(30155) -15.34%	(52683) -22.06%	(53705) -20.16%	(109032) -39.46%	(54617) -19.73%	(92190) -30.54%	(113585) -33.19%	(87977) -23.06%	(156222) -32.79%	(118052) -19.44%	(98014) -13.12%
Gross Investment Income	40329	43978	48587	66268	68517	100976	105480	118092	103962	134845	182142	171387	210368
Other Income Less other Outgo	(4451)	(7121)	(4489)	(6285)	(690)	2092	(5280)	(8696)	(3731)	(20010)	(18381)	(20229)	(26504)
Profit Before Tax	11089	(9395)	13943	7300	14122	(5964)	45583	17206	(13354)	26858	7539	33106	85850
Income Tax Deducted at Source and Provision for Tax	830	(350)	451	178	1009	4661	3455	863	(1567)	(4373)	(51)	585	16065
Net Profit after Tax	10259	(9045)	13492	7122	13113	(10625)	42128	16343	(11787)	31231	7590	32521	69785

Note: Figures in brackets indicate negative values.

TABLE 53: UNDERWRITING EXPERIENCE AND PROFITS : PUBLIC SECTOR NON-LIFE INSURERS (Contd.)

(Lakh)

Particulars	NEW INDIA												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	267148	306823	351641	363495	389511	434265	475177	491428	550031	600263	719223	877120.82	1027416.62
Change in Reserve for Unexpired Risk	(9502) -3.56%	(20935) -6.82%	(21925) -6.24%	(4549) -1.25%	(12794) -3.28%	(22166) -5.10%	(21666) -4.56%	(10285) -2.09%	(25101) -4.56%	(29180) -4.86%	(71891) -10.00%	(89662) -10.22%	(82353) -8.02%
Net Earned Premium	257646	285888	329716	358946	376717	412099	453511	481143	524930	571083	647332	787459	945064
Claims incurred (Net)	227974 88.48%	255518 89.38%	269951 81.87%	271358 75.60%	290498 77.11%	363201 88.13%	364361 80.34%	417748 86.82%	467187 89.00%	513245 89.87%	652487 100.80%	708753 90.01%	814307 86.16%
Commission, Expenses of Management	7497 28.07%	85762 27.95%	116064 33.01%	156498 43.05%	154644 39.70%	168317 38.76%	154348 32.48%	147834 30.08%	201583 36.65%	229743 38.27%	259190 36.04%	296182 33.77%	321637 31.31%
Underwriting Profit / Loss	(45325) -17.59%	(55392) -19.38%	(56299) -17.07%	(68910) -19.20%	(68425) -18.16%	(119419) -28.98%	(65198) -14.38%	(84439) -17.55%	(143840) -27.40%	(171905) -30.10%	(264345) -40.84%	(217476) -27.62%	(190880) -20.20%
Gross Investment Income	79585	85716	88106	126679	149253	208294	225507	234619	167686	214082	235151	233475.03	278996.55
Other Income Less other Outgo	(5394)	(9606)	(524)	7021	(1040)	(3318)	1084	1966	5876	(6249)	(11943)	(382)	13006
Profit Before Tax	28866	20718	31283	64790	79788	85557	161393	152146	29722	35928	(41137)	15617	101122
Income Tax Deducted at Source and Provision for Tax	6500	6620	5701	5768	39565	13919	15398	12033	(7308)	4540	(1019)	(2315)	16756
Net Profit after Tax	22366	14098	25582	59022	40223	71638	145995	140113	37030	31388	(40118)	17932	84366

Note: Figures in brackets indicate negative values.

TABLE 53: UNDERWRITING EXPERIENCE AND PROFITS : PUBLIC SECTOR NON-LIFE INSURERS (Contd.)

(Lakh)

Particulars	ORIENTAL												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	172535	181850	189842	203304	221802	250047	287973	287868	323510	396253	461158	523665	554524
Change in Reserve for Unexpired Risk	(4148) -2.40%	222 0.12%	(4265) -2.25%	(6058) -2.98%	(9485) -4.28%	(14463) -5.78%	(18897) -6.56%	(244) -0.08%	(16830) -5.20%	(37170) -9.38%	(29668) -6.43%	(34359) -6.56%	(15814) -2.85%
Net Earned Premium	168387	182072	185577	197246	212317	235584	269077	287623	306680	359083	431490	489306	538711
Claims incurred (Net)	150206 89.20%	182792 100.40%	146655 79.03%	158765 80.49%	190838 89.88%	206474 87.64%	235886 87.66%	260222 90.47%	305719 99.69%	326018 90.79%	406536 94.22%	446483 91.25%	439285 81.54%
Commission, Expenses of Management	45781 26.53%	58596 32.22%	64205 33.82%	84769 41.70%	82618 37.25%	95416 38.16%	85385 29.65%	95496 33.17%	111546 34.48%	139202 35.13%	185844 40.30%	167900 32.06%	205337 37.03%
Underwriting Profit / Loss	(27600) -16.39%	(59316) -32.58%	(25283) -13.62%	(46288) -23.47%	(61139) -28.80%	(66306) -28.15%	(52194) -19.40%	(68095) -23.67%	(110585) -36.06%	(106137) -29.56%	(160890) -37.29%	(125076) -25.56%	(105911) -19.66%
Gross Investment Income	39571	43762	48734	94313	108219	111751	116010	114315	99562	116944	179656	160963	186298
Other Income Less other Outgo	(4511)	(7956)	(862)	(2595)	91	(12026)	(853)	(1986)	2182	(1983)	(725)	747.88	(913)
Profit Before Tax	7460	(23510)	22589	45430	47171	33419	62964	44235	(8841)	8824	18041	36634	79474
Income Tax Deducted at Source and Provision for Tax	42	63	11190	13786	14118	5027	13237	43305	3576	(13249)	(12579)	11295	26086
Net Profit after Tax	7418	(23573)	11399	31644	33053	28392	49727	930	(12417)	22073	30620	25339	53388

Note: Figures in brackets indicate negative values.

TABLE 53: UNDERWRITING EXPERIENCE AND PROFITS : PUBLIC SECTOR NON-LIFE INSURERS (Contd.)

(Lakh)

Particulars	UNITED												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	188438	204507	209243	215136	217266	222585	252953	288066	351041	419016	511694	677952.35	748907.5
Change in Reserve for Unexpired Risk	(6233) -3.31%	(7226) -3.53%	1695 0.81%	(1473) -0.68%	(1001) -0.46%	(3152) -1.42%	(15629) -6.18%	(17857) -6.20%	(31131) -8.87%	(35196) -8.40%	(46931) -9.17%	(69229) -10.21%	(23813) -3.18%
Net Earned Premium	182205	197281	210938	213663	216265	219433	237324	270209	319910	383820	464763	608724	725094
Claims incurred (Net)	177693 97.52%	178047 90.25%	190546 90.33%	184217 86.22%	199853 92.41%	204277 93.09%	214206 90.26%	250628 92.75%	251505 78.62%	332924 86.74%	438564 94.36%	538694 88.50%	613492 84.61%
Commission, Expenses of Management	46636 24.75%	64542 31.56%	64961 31.05%	83413 38.77%	91081 41.92%	104063 46.75%	96222 38.04%	104916 36.42%	123084 35.06%	138994 33.17%	199692 39.03%	192298 28.36%	230970 30.84%
Underwriting Profit / Loss	(42124) -23.12%	(45308) -22.97%	(44569) -21.13%	(53967) -25.26%	(74669) -34.53%	(89907) -40.52%	(73104) -30.80%	(85335) -31.58%	(54679) -17.09%	(88098) -22.95%	(173493) -37.33%	(122268) -20.09%	(119367) -16.46%
Gross Investment Income	48564	62431	67100	94560	107029	140042	131426	157725	108767	168857	187271	176601	185383.14
Other Income Less other Outgo	(5623)	(1454)	(1114)	(1254)	(530)	(5860)	(6288)	(6576)	(3797)	1526	(695)	(7405)	(4230)
Profit Before Tax	817	15669	21417	39339	31830	45275	52034	65814	50291	82285	13083	46928	61786
Income Tax Deducted at Source and Provision for Tax	(1042)	330	4317	1295	1059	2751	(852)	2651	(2686)	(11505)	(28)	8249	9052
Net Profit after Tax	817	15669	21417	39339	31830	45275	52034	65814	52977	93790	13111	38679	52733

Note: Figures in brackets indicate negative values.

TABLE 53: UNDERWRITING EXPERIENCE AND PROFITS : PUBLIC SECTOR NON-LIFE INSURERS (Concl'd.) (Lakh)

Particulars	TOTAL												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	808576	874492	963813	1032800	1111795	1175197	1301640	1386159	1589946	1813297	2231046	2774023	3126540.05
Change in Reserve for Unexpired Risk	(29867)	(27555)	(40962)	(24164)	(40082)	(31763)	(64971)	(45331)	(96189)	(117733)	(211066)	(281182)	(170823)
	-3.69%	-3.15%	-4.25%	-2.34%	-3.61%	-2.70%	-4.99%	-3.27%	-6.05%	-6.49%	-9.46%	-10.14%	-5.46%
Net Earned Premium	778709	846937	922851	1008636	1071713	1143434	1236669	1340828	1493757	1695564	2019980	2492842	2955717
Claims incurred (Net)	702036	788900	769114	825330	907539	1056985	1053875	1212481	1363779	1496723	1959914	2225336	2506137
	90.15%	93.15%	83.34%	81.83%	84.68%	92.44%	85.22%	90.43%	91.30%	88.27%	97.03%	89.27%	84.79%
Commission, Expenses of Management	216511	259167	297461	405154	422112	470113	427906	458406	552667	652958	815015	850378	963752
	26.78%	29.64%	30.86%	39.23%	37.97%	40.00%	32.87%	33.07%	34.76%	36.01%	36.53%	30.66%	30.82%
Underwriting Profit / Loss	(139838)	(201130)	(143724)	(221848)	(257938)	(383664)	(245112)	(330059)	(422689)	(454117)	(754949)	(582872)	(514172)
	-17.96%	-23.75%	-15.57%	-21.99%	-24.07%	-33.55%	-19.82%	-24.62%	-28.30%	-26.78%	-37.37%	-23.38%	-17.40%
Gross Investment Income	208049	218848	251988	381820	433018	561063	578423	624751	479978	634727	784220	742426	861045.28
Other Income Less other Outgo	(19979)	(31173)	(24088)	(3113)	(2169)	(19112)	(11337)	(15292)	529	(26715)	(31744)	(27268)	(18642)
Profit Before Tax	48232	(13455)	84176	156859	172911	158287	321974	279400	57818	153895	(2473)	132286	328232
Income Tax Deducted at Source and Provision for Tax	6330	7015	21660	21027	55751	26358	31238	58851	(7985)	(24587)	(13678)	17814	67960
Net Profit after Tax	41902	(20470)	62516	135832	117160	131929	290736	220548	65803	178482	11205	114471	260272

Note: Figures in brackets indicate negative values.

TABLE 53A: UNDERWRITING EXPERIENCE AND PROFITS OF PUBLIC SECTOR NON-LIFE INSURERS

(Lakh)

Particulars	NEW INDIA		ORIENTAL		NATIONAL		UNITED		TOTAL	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
	NET PREMIUM	1393880.42	1207861.55	647238.71	638146.88	1038675.04	942104.27	932602.21	829139.14	4012396.38
Incurred Claims (Net)	1118803.55 0.84	938095.49 0.84	526150.36 0.82	511102.01 0.86	767517.85 0.78	704860.57 0.81	744302.79 0.84	627737.81 0.83	3156774.55 0.82	2781795.88 0.83
COMMISSION, EXPENSES OF MANAGEMENT	434362.57 0.33	380251.26 0.34	269579.34 0.42	213287.29 0.36	326028.44 0.33	251205.65 0.29	317986.32 0.36	255006.86 0.34	1347956.67 0.35	1099751.06 0.33
INCREASE IN RESERVE FOR UNEXPIRED RISK	62351.30 0.04	88174.09 0.07	4722.21 0.01	42750.05 0.07	48859.43 0.05	73837.29 0.08	50979.32 0.05	68809.23 0.08	166912.26 0.04	273570.66 0.08
UNDERWRITING PROFIT/LOSS	-221637.00 -0.17	-198659.29 -0.18	-153213.20 -0.24	-128992.47 -0.22	-103730.68 -0.10	-87799.24 -0.10	-180666.22 -0.20	-122414.76 -0.16	-659247.10 -0.17	-537865.76 -0.16
GROSS INVESTMENT INCOME	382857.23	321512.31	210054.66	194920.80	265398.05	226278.34	214192.01	196718.06	1072501.95	939429.51
OTHER INCOME LESS OTHER OUTGO	16409.56	6588.72	4892.27	144.51	-41993.46	-37699.81	-1601.79	-10997.59	-22293.42	-41964.17
PROFIT BEFORE TAX	177629.79	129441.74	61733.73	66072.84	119673.91	100779.29	31924.00	63305.71	390961.43	359599.58
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	34507.34	20543.60	-22524.21	-20044.10	22663.07	18490.56	1867.46	10545.31	36513.66	29535.37
NET PROFIT AFTER TAX	143122.45	108898.14	39209.52	46028.74	97010.84	82288.73	30056.54	52760.40	309399.35	289976.01

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

(Lakh)

Particulars	BAJAJ ALLIANZ												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	-	8406	18076	28641	47929	69869	103976	175255	200658	197167	231050	269567	320315
Change in Reserve for Unexpired Risk	-	(7424)	(2666)	(5577)	(10837)	(11232)	(20123)	(33711)	(11532)	(8747)	(16085)	(22099)	(27882)
	-	-88.32%	-14.75%	-19.47%	-22.61%	-16.08%	-19.35%	-19.24%	-5.75%	-4.44%	-6.96%	-8.20%	-8.70%
Net Earned Premium	-	982	15410	23064	37092	58637	83853	141544	189126	188420	214965	247468	292433
Claims Incurred (Net)	-	1274	10667	15061	22633	40999	55563	94570	135992	138657	170127	190795	211814
	-	129.74%	69.22%	65.30%	61.02%	69.92%	66.26%	66.81%	71.91%	73.59%	79.14%	77.10%	72.43%
Commission, Expenses of Management	-	2433	5118	7892	10718	15341	26676	50072	62261	58028	68648	74694	86785
	-	28.94%	28.31%	27.55%	22.36%	21.96%	25.66%	28.57%	31.03%	29.43%	29.71%	27.71%	27.09%
Underwriting Profit/Loss	-	(2725)	(375)	111	3741	2297	1615	(3098)	(9126)	(8265)	(23810)	(18021)	(6166)
	-	-277.49%	-2.43%	0.48%	10.09%	3.92%	1.93%	-2.19%	-4.83%	-4.39%	-11.08%	-7.28%	-2.11%
Gross Investment Income	-	1429	2073	3060	3888	5204	8890	18648	21475	23336	28016.53	35351	45791
Other Income Less other Outgo	(127)	(30)	12	7	67	682	1198	1240	2628	2909	1984	2069	2530
Profit Before Tax	(127)	(1326)	1710	3178	7696	8183	11703	16790	14977	17980	6191	19399	42154
Income Tax Deducted at Source and Provision for Tax	-	(365)	750	1008	2987	3026	4166	6228	(5461)	(5898)	(1864)	7034	12646
Net Profit after Tax	(127)	(961)	960	2170	4709	5157	7537	10562	20438	23878	8055	12365	29508

Note: Figures in brackets indicate negative values.

TABLE 54: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.) (Lakh)

Particulars	BHARTI AXA				
	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	1242	18669	43468	71728	100276
Change in Reserve for Unexpired Risk	(1520)	(10305)	(11897)	(15265)	(11637)
Net Earned Premium	-122.38%	-55.20%	-27.37%	-21.28%	-11.61%
Claims Incurred (Net)	(278)	8364	31570	56463	88638
	289	8619	27596	47507	76719
Commission, Expenses of Management	-103.96%	103.05%	87.41%	84.14%	86.55%
	5333	14564	24091	29386	37789
Underwriting Profit/Loss	429.39%	78.01%	55.42%	40.97%	37.69%
	(5899)	(14819)	(20117)	(20431)	(25869)
Gross Investment Income	2121.94%	-177.18%	-63.72%	-36.18%	-29.19%
	765	909	2327.88	4163	9603
Other Income Less other Outgo	(597)	(317)	759	2323	1873
Profit Before Tax	(5732)	(14226)	(17030)	(13945)	(14393)
Income Tax Deducted at Source and Provision for Tax	(44)	(4)	(5)	5	5
Net Profit after Tax	(5688)	(14222)	(17025)	(13950)	(14398)

Note: Figures in brackets indicate negative values.

TABLE 54: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(Lakh)

Particulars	CHOLAMANDALAM											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
Net Premium	450	4832	8947	9856	15926	32113	43414	51463	72686	99077	135006	
Change in Reserve for Unexpired Risk	(338)	(2449)	(1843)	(1016)	(3198)	(7227)	(4877)	(5235)	(9949)	(12164)	(18262)	
Net Earned Premium	-75.11%	-50.68%	-20.60%	-10.31%	-20.08%	-22.51%	-11.23%	-10.17%	-13.69%	-12.28%	-13.53%	
Claims Incurred (Net)	112	2383	7104	8840	12728	24886	38537	46228	62737	86913	116743	
Commission, Expenses of Management	62	2089	5472	6893	7077	15565	27578	34434	48578	65818	90037	
	55.36%	87.66%	77.03%	77.98%	55.60%	62.55%	71.56%	74.49%	77.43%	75.73%	77.12%	
	1120	2466	3053	3541	5834	10946	13595	17250	23132	29409	34808	
	248.89%	51.03%	34.12%	35.93%	36.63%	34.09%	31.31%	33.52%	31.83%	29.68%	25.78%	
Underwriting Profit/Loss	(1070)	(2172)	(1421)	(1594)	(183)	(1626)	(2636)	(5455)	(8974)	(8314)	(8101)	
	-955.36%	-91.15%	-20.00%	-18.03%	-1.43%	-6.53%	-6.84%	-11.80%	-14.30%	-9.57%	-6.94%	
Gross Investment Income	759	1554	1076	1300	1574	2643	3851	5326	6622	9857	17064	
Other Income Less other Outgo		3	11	44	(12)	37	(30)	314	93	6	(62)	
Profit Before Tax	(311)	(615)	(334)	(250)	1379	1054	1185	185	(2259)	1549	8901	
Income Tax Deducted at Source and Provision for Tax	0	0	0	62	130	330	(486)	51	(34)	(363)	2881	
Net Profit after Tax	(311)	(615)	(334)	(312)	1249	724	1671	134	(2225)	1912	6020	

Note: Figures in brackets indicate negative values.

TABLE 54: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.) (Lakh)

Particulars	FUTURE GENERALI					
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	184	12745	24647	40395	64807	84131
Change in Reserve for Unexpired Risk	(312)	(6861)	(5900)	(7484)	(12674)	(10221)
Net Earned Premium	-170.04%	-53.83%	-23.94%	-18.53%	-19.56%	-12.15%
Claims Incurred (Net)	(129)	5884	18747	32912	52133	73910
Commission, Expenses of Management	58	6003	16915	27902	40973	59161
	44.84%	102.02%	90.23%	84.78%	78.59%	80.05%
Commission, Expenses of Management	1934	9142	12548	17992	23433	27079
Underwriting Profit/Loss	1052.68%	71.73%	50.91%	44.54%	36.16%	32.19%
	(2121)	(9260)	(10176)	(12983)	(12272)	(12330)
	1647.72%	-157.38%	-54.28%	-39.45%	-23.54%	-16.68%
Gross Investment Income	542	1174	1863	3976.88	7164	10542
Other Income Less other Outgo	(123)	(410)	(118)	54	(37)	3758
Profit Before Tax	(1701)	(8496)	(8970)	(8952)	(5145)	(1970)
Income Tax Deducted at Source and Provision for Tax	8	(37)	0	0	0	0
Net Profit after Tax	(1709)	(8459)	(8970)	(8952)	(5145)	(1970)

Note: Figures in brackets indicate negative values.

TABLE 54: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(Lakh)

Particulars	HDFC ERGO											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
Net Premium	652	8867	13425	14365	13311	16758	19477	58868	77514	116388	147151	
Change in Reserve for Unexpired Risk	(610)	(4882)	(1500)	(530)	718	(1753)	(1529)	(18863)	(16878)	(24941)	(22893)	
Net Earned Premium	-93.56%	-55.06%	-11.17%	-3.69%	5.39%	-10.46%	-7.85%	-32.04%	-21.77%	-21.43%	-15.56%	
Claims Incurred (Net)	42	3985	11925	13835	14029	15005	17948	40005	60636	91447	124257	
Commission, Expenses of Management	87	3103	7913	7973	8003	11477	14489	39586	50988	76643	95105	
	207.14%	77.87%	66.36%	57.63%	57.05%	76.49%	80.73%	98.95%	84.09%	83.81%	76.54%	
	916	4265	5679	6547	6879	6958	8717	14535	19056	24625	32102	
	140.49%	48.10%	42.30%	45.58%	51.68%	41.52%	44.76%	24.69%	24.58%	21.16%	21.82%	
Underwriting Profit/Loss	(961)	(3383)	(1667)	(685)	(853)	(3430)	(5259)	(14116)	(9408)	(9820)	(2949)	
	-2288.10%	-84.89%	-13.98%	-4.95%	-6.08%	-22.86%	-29.30%	-35.29%	-15.52%	-10.74%	-2.37%	
Gross Investment Income	280	1246	1139	1344	1463	1440	2695	4787	8204	13857	20699	
Other Income Less other Outgo	48	(82)	(271)	(179)	(359)	313	42	(117)	(2438)	(8006)	(35941)	
Profit Before Tax	(633)	(2219)	(799)	480	250	(1677)	(2521)	(9446)	(3643)	(3970)	18192	
Income Tax Deducted at Source and Provision for Tax	0	0	0	39	50	23	(53)	16	0	0	2743	
Net Profit after Tax	(633)	(2219)	(799)	441	200	(1700)	(2468)	(9462)	(3643)	(3970)	15449	

Note: Figures in brackets indicate negative values.

TABLE 54: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(Lakh)

Particulars	ICICI LOMBARD											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	1097	4452	12981	32089	73387	145077	177977	211648	231409	303318	410874	414549
Change in Reserve for Unexpired Risk	(955)	(1719)	(5073)	(10528)	(20619)	(38413)	(21258)	(14282)	(12126)	(17702)	(55974)	(13624)
Net Earned Premium	-87.06%	-38.61%	-39.08%	-32.81%	-28.10%	-26.48%	-11.94%	-6.75%	-5.24%	-5.84%	-13.62%	-3.29%
Claims Incurred (Net)	142	2733	7908	21561	52768	106665	156718	197366	219283	285616	354900	400925
Commission, Expenses of Management	179	1776	7005	15476	38925	81384	122832	168454	194838	273064	360091	338062
	126.06%	64.98%	88.58%	71.78%	73.77%	76.30%	78.38%	85.35%	88.85%	95.61%	101.46%	84.32%
	1311	2473	(901)	5815	17254	30826	42460	60300	57619	62549	81149	83495
	119.51%	55.55%	-6.94%	18.12%	23.51%	21.25%	23.86%	28.49%	24.90%	20.62%	19.75%	20.14%
Underwriting Profit/Loss	(1348)	(1516)	1804	270	(3411)	(5545)	(8573)	(31388)	(33175)	(49997)	(86339)	(20632)
	-949.30%	-55.47%	22.81%	1.25%	-6.46%	-5.20%	-5.47%	-15.90%	-15.13%	-17.50%	-24.33%	-5.15%
Gross Investment Income	569	1489	2547	5138	8892	13590	22448	36574	46454	40009	51677	59873
Other Income Less other Outgo	(332)	457	(127)	(21)	(27)	(33)	(852)	(5159)	2552	1753	(4860)	(11074)
Profit Before Tax	(1111)	430	4224	5387	5453	8012	13022	27	15831	(8234)	(39521)	28168
Income Tax Deducted at Source and Provision for Tax	(265)	89	1046	553	422	1176	2735	2335	(1438)	200	2111	(2410)
Net Profit after Tax	(846)	341	3178	4834	5031	6836	10287	(2308)	17269	(8434)	(41633)	30578

Note: Figures in brackets indicate negative values.

TABLE 54: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(Lakh)

Particulars	IFFCO TOKIO												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	25	1313	7003	13334	23476	47830	58057	73775	88568	99083	125229	142330	185921
Change in Reserve for Unexpired Risk	0	(939)	(3053)	(3311)	(5939)	(13232)	(3297)	(9808)	(5275)	(6861)	(11719)	(9062)	(23513)
	-	-71.52%	-43.60%	-24.83%	-25.30%	-27.66%	-5.68%	-13.29%	-5.96%	-6.92%	-9.36%	-6.37%	-12.65%
Net Earned Premium	25	374	3950	10023	17537	34598	54760	63967	83293	92222	113510	133268	162408
Claims Incurred (Net)	-	428	2850	7285	11923	24407	39859	50474	69502	73267	99046	123367	124545
	-	114.44%	72.15%	72.68%	67.99%	70.54%	72.79%	78.91%	83.44%	79.45%	87.26%	92.57%	76.69%
Commission, Expenses of Management	120	828	1420	2820	5193	11250	16287	19711	23639	27446	33375	34058	44052
	480.00%	63.06%	20.28%	21.15%	22.12%	23.52%	28.05%	26.72%	26.69%	27.70%	26.65%	23.93%	23.69%
Underwriting Profit/Loss	(119)	(882)	(320)	(82)	421	(1059)	(1387)	(6219)	(9849)	(8490)	(18911)	(24156)	(6188)
	-476.00%	-235.83%	-8.10%	-0.82%	2.40%	-3.06%	-2.53%	-9.72%	-11.82%	-9.21%	-16.66%	-18.13%	-3.81%
Gross Investment Income	366	1070	1278	1502	1881	3583	5708	7354	10541	11991	13875	19393	25475
Other Income Less other Outgo	-	(17)	(21)	-	62	(115)	(76)	50	0	360	99	100	341
Profit Before Tax	247	171	937	1420	2364	2410	4246	1186	692	3861	(4937)	(4663)	19628
Income Tax Deducted at Source and Provision for Tax	95	6	301	462	892	948	1533	470	(442)	(1323)	1667	(1483)	6149
Net Profit after Tax	152	165	636	958	1472	1462	2713	716	1134	5184	(6604)	(3180)	13479

Note: Figures in brackets indicate negative values.

TABLE 54: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(Lakh)

Particulars	L & T GENERAL		LIBERTY VIDEOCON	MAGMA HDI	RAHEJA OBE			
	2010-11	2011-12			2012-13	2009-10	2010-11	2011-12
Net Premium	906	9388	15257	7874	(282)	(5)	1480	1800
Change in Reserve for Unexpired Risk	(878)	(4499)	(3294)	(6447)	(49)	(171)	(686)	(356)
Net Earned Premium	-96.89%	-47.92%	-21.59%	-81.87%	17.38%	3583.13%	-46.38%	-19.78%
Claims Incurred (Net)	28	4889	11962	1427	(331)	(175)	794	1444
Commission, Expenses of Management	245	5736	11830	1255	45	183	417	908
	868.64%	117.32%	98.90%	87.92%	-13.60%	-104.47%	52.53%	62.87%
	6073	9723	12613	3281	1195	1465	1382	1556
Underwriting Profit/Loss	670.55%	103.56%	82.67%	41.67%	-423.76%	-30774.37%	93.37%	86.46%
	(6290)	(10570)	(12481)	(3109)	(1571)	(1823)	(1005)	(1020)
	-22335.16%	-216.20%	-104.34%	-217.81%	474.62%	1040.02%	-126.67%	-70.64%
Gross Investment Income	432	969	2258	1922	1006	1237	1611	1865
Other Income Less other Outgo	(74)	(995)	896	(162)	(13)	(141)	(29)	(33)
Profit Before Tax	(5932)	(10595)	(9328)	(1349)	(579)	(727)	577	813
Income Tax Deducted at Source and Provision for Tax	0	1	0	(411)	0	0	(3)	(102)
Net Profit after Tax	(5932)	(10596)	(9328)	(938)	(579)	(727)	580	915

Note: Figures in brackets indicate negative values.

TABLE 54: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.) (Lakh)

Particulars	RELIANCE												
	2000-01	2001-02	2002-03	2003-04	2005-06	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	-	235	1927	3454	5554	5554	50431	133745	139956	142872	115480	118394	154079
Change in Reserve for Unexpired Risk	-	(115)	(995)	(822)	(157)	(157)	(26006)	(37741)	(1070)	(2947)	13900	(2085)	(18097)
Net Earned Premium	-	-48.94%	-51.63%	-23.80%	-2.83%	-2.83%	-51.57%	-28.22%	-0.76%	-2.06%	12.04%	-1.76%	-11.75%
Claims Incurred (Net)	-	120	932	2632	5397	5397	24426	96003	138886	139925	129380	116309	135982
Commission, Expenses of Management	367	637	(193)	798	1350	1350	10169	48341	50989	44583	42480	42463	43444
Underwriting Profit/Loss	(420)	(677)	(792)	(540)	603	603	(3062)	(27406)	(19468)	(23228)	(46193)	(52741)	(33541)
Gross Investment Income	508	1449	2347	1624	1503	1503	3195	10411	14650	15313	17118.02	20610	19320
Other Income Less other Outgo	(43)	(35)	(21)	(35)	(1)	(1)	91	711	(199)	(1140)	(1901)	(1958)	4945
Profit Before Tax	45	737	1534	1049	2107	2107	224	(16284)	(5017)	(9055)	(30976)	(34160)	(9277)
Income Tax Deducted at Source and Provision for Tax	0	60	101	149	671	671	61	271	(215)	4012	(184)	160	0
Net Profit after Tax	45	677	1433	900	1436	1436	163	(16555)	(4802)	(13067)	(30792)	(34320)	(9277)

Note: Figures in brackets indicate negative values.

TABLE 54: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.) (Lakh)

Particulars	ROYAL SUNDARAM												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	19	3675	10917	15630	20162	29689	38955	53306	66831	75460	96250	124909	132010
Change in Reserve for Unexpired Risk	-	(2367)	(3226)	(2407)	(2834)	(4745)	(5597)	(8723)	(7026)	(3974)	(8630)	(14406)	(7948)
Net Earned Premium	19	1308	7691	13223	17328	24944	33358	44583	59805	71486	87619	110503	124063
Claims Incurred (Net)	2	1163	5860	8961	11371	16166	20374	29815	41235	50907	66022	86558.99	92442
Commission, Expenses of Management	1485	3586	4188	5238	6759	9862	13543	19060	25161	26474	32553	37542	41273
Underwriting Profit/Loss	(1475)	(3441)	(2357)	(976)	(802)	(1084)	(559)	(4291)	(6591)	(5894)	(10955)	(13597)	(9653)
Gross Investment Income	402	1011	1908	1790	1345	2109	3287	4802	7557	9278	9450	13465	17109
Other Income Less other Outgo	-	(22)	(10)	(12)	(8)	(10)	(11)	(34)	8	18	18	87	(1130)
Profit Before Tax	(1088)	(2452)	(459)	802	535	1015	2718	477	973	3401	(1488)	(46)	6326
Income Tax Deducted at Source and Provision for Tax	0	0	0	0	34	151	600	6	(407)	(304)	(526)	(68)	859
Net Profit after Tax	(1088)	(2452)	(459)	802	501	864	2119	471	1380	3705	(962)	22	5467

Note: Figures in brackets indicate negative values.

TABLE 54: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.) (Lakh)

Particulars	SBI GENERAL			SHRIRAM				
	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	1137	16066	55138	6117	22420	44688	64906	139014
Change in Reserve for Unexpired Risk	(1390) -122.25%	(12605) -78.46%	(32725) -59.35%	(4402) -71.96%	(8815) -39.32%	(11685) -26.15%	(10621) -16.36%	(38080) -27.39%
Net Earned Premium	(253)	3461	22413	1715	13605	33003	54286	100934
Claims Incurred (Net)	564 -222.92%	4993 144.26%	17919 79.95%	1200 69.97%	9500 69.83%	25508 77.29%	37836 69.70%	89117 88.29%
Commission, Expenses of Management	6965 612.58%	13526 84.19%	25907 46.99%	1869 30.55%	3461 15.44%	9335 20.89%	14184 21.85%	15092 10.86%
Underwriting Profit/Loss	(7783) 3076.28%	(15058) -435.09%	(21413) -95.54%	(1354) -78.95%	644 4.73%	(1840) -5.58%	2265 4.17%	(3275) -3.24%
Gross Investment Income	5105	5388	7072	902	1582	3493.44	7151	25903
Other Income Less other Outgo	(5)	124	(175)	(78)	248	172	(185)	(6384)
Profit Before Tax	(2682)	(9546)	(14516)	(529)	2474	1826	9231	16244
Income Tax Deducted at Source and Provision for Tax	0	(11)	0	139	(887)	(571)	3079	5226
Net Profit after Tax	(2682)	(9535)	(14516)	(668)	3361	2396	6153	11019

Note: Figures in brackets indicate negative values.

TABLE 54: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.)

(Lakh)

Particulars	TATA AIG												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	-	3607	12668	18864	25977	33677	41582	52801	58749	58000	87553	130991	150316
Change in Reserve for Unexpired Risk	-	(2340)	(4380)	(4502)	(3217)	(5121)	(3418)	(7417)	0	973	(14884)	(22560)	(11542)
Net Earned Premium	-	1267	8288	14362	22760	28556	38165	45385	58749	58973	72669	108432	138774
Claims Incurred (Net)	-	1020	6006	8458	12549	16015	20711	24771	35567	39637	54311	86953.87	96858
Commission, Expenses of Management	520	3930	4723	7039	10006	12593	18122	22971	28867	27244	31321	39874	47252
Underwriting Profit/Loss	(520)	(3683)	(2441)	(1135)	205	(52)	(669)	(2357)	(5686)	(7908)	(12963)	(18397)	(5337)
Gross Investment Income	182	1219	1560	2109	2576	3012	3797	5035	7172	9520	11441	14584	21392
Other Income Less other Outgo	-	(294)	(411)	(248)	(341)	(273)	177	14	(536)	(1133)	(583)	(693)	(1104)
Profit Before Tax	(358)	(2758)	(1292)	726	2440	2687	3305	2692	950	478	(2105)	(4505)	14951
Income Tax Deducted at Source and Provision for Tax	0	0	0	(804)	1216	1326	1148	1075	(526)	191	1647	(1647)	4415
Net Profit after Tax	(358)	(2758)	(1292)	1530	1224	1361	2157	1617	1476	287	(3752)	(2858)	10536

Note: Figures in brackets indicate negative values.

TABLE 54: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Contd.) (Lakh)

Particulars	UNIVERSAL SOMPO					
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	(43)	1795	14817	22566	30172	41460
Change in Reserve for Unexpired Risk	(1)	(1882)	(7293)	(3291)	(5518)	(7329)
Net Earned Premium	1.74%	-104.85%	-49.22%	-14.58%	-18.29%	-17.68%
Claims Incurred (Net)	(43)	(87)	7524	19275	24654	34131
	0	241	5749	14216	21876	24358
Commission, Expenses of Management	-0.25%	-277.01%	76.41%	73.75%	88.73%	71.37%
	726	2843	9029	12416	14190	16520
Underwriting Profit/Loss	-1705.14%	158.38%	60.94%	55.02%	47.03%	39.85%
	(769)	(3171)	(7254)	(7357)	(11413)	(6746)
Gross Investment Income	1776.26%	3644.83%	-96.41%	-38.17%	-46.29%	-19.77%
	881	1763	2064	2656	2826	6115
Other Income Less other Outgo	(151)	(11)	(163)	(351)	(15)	(367)
Profit Before Tax	(39)	(1419)	(5353)	(5051)	(8602)	(998)
Income Tax Deducted at Source and Provision for Tax	(9)	(20)	146	(73)	(736)	(332)
Net Profit after Tax	(30)	(1399)	(5499)	(4978)	(7866)	(667)

Note: Figures in brackets indicate negative values.

TABLE 54: UNDERWRITING EXPERIENCE AND PROFITS : PRIVATE SECTOR NON-LIFE INSURERS (Concl'd.) (Lakh)

Particulars	ALL COMPANIES												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Net Premium	44	18333	56145	106603	178202	2842226	467316	715871	851199	994594	1262235	1671077	2084156
Change in Reserve for Unexpired Risk	0	(14140)	(16987)	(29023)	(38092)	(56651)	(99333)	(127951)	(60256)	(90141)	(118742)	(225159)	(253758)
Net Earned Premium	44	4193	39158	77580	140110	227575	367983	587920	790943	904453	1143493	1445919	1830399
Claims Incurred (Net)	2	4224	29225	54336	91173	154822	250289	424631	607916	730725	991490	1276149	1456224
Commission, Expenses of Management	4.55%	100.74%	74.63%	70.04%	65.07%	68.03%	68.02%	72.23%	76.86%	80.79%	86.71%	88.26%	79.56%
	2492	12725	19765	29617	48687	77740	128337	223178	292715	313976	391406	469637	558430
Underwriting Profit/Loss	5663.64%	69.41%	35.20%	27.78%	27.32%	27.35%	27.46%	31.18%	34.39%	31.57%	31.01%	28.10%	26.79%
	(2534)	(12756)	(9832)	(6373)	250	(4987)	(10642)	(59890)	(109687)	(140248)	(239403)	(299868)	(184256)
Gross Investment Income	1458	6747	11694	15432	18442	26947	41504	74205	109120	133429	153963	208067	292002
Other Income Less other Outgo	(170)	(730)	54	(494)	(682)	123	975	1204	(4343)	3399	(560)	(12069)	(40611)
Profit Before Tax	(1281)	(6739)	1916	8565	18010	22085	31837	15519	(4910)	(3420)	(85999)	(103940)	99580
Income Tax Deducted at Source and Provision for Tax	95	(564)	1241	1861	5820	6645	8863	11136	(5216)	(5436)	256	8079	31669
Net Profit after Tax	(1376)	(6175)	675	6704	12190	15440	22974	4383	306	2016	(86255)	(112019)	67911

Note: Figures in brackets indicate negative values.

TABLE 54A: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR NON-LIFE INSURERS

(Lakh)

Particulars	ROYAL SUNDARAM		BAJAJ ALLIANZ		TATA AIG		RELIANCE		IFFCO-TOKIO		ICICI-LOMBARD		CHOLAMANDALAM	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
NET PREMIUM	138809	126866	400887	376081	196562	173209	190837	186296	259150	202369	442769	449800	157095	155200
CLAIMS INCURRED (NET)	101665	100419	275599	252528	127616	114049	180430	160362	168153	148173	344344	361891	110612	113740
	78.00%	76.32%	71.92%	72.29%	70.81%	68.18%	95.05%	92.17%	74.16%	75.87%	81.30%	83.14%	74.63%	79.46%
COMMISSION, EXPENSES OF MANAGEMENT	48304	40558	99256	97148	61027	53894	51695	49947	65540	46980	101145	98548	45906	40013
	37.06%	30.83%	25.90%	27.81%	33.86%	32.22%	27.23%	28.71%	28.90%	24.05%	23.88%	22.64%	30.97%	27.95%
INCREASE IN RESERVE FOR UNEXPIRED RISK	8463	-4706	17696	26775	16338	5931	1009	12320	32405	7059	19235	14508	8885	12063
	6.10%	-3.71%	4.41%	7.12%	8.31%	3.42%	0.53%	6.61%	12.50%	3.49%	4.34%	3.23%	5.66%	7.77%
UNDERWRITING PROFIT/LOSS	(19622)	(9404)	8335	(370)	(8418)	(665)	(40280)	(36333)	(6948)	157	(21956)	(25148)	(8308)	(10617)
	-15.05%	-7.15%	2.18%	-0.11%	-4.67%	-0.40%	-21.22%	-20.88%	-3.06%	0.08%	-5.18%	-5.78%	-5.61%	-7.42%
GROSS INVESTMENT INCOME	22636	19570	70187	59069	29241	24713	50959	43111	37257	32383	96522	82325	29564	22068
OTHER INCOME LESS OTHER OUTGO	(197)	(82)	(820)	(1)	192	(156)	(2540)	(370)	(99)	(290)	(5494)	(5154)	(1187)	(1294)
PROFIT BEFORE TAX	2817	10083	77702	58699	21015	23892	8139	6408	30210	32250	69072	52024	20068	10158
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	618	(3260)	21470	17800	5608	7664			9609	10642	15511	888	6358	3148
NET PROFIT AFTER TAX	2199	6824	56232	40899	15407	16229	8139	6408	20601	21609	53561	51136	13710	7010

Note: -

1TATAAIG - underwriting profit of 2013-14 as previous(13-14) year annual statement is 943 lacks whereas as per the current year (14-15) is 665 lacks. The difference of 278 lacks is due to regrouping of Excess provision of earlier years written back from P&L to Operating Expenses

2Chola MS - underwriting profit of 2013-14 as previous(13-14) year annual statement is 11825 lacks whereas as per the current year (14-15) is 10617 lacks. The difference of 1208 lacks is due to regrouping of Legal and Professional Charges and Employees Remunerations and welfare benefits from Operating Expenses to P&L

TABLE 54A: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR NON-LIFE INSURERS (Contd.) (Lakh)

Particulars	HDFC ERGO		FUTURE GENERALI		UNIVERSAL SOMPO		SHRIRAM		BHARTI AXA		RAHEJA OBE		SBI	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
NET PREMIUM	177837	176594	112297	97399	50225	42259	140590	142295	121982	118416	2040	2188	125590	94001
CLAIMS INCURRED (NET)	131788	127502	83428	68385	34060	30543	136580	129000	103091	87233	542	1146	78173	53488
	78.72%	80.45%	77.31%	76.93%	74.65%	74.14%	97.96%	90.49%	85.64%	79.82%	27.75%	62.05%	85.78%	84.80%
COMMISSION, EXPENSES OF MANAGEMENT	52646	34921	36565	30161	19444	16995	15739	15102	50358	43414	1737	1724	44151	31546
	31.45%	22.03%	33.88%	33.93%	42.62%	41.26%	11.29%	10.59%	41.83%	39.72%	88.96%	93.33%	48.45%	50.02%
INCREASE IN RESERVE FOR UNEXPIRED RISK	10428	18101	4384	8507	4602	1065	1167	(268)	1598	9126	88	341	34458	30928
	5.86%	10.25%	3.90%	8.73%	9.16%	2.52%	0.83%	-0.19%	1.31%	7.71%	4.32%	15.59%	27.44%	32.90%
UNDERWRITING PROFIT/LOSS	(17025)	(3929)	(12081)	(9654)	(7881)	(6345)	(12897)	(1540)	(33065)	(21358)	(326)	(1023)	(31192)	(21962)
	-9.04%	-2.02%	-11.19%	-10.86%	-17.27%	-15.40%	-9.25%	-1.08%	-26.76%	-16.75%	-16.71%	-55.38%	-34.23%	-34.82%
GROSS INVESTMENT INCOME	23530	19536	18282	13627	10377	7398	28768	28943	21715	16027	2111	2002	20716	12182
OTHER INCOME LESS OTHER OUTGO	7579	6824	(172)	(11)	321	(29)	14874	(1522)	(468)	(953)	(105)	(149)	(57)	(59)
PROFIT BEFORE TAX	14084	22431	6029	3962	2817	1025	30745	25882	(11819)	(6284)	1680	830	(10533)	(9839)
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	3683	2891			938	60	9738	8455	7	8	613	188		
NET PROFIT AFTER TAX	10400	19541	6029	3962	1879	965	21007	17427	(11826)	(6291)	1067	642	(10533)	(9839)

Note: -

1TATAAIG - underwriting profit of 2013-14 as previou(13-14) year annual statement is 943 lacks whereas as per the current year (14-15) is 665 lacks. The difference of 278 lacks is due to regrouping of Excess provision of earlier years written back from P&L to Operating Expenses

2Chola MS - underwriting profit of 2013-14 as previou(13-14) year annual statement is 11825 lacks whereas as per the current year (14-15) is 10617 lacks. The difference of 1208 lacks is due to regrouping of Legar and Professional Charges and Employees Remunerations and welfare benefits from Operating Expenses to P&L

TABLE 54A: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR NON-LIFE INSURERS (Concl'd.) (Lakh)

Particulars	L&T		Liberty Videocon		Magma HDI		TOTAL	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
NET PREMIUM	25599	19711	24752	11389	41117	37491	2608137	2411563
CLAIMS INCURRED (NET)	14765	15250	18148	4337	34053	19364	1943046	1787411
	71.63%	85.66%	94.52%	106.39%	83.84%	84.86%	74.50%	74.12%
COMMISSION, EXPENSES OF MANAGEMENT	18734	15833	18631	12269	13979	10475	744857	639528
	90.88%	88.93%	97.04%	300.96%	34.42%	45.91%	28.56%	26.52%
INCREASE IN RESERVE FOR UNEXPIRED RISK	4985	1908	5552	7312	500	14672	171794	165644
	19.47%	9.68%	22.43%	64.21%	1.22%	39.14%	6.59%	6.87%
UNDERWRITING PROFIT/LOSS	(12885)	(13280)	(17579)	(12530)	(7415)	(7021)	(249542)	(181019)
	-62.51%	-74.59%	-91.56%	-307.35%	-18.26%	-30.77%	-10.24%	-8.06%
GROSS INVESTMENT INCOME	3710	3249	3221	2460	8302	3695	477095	392359
OTHER INCOME LESS OTHER OUTGO	(242)	13	(328)	(187)	(26)	(3420)	11230	(3420)
PROFIT BEFORE TAX	(9417)	(10018)	(14686)	(10257)	861	(3327)	238783	207920
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX					280	(996)	74432	47486
NET PROFIT AFTER TAX	(9417)	(10018)	(14686)	(10257)	581	(2330)	164351	153914

Note: -

1TATAAIG - underwriting profit of 2013-14 as previous(13-14) year annual statement is 943 lacks whereas as per the current year (14-15) is 665 lacks. The difference of 278 lacks is due to regrouping of Excess provision of earlier years written back from P&L to Operating Expenses
 2Chola MS - underwriting profit of 2013-14 as previous(13-14) year annual statement is 11825 lacks whereas as per the current year (14-15) is 10617 lacks. The difference of 1208 lacks is due to regrouping of Legal and Professional Charges and Employees Remunerations and welfare benefits from Operating Expenses to P&L

TABLE 55 : UNDERWRITING EXPERIENCE OF GIC

Particulars	(Lakh)	
	2014-15	2013-14
Net Premium	1385701	1321262
Incurred Claims (Net)	1189177	1210729
	87.71%	94.47%
Commission, Expenses of Management	294369	262728
	21.71%	20.50%
Increase in Reserve for Unexpired Risk	29876	39620
	2.16%	3.00%
Underwriting Profit / Loss	(127721)	(191815)
	-9.42%	-14.97%

TABLE 56 : ASSETS UNDER MANAGEMENT OF NON-LIFE INSURERS

(As on 31st March)

(Crore)

Particulars	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Central Govt. Securities	5548.97	6907.92 (24.49)	8687.09 (25.76)	9987.22 (14.97)	10366.19 (3.79)	11675.34 (12.63)	13231.57 (13.33)	14053.74 (6.21)	14591.22 (3.82)	16038.12 (9.92)	19864.90 (23.86)	24241.07 (22.03)	30657.75 (26.47)	35877.31 (17.03)	42904.3 (19.59)
State Govt & Other Approved Securities	2154.29	2094.64 (-2.77)	2362.49 (12.79)	3368.01 (42.56)	4598.05 (36.52)	5069.97 (10.26)	5635.29 (11.15)	6132.78 (8.83)	6076.92 (-0.91)	6971.21 (14.72)	8191.11 (17.49)	9338.75 (14.01)	12986.50 (39.06)	14326.20 (10.32)	17120.39 (19.50)
Housing & Loans to Housing and Fire Fighting Equipments	1641.38	1892.97 (15.33)	2087.20 (10.26)	2347.32 (12.46)	2647.38 (12.78)	3107.78 (17.39)	3742.06 (20.41)	3890.53 (3.97)	4244.15 (9.09)	4789.74 (12.86)	6973.44 (45.59)	8178.67 (17.28)	10274.82 (25.63)	12742.38 (24.02)	14833.58 (16.41)
Infrastructure Investments	870.58	5145.93 (491.09)	2739.21 (-46.77)	3600.36 (31.44)	4389.70 (21.92)	4981.88 (13.49)	6102.33 (22.49)	7659.80 (25.52)	8979.82 (17.23)	10373.01 (15.51)	12215.89 (17.76)	15198.17 (24.41)	18997.33 (25.00)	24543.86 (29.20)	27277.41 (11.14)
Approved Investments	10485.57	4386.87 (-58.16)	10734.51 (144.70)	10578.32 (-1.46)	11385.60 (7.63)	13417.92 (17.85)	17787.25 (32.56)	20200.89 (13.57)	21030.50 (4.11)	24256.10 (15.34)	31768.76 (30.97)	38562.68 (21.39)	44193.68 (14.60)	49263.79 (11.47)	53734.22 (9.07)
Other than Approved Investments	3761.24	2972.10 (-20.98)	3723.80 (25.29)	4193.67 (12.62)	4025.04 (-4.02)	4079.50 (1.35)	3884.30 (-4.78)	4342.37 (11.79)	3970.65 (-8.56)	3943.74 (-0.68)	3506.08 (-11.09)	3749.13 (6.93)	5881.88 (56.89)	3055.88 (-48.05)	4844.44 (58.55)
TOTAL	24462.03 (24.33)	23400.43 (-4.34)	30334.30 (29.63)	34074.90 (12.33)	37411.97 (9.79)	42332.39 (13.15)	50382.81 (19.02)	56280.10 (11.70)	58893.27 (4.64)	66371.92 (12.70)	82520.18 (24.33)	99268.48 (20.30)	122991.95 (23.90)	139809.42 (13.67)	160714.34 (14.95)

Note: Figures in the brackets indicate the growth over the previous year in per cent. Excluding Specialised Insurers AIC & ECGG.

SHARE OF EACH ASSET CLASS IN TOTAL ASSETS UNDER MANAGEMENT OF NON-LIFE INSURERS

(As on 31st March)

(Per cent)

Particulars	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Central Govt. Securities	22.68	29.52	28.64	29.31	27.71	27.58	26.26	24.97	24.78	24.16	24.07	24.42	24.93	25.66	26.70
State Govt & Other Approved Securities	8.81	8.95	7.79	9.88	12.29	11.98	11.18	10.90	10.32	10.50	9.93	9.41	10.56	10.25	10.65
Housing & Loans to Housing and Fire Fighting Equipments	6.71	8.09	6.88	6.89	7.08	7.34	7.43	6.91	7.21	7.22	8.45	8.24	8.35	9.11	9.23
Infrastructure Investments	3.56	21.99	9.03	10.57	11.73	11.77	12.11	13.61	15.25	15.63	14.80	15.31	15.45	17.56	16.97
Approved Investments	42.86	18.75	35.39	31.04	30.43	31.70	35.30	35.89	35.71	36.55	38.50	38.85	35.93	35.24	33.43
Other than Approved Investments	15.38	12.70	12.28	12.31	10.76	9.64	7.71	7.72	6.74	5.94	4.25	3.78	4.78	2.19	3.02
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

TABLE 57: EQUITY SHARE CAPITAL OF NON-LIFE INSURERS

Insurer	(As on 31st March)										2015			
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		2012	2013	2014
Bajaj Allianz	110.00	110.00	110.00	110.00	110.05	110.13	110.23	110.23	110.23	110.23	110.23	110.23	110.22	110.22
Bharti AXA	-	-	-	-	-	-	-	162.58	200.00	422.27	703.49	845.49	976.55	1238.66
Cholamandalam	49.50	105.00	141.96	141.96	141.96	141.96	141.96	141.96	266.96	266.96	283.65	291.99	298.80	298.80
Future Generali	-	-	-	-	-	-	150.00	190.25	280.00	475.00	520.00	710.00	710.00	710.00
HDFC ERGO	-	101.00	120.00	120.00	125.00	125.00	150.00	200.00	415.00	486.00	523.00	528.55	529.28	538.62
ICI/CI Lombard	110.00	110.00	220.00	220.00	245.00	335.71	377.36	403.14	403.63	404.57	436.58	437.02	445.05	446.59
IFFCO Tokio	100.00	100.00	100.00	100.00	220.00	220.00	220.00	247.00	247.00	247.00	269.32	269.32	269.32	269.32
L & T General	-	-	-	-	-	-	-	-	-	200.00	350.00	415.00	495.00	620.00
Liberty Videocon	-	-	-	-	-	-	-	-	-	-	-	359.35	100.00	100.00
Magma HDI	-	-	-	-	-	-	-	-	-	-	-	100.00	359.35	679.35
Raheja OBE	-	-	-	-	-	-	-	200.00	207.00	207.00	207.00	207.00	207.00	207.00
Reliance	102.00	102.00	102.00	102.00	102.00	103.07	107.15	113.08	115.22	116.67	121.19	122.77	122.77	122.77
Royal Sundaram	130.00	130.00	130.00	130.00	140.00	140.00	170.00	210.00	210.00	250.00	290.00	315.00	315.00	315.00
SBI General	-	-	-	-	-	-	-	-	150.00	150.00	150.00	150.00	175.00	203.00
Shriram	-	-	-	-	-	-	-	105.00	105.00	105.00	121.22	258.00	258.00	258.09
TATA AIG	125.00	125.00	125.00	125.00	195.00	225.00	225.00	300.00	300.00	365.00	450.00	505.00	505.00	505.00
Universal Sampo	-	-	-	-	-	-	150.00	150.00	150.00	150.00	350.00	350.00	350.00	350.00
Private Total	726.50	883.00	1048.96	1048.96	1279.01	1400.87	1801.70	2533.23	3160.04	3955.70	4860.68	5974.72	6226.37	6972.45
National	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
New India	100.00	100.00	100.00	150.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
Oriental	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	150.00	150.00	200.00
United India	100.00	100.00	100.00	100.00	100.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00
Public Total	400.00	400.00	400.00	450.00	500.00	550.00	550.00	550.00	550.00	550.00	550.00	600.00	600.00	650.00
Total	1126.50	1283.00	1448.96	1498.96	1779.01	1950.87	2351.70	3083.23	3710.04	4505.70	5410.68	6574.72	6826.37	7622.45
Standalone Health Insurance Companies	-	-	-	-	-	-	100.55	107.37	129.30	196.20	254.65	308.98	330.98	349.22
Apollo Munich	-	-	-	-	-	-	-	-	-	-	-	-	100.00	200.00
Cigna TTK	-	-	-	-	-	-	-	-	151.00	271.00	352.00	504.00	669.00	790.50
Max Bupa	-	-	-	-	-	-	-	-	-	-	-	175.00	250.00	350.00
Religare	-	-	-	-	-	-	-	-	-	-	-	326.95	333.86	362.14
Star Health & Allied Specialised Insurers	-	-	-	-	105.00	105.00	108.60	109.30	164.33	202.99	278.77	200.00	200.00	200.00
AIC	-	-	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
ECGC	390.00	440.00	500.00	600.00	700.00	800.00	900.00	900.00	900.00	900.00	900.00	1000.00	1100.00	1200.00
Re-insurer	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GIC	215.00	215.00	215.00	215.00	430.00	430.00	430.00	430.00	430.00	430.00	430.00	430.00	430.00	430.00
GRAND TOTAL (NON-LIFE)	1731.50	1938.00	2363.96	2513.96	3214.01	3485.87	4090.85	4829.90	5684.67	6705.89	7826.10	9519.65	10240.21	11504.31

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

TABLE 58: SOLVENCY RATIOS OF NON-LIFE INSURERS

Insurer	Mar 2006	Mar 2007	Mar 2008	June 2008	Sept 2008	Dec 2008	Mar 2009	June 2009	Sept 2009	Dec 2009
PRIVATE INSURERS										
Bajaj Allianz	1.22	1.56	1.55	2.48	2.30	1.85	1.62	2.18	2.18	2.18
Bharti AXA	--	--	--	2.23	2.01	2.91	2.11	1.78	1.78	1.71
Cholamandalam	2.51	2.63	2.00	1.87	1.72	1.60	1.02	2.14	1.65	1.56
Future Generali	--	--	2.61	2.44	2.13	1.76	1.83	1.80	1.85	1.83
HDFC ERGO	1.78	1.69	2.02	1.62	2.32	2.19	2.48	1.52	2.72	1.91
ICICI Lombard	1.29	2.08	2.03	1.54	2.49	2.24	2.03	1.98	2.08	2.08
IFFCO Tokio	1.95	1.70	1.51	1.98	1.91	2.30	1.77	2.37	2.33	2.22
L & T General	--	--	--	--	--	--	--	--	--	--
Liberty Videocon	--	--	--	--	--	--	--	--	--	--
Magma HDI	--	--	--	--	--	--	--	--	--	--
Raheja OBE	--	--	--	--	--	--	--	3.93	3.84	3.81
Reliance	3.04	1.95	1.64	3.77	2.96	1.88	1.59	2.60	2.37	1.91
Royal Sundaram	1.66	1.64	1.59	1.89	1.59	1.51	1.64	2.51	2.10	2.07
SBI General	--	--	--	--	--	--	--	--	--	12.97
Shriram	--	--	--	1.97	1.97	1.98	1.94	1.99	2.06	2.18
TATAAIG	1.68	1.85	1.91	1.76	1.65	1.88	1.97	1.92	1.85	1.83
Universal Sampo	--	--	4.68	4.63	4.60	4.49	4.23	4.09	3.86	3.57
PUBLIC INSURERS										
National	1.08	1.76	2.22	NA	2.00	1.67	1.56	1.60	1.75	1.63
New India	3.09	3.57	4.00	NA	3.79	3.15	3.41	3.34	3.45	2.83
Oriental	1.97	2.17	1.91	2.01	2.11	1.75	1.66	1.67	1.56	1.51
United India	2.23	3.00	3.24	3.50	3.53	3.61	3.32	2.55	3.79	3.91
STANDALONE HEALTH INSURERS										
Apollo Munich	--	--	1.39	1.15	2.13	1.74	1.82	1.52	1.58	1.68
Cigna TTK	--	--	--	--	--	--	--	--	--	--
Max BUPA	--	--	--	--	--	--	--	--	--	--
Religare	--	1.91	1.97	1.96	1.78	1.56	1.38	2.55	1.97	1.62
Star Health	--	--	--	--	--	--	--	--	--	--
SPECIALISED INSURERS										
AIC	2.16	2.05	3.27	41.55	9.22	11.52	4.58	31.37	4.54	2.61
ECGC	9.39	11.41	18.90	45.95	39.87	25.95	16.42	27.71	26.23	24.50
RE-INSURER										
GIC	3.41	4.10	3.36	NA	6.96	3.76	3.67	3.49	3.04	3.89

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

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

Insurer	Mar 2010	June 2010	Sept 2010	Dec 2010	Mar 2011	June 2011	Sept 2011	Dec 2011	Mar 2012	June 2012
PRIVATE INSURERS										
Bajaj Allianz	1.54	1.92	1.96	2.02	1.73	1.64	1.73	1.84	1.56	1.84
Bharti AXA	2.38	2.43	1.62	1.69	1.70	1.81	1.80	1.35	2.18	1.81
Cholamandalam	1.76	1.78	1.75	1.64	1.61	1.55	1.72	1.57	1.33	1.33
Future Generali	1.54	1.68	2.05	2.12	2.06	1.90	1.90	1.88	1.69	1.65
HDFC ERGO	1.49	1.75	1.71	1.95	1.71	1.65	1.66	1.74	1.57	1.57
ICICI Lombard	2.07	1.78	1.66	1.63	1.56	1.64	1.56	1.60	1.36	1.43
IFFCO Tokio	1.76	1.63	1.61	1.53	1.23	1.33	1.40	1.41	1.22	1.37
L & T General	--	--	--	2.02	2.30	1.55	2.10	2.25	2.41	2.09
Liberty Videocon	--	--	--	--	--	--	--	--	--	--
Magma HDI	--	--	--	--	--	--	--	--	--	--
Raheja OBE	3.79	3.79	3.78	3.74	3.65	3.67	3.69	3.73	3.77	3.85
Reliance	1.70	1.68	2.18	1.95	1.15	1.35	1.40	1.42	1.39	1.35
Royal Sundaram	1.39	1.51	1.53	1.51	1.56	1.43	1.40	1.38	1.36	1.38
SBI General	12.84	12.87	12.79	12.54	12.00	11.42	11.13	10.65	10.23	9.35
Shriram	1.75	2.16	1.86	1.71	1.32	1.33	1.41	1.11	0.92	1.90
TATAAIG	1.88	1.77	2.00	1.82	1.68	1.55	1.56	1.60	1.40	1.63
Universal Sampo	3.15	2.72	2.58	2.49	2.14	1.56	1.32	1.05	2.95	2.79
PUBLIC INSURERS										
National	1.60	1.61	1.52	1.53	1.34	1.41	1.39	1.29	1.37	1.44
New India	3.55	3.50	3.22	3.22	2.90	2.59	2.27	1.95	2.03	1.75
Oriental	1.56	1.54	1.26	1.41	1.34	1.32	1.49	1.31	1.38	1.38
United India	3.41	3.46	3.77	3.46	2.89	3.63	2.87	2.82	2.71	2.84
STANDALONE HEALTH INSURERS										
Apollo Munich	1.64	1.93	1.72	1.94	1.89	2.20	2.01	2.09	1.59	1.87
Cigna TTK										
Max BUPA	2.07	2.05	2.14	1.92	2.03	1.94	2.11	2.02	1.91	2.18
Religare	--	--	--	--	--	--	--	--	--	--
Star Health	1.68	2.38	1.96	1.74	1.50	1.66	1.55	1.54	1.66	1.62
SPECIALISED INSURERS										
AIC	2.07	2.46	2.68	3.13	3.71	4.29	4.06	4.12	3.18	3.61
ECGC	14.17	13.66	14.41	6.63	9.05	10.49	12.02	12.42	10.10	9.09
RE-INSURER										
GIC	3.71	3.99	3.87	4.11	3.35	3.37	3.23	2.32	1.59	1.60

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

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

Insurer	Sept 2012	Dec 2012	Mar 2013	June 2013	Sept 2013	Dec 2013	March 2014	June 2014	Sep 2014	Dec 2014	Mar 2015
PRIVATE INSURERS											
Bajaj Allianz	1.84	1.86	1.79	1.86	1.94	2.01	1.96	2.17	2.08	1.82	1.82
Bharti AXA	1.91	1.50	1.36	1.62	1.58	1.62	1.56	1.62	1.55	1.58	1.57
Cholamandalam	1.49	1.45	1.42	1.42	1.45	1.39	1.61	1.60	1.55	1.57	1.59
Future Generali	1.50	1.55	1.78	1.95	1.90	1.82	1.62	1.66	1.68	1.63	1.66
HDFC ERGO	1.55	1.51	1.61	1.53	1.53	1.64	1.60	1.63	1.55	1.59	1.65
ICICI Lombard	1.49	1.38	1.55	1.55	1.58	1.54	1.72	1.74	1.81	1.96	1.95
IFFCO Tokio	1.34	1.38	1.43	1.47	1.56	1.61	1.67	1.62	1.67	1.60	1.65
L & T General	3.09	2.60	2.26	1.60	1.56	1.34	1.57	1.59	1.55	1.67	1.97
Liberty Videocon	--	6.53	6.27	5.98	5.57	5.01	4.22	3.35	2.53	7.90	6.71
Magma HDI	--	37.74	11.44	3.59	3.34	2.49	1.97	1.62	1.53	1.54	1.24
Raheja OBE	3.85	3.89	3.96	3.98	3.92	3.95	4.07	4.08	4.09	4.26	4.26
Reliance	1.54	1.59	1.62	1.42	1.45	1.43	1.51	1.52	1.53	1.51	1.53
Royal Sundaram	1.43	1.48	1.44	1.43	1.46	1.46	1.61	1.59	1.63	1.71	1.64
SBI General	6.71	4.92	3.20	2.11	3.40	2.90	2.51	2.09	3.65	3.27	2.80
Shriram	1.76	1.63	1.57	1.52	1.44	1.49	1.51	1.59	1.71	1.81	1.79
TATAAIG	1.71	1.70	1.61	1.58	1.60	1.64	1.59	1.68	1.69	1.60	1.55
Universal Sampo	2.69	2.43	2.38	2.08	2.00	1.93	1.91	2.09	2.12	1.93	1.86
PUBLIC INSURERS											
National	1.55	1.55	1.50	1.59	1.72	1.57	1.55	1.57	1.55	1.52	1.52
New India	1.85	2.21	2.50	2.52	2.42	2.48	2.61	2.53	2.67	2.60	2.44
Oriental	1.41	1.43	1.51	1.60	1.60	1.59	1.64	1.64	1.65	1.62	1.68
United India	2.78	2.50	2.52	2.44	2.43	2.54	2.54	2.60	2.63	2.53	2.36
STANDALONE HEALTH INSURERS											
Apollo Munich	1.80	2.08	1.77	1.74	1.92	1.81	1.84	1.71	1.73	1.68	1.72
Cigna TTK	2.08	2.11	2.12	2.04	2.01	2.21	1.70	2.34	2.73	2.10	2.10
Max BUPA	3.10	2.84	2.45	2.04	2.26	2.30	2.13	1.85	1.98	2.13	2.10
Religare	1.39	1.50	1.91	1.67	1.52	1.55	1.50	1.56	1.55	2.04	2.04
Star Health											
SPECIALISED INSURERS											
AIC	3.17	3.21	2.47	2.36	2.12	1.99	2.60	2.52	3.21	3.30	3.18
ECGC	10.94	11.86	9.64	11.51	12.09	5.82	11.02	11.50	11.44	10.38	6.61
RE-INSURER											
GIC	2.29	2.43	2.39	2.61	2.28	1.79	2.73	2.91	3.06	3.15	3.04

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

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

(` Lakh)

Particulars	NATIONAL												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	38051	36655	36010	34828	35259	35727	33836	29117	29442	35335	42681	52606	63562
Profit/ Loss on sale/redemption of Investments	-	200	929	1599	1447	3252	3892	3982	3359	5937	8314	5292	8748
Others	-	-	32	-	56	-	-	-	5	-	-	11	112
Interest, Dividend & Rent – Gross	-	4256	3606	3362	2598	2896	3654	3383	3665	4199	4854	5724	9231
TOTAL (A)	38051	41111	40577	39789	39360	41875	41383	36482	36470	45471	55850	63633	81653
Claims Incurred (Net)	17903	19236	13326	9009	14411	24658	20645	24447	23761	20288	24176	43175	36028
Commission	(1198)	(1765)	(2085)	(807)	(2069)	1323	(2672)	936	1085	1220	1421	3470	3588
Operating Expenses related to Insurance Business	12103	12647	11531	11833	13150	13145	11076	8881	9660	12183	14424	14152	17727
Others- Amortizations, Write offs & Provisions	35	37	-	11	-	27	2	90	81	134	106	-	-
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	28843	30155	22772	20046	25491	39153	29050	34354	34586	33825	40126	60797	57343
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	9208	10956	17805	19743	13869	2722	12332	2128	1884	11646	15723	2836	24311
APPROPRIATIONS													
Transfer to Shareholders' Account	9208	10956	17805	19743	13869	2722	12332	2128	1884	11646	15723	2836	24311
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	9208	10956	17805	19743	13869	2722	12332	2128	1884	11646	15723	2836	24311

Note: Figures in brackets represent negative values.

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

(Lakh)

Particulars	NEW INDIA												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	62768	67924	79027	79419	79884	83088	94184	97031	96292	106758	121247	137897	157875
Profit/ Loss on sale/redemption of Investments	503	551	1525	4133	5117	9564	11040	10490	3616	7847	10869	9892	14747
Others	(793)	-	-	-	-	-	-	-	-	-	-	(11004)	7484
Interest, Dividend & Rent – Gross	7535	7827	6837	8737	7328	7935	10514	10619	9681	10506	14823	21359	27274
TOTAL (A)	70014	76302	87390	92290	92329	100588	115738	118140	109590	125112	146939	158143	207381
Claims Incurred (Net)	39269	37177	46737	26134	32702	60151	56006	60160	60668	106878	127227	165735	126651
Commission	(126)	850	3341	3937	7119	7178	7933	10023	13705	12827	17780	19301	24133
Operating Expenses related to Insurance Business	20128	21397	24561	32508	29058	30556	28432	19611	29340	35967	40425	40323	50152
Others- Amortizations, Write offs & Provisions	-	1027	1129	174	366	606	36	8	(79)	10	235	(130)	36
Foreign Taxes	56	56	83	59	-	139	30	3	2	2	1	96	-
TOTAL (B)	59327	60507	75852	62813	69246	98630	92436	89804	103636	155684	185667	225326	200972
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	10686	15795	11538	29477	23083	1957	23302	28336	5954	(30572)	(38728)	(67183)	6409
APPROPRIATIONS													
Transfer to Shareholders' Account	10686	15795	11538	29477	23083	1957	23302	28336	5954	(30572)	(38728)	(67183)	6409
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	10686	15795	11538	29477	23083	1957	23302	28336	5954	(30572)	(38728)	(67183)	6409

Note: Figures in brackets represent negative values.

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

(Lakh)

Particulars	ORIENTAL												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	40307	39282	36030	32914	33690	33763	34153	32442	31493	36473	44827	51432	59486
Profit/ Loss on sale/redemption of Investments	-	336	993	4594	3103	4586	3303	3469	2729	4488	9233	6660	8811
Others	-	(30)	61	15	98	(71)	29	28	(79)	(88)	(4)	30	70
Interest, Dividend & Rent – Gross	-	4862	4617	3980	4235	3243	3083	3470	4284	4852	6355	7611	9162
TOTAL (A)	40307	44450	41702	41503	41126	41522	40568	39410	38427	45725	60410	65733	77528
Claims Incurred (Net)	26628	19275	12552	10616	15885	23090	15939	31038	36245	31128	40670	51634	35756
Commission	(1958)	(1895)	(2573)	(1496)	(543)	(1032)	(1315)	(651)	301	(146)	1949	2937	2212
Operating Expenses related to Insurance Business	13349	14541	13445	15806	13094	14160	11340	10688	10582	14415	19872	17693	28004
Others- Amortizations, Write offs & Provisions	3	-	710	414	104	143	106	12	26	(17)	77	(85)	122
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	38022	31921	24134	25340	28542	36361	26070	41087	47154	45380	62568	72180	66093
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	2285	12529	17568	16163	12585	5161	14498	(1677)	(8727)	345	(2158)	(6447)	11435
APPROPRIATIONS													
Transfer to Shareholders' Account	2285	12529	17568	16163	12585	5161	14498	(1677)	(8727)	345	(2158)	(6447)	11435
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	2285	12529	17568	16163	12585	5161	14498	(1677)	(8727)	345	(2158)	(6447)	11435

Note: Figures in brackets represent negative values.

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

(Lakh)

Particulars	UNITED												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	44999	44630	45280	42117	42548	40808	41867	43456	40861	41045	45291	58441	73477
Profit/ Loss on sale/redemption of Investments	-	878	1654	3152	3186	4933	3634	5812	2580	6491	5539	3451	3194
Others	(129)	(7)	72	14	67	(10)	(1)	316	2	585	(8)	2	70
Interest, Dividend & Rent – Gross	-	5515	4982	5131	4177	3932	3568	4223	4724	5582	4772	5710	10745
TOTAL (A)	44870	51016	51988	50415	49979	49663	49069	53807	48168	53704	55594	67604	87486
Claims Incurred (Net)	28819	17560	20030	11082	15246	18079	31486	30400	29593	19807	31138	44188	55151
Commission	(3834)	(3745)	(3451)	(2329)	(3088)	(1401)	(1073)	253	54	(441)	240	1065	2440
Operating Expenses related to Insurance Business	13534	14874	14262	17986	19075	20988	18041	13012	13858	14095	21809	18029	24629
Others- Amortizations, Write offs & Provisions	-	1141	608	330	269	422	331	429	246	268	66	413	302
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	38519	29830	31449	27069	31502	38089	48785	44095	43751	33729	53253	63695	82523
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	6351	21186	20538	23346	18477	11574	283	9713	4417	19975	2341	3910	4964
APPROPRIATIONS													
Transfer to Shareholders' Account	6351	21186	20538	23346	18477	11574	283	9713	4417	19975	2341	3910	4964
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	6351	21186	20538	23346	18477	11574	283	9713	4417	19975	2341	3910	4964

Note: Figures in brackets represent negative values.

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

(Lakh)

Particulars	NATIONAL												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	13927	14912	13281	19816	11300	11876	10235	10817	12403	13022	14234	17655	20946
Profit/ Loss on sale/redemption of Investments	-	136	585	1239	840	1613	1402	1542	1429	2643	3274	2394	3210
Others	-	7	-	-	-	-	-	-	13	-	-	6	64
Interest, Dividend & Rent – Gross	-	2905	2270	2605	1508	1437	1317	1310	1559	1870	1912	2589	3387
TOTAL (A)	13927	17960	16136	23660	13648	14926	12955	13669	15405	17535	19419	22645	27606
Claims Incurred (Net)	5694	7809	10563	9145	7244	8560	10085	10006	13460	4752	11266	13641	10894
Commission	(911)	(651)	(700)	191	(515)	501	566	1003	1112	1096	1190	1242	1643
Operating Expenses related to Insurance Business	3505	3829	3599	3101	4514	3369	3406	2982	3538	4504	5154	4815	4966
Others- Amortizations, Write offs & Provisions	13	-	11	10	81	3	-	65	76	82	61	-	-
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	8301	10987	13474	12447	11323	12433	14058	14056	18187	10434	17672	19698	17503
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	5626	6973	2662	11213	2325	2493	(1103)	(387)	(2782)	7101	1747	2947	10103
APPROPRIATIONS													
Transfer to Shareholders' Account	5626	6973	2662	11213	2325	2493	(1103)	(387)	(2782)	7101	1747	2947	10103
Transfer to Calastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	5626	6973	2662	11213	2325	2493	(1103)	(387)	(2782)	7101	1747	2947	10103

Note: Figures in brackets represent negative values.

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

(Lakh)

Particulars	NEW INDIA												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	19212	18812	21009	20043	17297	16860	16438	18857	23177	23766	22899	30253	39037
Profit/ Loss on sale/redemption of Investments	256	264	740	1859	2125	3626	3410	3016	1287	3022	2929	2579	3593
Others	(376)	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	3839	3751	3316	3929	3043	3008	3247	3053	3446	4046	3994	5569	6645
TOTAL (A)	22931	22828	25065	25831	22465	23494	23094	24926	27910	30834	29822	38402	49276
Claims Incurred (Net)	14175	13134	11691	8194	9850	11525	6230	15824	27711	19075	25764	27764	19457
Commission	(1722)	(1034)	(1040)	286	1579	822	1423	2669	1455	1907	3223	2243	4773
Operating Expenses related to Insurance Business	5385	5138	5322	6299	5389	5899	5231	5663	7780	8658	9672	10317	11577
Others- Amortizations, Write offs & Provisions	-	492	547	78	146	230	11	2	(28)	4	63	(34)	(4)
Foreign Taxes	12	9	8	5	-	2	1	1	1	1	-	0	-
TOTAL (B)	17850	17739	16528	14862	16964	18478	12896	24160	36919	29645	38722	40291	35803
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	5081	5089	8537	10969	5500	5016	10199	766	(9009)	1189	(8900)	(1889)	13472
APPROPRIATIONS													
Transfer to Shareholders' Account	5081	5089	8537	10969	5500	5016	10199	766	(9009)	1189	(8900)	(1889)	13472
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	5081	5089	8537	10969	5500	5016	10199	766	(9009)	1189	(8900)	(1889)	13472

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	ORIENTAL												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	13208	17921	12892	12879	11784	13632	15944	16939	18500	18937	22697	25455	26915
Profit/ Loss on sale/redemption of Investments	6	167	403	2235	1680	2115	1963	1851	1292	2084	3875	2932	3497
Others	-	-	46	(1)	36	2	30	(21)	(83)	(315)	(179)	(61)	(233)
Interest, Dividend & Rent – Gross	-	2421	1872	1936	2292	1496	1832	1852	2029	2253	2667	3351	3636
TOTAL (A)	13214	20509	15212	17049	15791	17244	19769	20621	21737	22960	29061	31677	33815
Claims Incurred (Net)	9135	7427	8432	6749	7959	8531	15584	11007	17226	12379	19612	20859	17579
Commission	(689)	(465)	(715)	(614)	626	706	424	1020	1167	1536	2227	2380	2664
Operating Expenses related to Insurance Business	3348	4118	4414	4748	4581	6189	5255	5560	5613	7099	9298	7544	9988
Others- Amortizations, Write offs & Provisions	-	-	288	201	57	66	63	6	12	(8)	32	(37)	48
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	11794	11080	12418	11085	13222	15491	21326	17594	24018	21007	31169	30746	30280
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	1420	9429	2794	5964	2569	1753	(1558)	3027	(2281)	1953	(2109)	932	3535
APPROPRIATIONS													
Transfer to Shareholders' Account	1420	9429	2794	5964	2569	1753	(1558)	3027	(2281)	1953	(2109)	932	3535
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	1420	9429	2794	5964	2569	1753	(1558)	3027	(2281)	1953	(2109)	932	3535

Note: Figures in brackets represent negative values.

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

(₹ Lakh)

Particulars	UNITED												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	14950	14278	18050	13170	11329	10656	10531	12937	18623	21170	24521	26173	28488
Profit/ Loss on sale/redemption of Investments	-	540	821	1439	1487	2268	1923	2163	1040	2424	3037	1930	1589
Others	(34)	47	36	(1)	16	365	(13)	148	(10)	296	1	4	28
Interest, Dividend & Rent – Gross		3393	2473	2343	1949	1808	1888	1571	1905	2085	2617	3193	3588
TOTAL (A)	14916	18258	21380	16951	14781	15097	14329	16819	21558	25974	30176	31300	33693
Claims Incurred (Net)	11885	8164	9970	7170	7822	7268	10886	12397	15071	21852	21712	21669	21748
Commission	(1898)	(1529)	(1462)	(966)	(590)	220	(358)	1269	1371	2282	1347	850	3113
Operating Expenses related to Insurance Business	4445	4136	5491	5995	5503	4913	5161	5399	5613	7122	9604	7440	9907
Others- Amortizations, Write offs & Provisions	-	703	302	150	125	194	175	160	99	100	36	231	150
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	14430	11474	14301	12350	12861	12594	15864	19225	22154	31355	32699	30190	34918
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	484	6784	7080	4601	1920	2503	(1535)	(2406)	(596)	(5381)	(2523)	1110	(1225)
APPROPRIATIONS													
Transfer to Shareholders' Account	484	6784	7080	4601	1920	2503	(1535)	(2406)	(596)	(5381)	(2523)	1110	(1225)
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	484	6784	7080	4601	1920	2503	(1535)	(2406)	(596)	(5381)	(2523)	1110	(1225)

Note: Figures in brackets represent negative values.

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
MISCELLANEOUS

(Lakh)

Particulars	NATIONAL												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	118493	130131	147305	184137	219855	228715	232685	261919	300391	333221	419480	537092	662340
Profit/ Loss on sale/redemption of Investments		1101	6080	13395	16779	36639	38774	43640	33510	55241	79929	60521	70705
Others	252	263	-	-	109	75	-	-	995	-	-	449	350
Interest, Dividend & Rent – Gross		23399	23601	28166	30127	32632	36403	37068	36566	39070	46668	65455	74605
TOTAL (A)	118745	154894	176986	225698	266870	298061	307863	342627	371462	427532	546077	663517	808000
Claims Incurred (Net)	122566	145465	138077	192836	204696	249815	208692	249431	302146	299497	426885	474591	592131
Commission	1928	1403	7319	7789	10334	12231	13510	18450	19620	20825	22933	31426	33821
Operating Expenses related to Insurance Business	33622	39958	44969	58100	68276	71747	66065	77907	81439	105190	125167	138893	168660
Others- Amortizations, Write offs & Provisions	-	-	140	246	-	-	6203	8993	7757	8081	15486	20524	-
Foreign Taxes	-	-	-	-	-	-	-	-	-	596	166	-	-
TOTAL (B)	158116	186826	190506	258970	283305	333793	294470	354780	410962	434190	590637	665434	794613
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(39371)	(31932)	(13520)	(33272)	(16435)	(35732)	13393	(12153)	(39500)	(6658)	(44561)	(1917)	13387
APPROPRIATIONS													
Transfer to Shareholders' Account	(39371)	(31932)	(13520)	(33272)	(16435)	(35732)	13393	(12153)	(39500)	(6658)	(44561)	(1917)	13387
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(39371)	(31932)	(13520)	(33272)	(16435)	(35732)	13393	(12153)	(39500)	(6658)	(44561)	(1917)	13387

Note: Figures in brackets represent negative values.

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
MISCELLANEOUS

(Lakh)

Particulars	NEW INDIA												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	175666	199151	229680	259483	279536	312151	342890	365254	405460	440562	503186	619309	748152
Profit/ Loss on sale/redemption of Investments	2146	2521	7564	19623	30465	56750	56864	53827	20429	41158	44781	35024	46913
Others	(3163)	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	32125	35834	33909	41482	43626	47083	54155	54493	54685	55102	61075	75625	86763
TOTAL (A)	206775	237506	271153	320589	353627	415985	453908	473574	480574	536822	609042	729958	881828
Claims Incurred (Net)	174529	205203	211523	237030	247946	291525	302125	341764	378807	387292	499496	515254	668199
Commission	2327	8167	17013	17140	24490	29628	29733	33231	40923	41402	43865	68206	55411
Operating Expenses related to Insurance Business	48548	48902	59179	95004	84371	94234	81596	76636	108381	128981	144225	155791	175592
Others- Amortizations, Write offs & Provisions		4705	5598	826	2126	3596	183	40	(446)	51	969	(459)	(52)
Foreign Taxes	389	261	323	181	-	373	99	66	141	70	-	52	36
TOTAL (B)	225793	267238	293636	350181	358932	419356	413736	451738	527806	557796	688555	738845	899185
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(19019)	(29732)	(22483)	(29592)	(5305)	(3371)	40172	21835	(47232)	(20974)	(79513)	(8886)	(17357)
APPROPRIATIONS													
Transfer to Shareholders' Account	(19019)	(29732)	(22483)	(29592)	(5305)	(3371)	40172	21835	(47232)	(20974)	(79513)	(8886)	(17357)
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(19019)	(29732)	(22483)	(29592)	(5305)	(3371)	40172	21835	(47232)	(20974)	(79513)	(8886)	(17357)

Note: Figures in brackets represent negative values.

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
MISCELLANEOUS

(Lakh)

Particulars	ORIENTAL												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	114872	124869	136656	151453	166843	188189	218980	238242	256687	303672	363966	412419	452310
Profit/ Loss on sale/redemption of Investments	33	1671	5822	33877	30048	41550	37883	34715	23765	35261	68477	49244	60058
Others	-	-	74	60	(27)	(61)	(67)	30	(55)	(125)	(206)	(110)	(96)
Interest, Dividend & Rent – Gross	-	24185	27066	29349	41013	29385	35362	34730	37313	38123	47132	56276	62451
TOTAL (A)	114905	150725	169619	214738	237878	259062	292158	307717	317711	376931	479369	517829	574723
Claims Incurred (Net)	114443	156089	125671	141399	166994	174854	204362	218177	252248	282510	346254	373989	385950
Commission	(1873)	24	2077	5001	8374	10666	10853	12766	18634	22736	24414	27136	25590
Operating Expenses related to Insurance Business	33601	42244	47400	57657	55313	64727	58828	66112	75249	93562	128084	110209	136879
Others- Amortizations, Write offs & Provisions	-	-	4160	3053	1011	1292	1221	118	223	(135)	569	(628)	832
Foreign Taxes													
TOTAL (B)	146171	198357	179308	207109	231692	251538	275265	297174	346354	398673	499320	510707	549251
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(31266)	(47632)	(9690)	7629	6185	7524	16893	10543	(28643)	(21742)	(19952)	7123	25471
APPROPRIATIONS													
Transfer to Shareholders' Account	(31266)	(47632)	(9690)	7629	6185	7524	16893	10543	(28643)	(21742)	(19952)	7123	25471
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(31266)	(47632)	(9690)	7629	6185	7524	16893	10543	(28643)	(21742)	(19952)	7123	25471

Note: Figures in brackets represent negative values.

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
MISCELLANEOUS

(Lakh)

Particulars	UNITED												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	122255	138372	147608	158377	162387	167969	184926	213817	260426	321604	394951	524110	623129
Profit/ Loss on sale/redemption of Investments	-	5129	10178	22358	28504	47458	39161	50218	20463	46763	50465	34358	32754
Others	28	804	249	(329)	133	56	64	1775	71	4027	105	107	553
Interest, Dividend & Rent – Gross	226	32205	30652	36392	37373	37827	38446	36491	37472	40215	45965	56850	77911
TOTAL (A)	122509	176510	188687	216798	228396	253310	262597	302301	318431	412609	491485	615425	734348
Claims Incurred (Net)	136989	152357	160546	165965	176785	178930	171834	207830	206841	291265	385714	472837	536592
Commission	114	3521	2982	4181	5676	7579	8207	12140	18519	21454	25567	33778	25255
Operating Expenses related to Insurance Business	34275	38777	42488	55729	61706	71765	66243	72843	83668	94483	141126	131137	165626
Others- Amortizations, Write offs & Provisions	-	6664	3741	2337	2404	4059	3567	3706	1948	1931	601	4110	3101
Foreign Taxes													
TOTAL (B)	171378	201319	209756	228212	246571	262333	249851	296519	310976	409132	553007	641861	730575
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(48869)	(24809)	(21070)	(11414)	(18175)	(9022)	12746	5781	7455	3477	(61522)	(26435)	3773
APPROPRIATIONS													
Transfer to Shareholders' Account	(48869)	(24809)	(21070)	(11414)	(18175)	(9022)	12746	5781	7455	3477	(61522)	(26435)	3773
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(48869)	(24809)	(21070)	(11414)	(18175)	(9022)	12746	5781	7455	3477	(61522)	(26435)	3773

Note: Figures in brackets represent negative values.

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(` Lakh)

Particulars	NATIONAL												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	170471	181698	196596	238781	266414	276317	276757	301853	342236	381579	476395	607353	746848
Profit/ Loss on sale/redemption of Investments	-	1437	7594	16232	19066	41505	44069	49165	38298	63821	91517	68207	82663
Others	252	270	32	-	165	75	-	-	1013	-	-	466	525
Interest, Dividend & Rent – Gross	-	30560	29476	34133	34234	36965	41374	41761	41790	45138	53433	73768	87222
TOTAL (A)	170723	213965	233699	289147	319879	354862	362200	392779	423338	490538	621346	749795	917259
Claims Incurred (Net)	146163	172510	161966	210990	226350	283033	239422	283884	339367	324536	462328	531406	639053
Commission	(181)	(1013)	4534	7173	7749	14055	11405	20389	21818	23141	25544	36138	39052
Operating Expenses related to Insurance Business	49230	56434	60100	73034	85939	88261	80547	89770	94636	121878	144745	157861	166757
Others- Amortizations, Write offs & Provisions	48	37	152	267	81	29	6205	9148	7914	8298	15653	20524	24597
Foreign Taxes	-	-	-	-	-	-	-	-	-	596	166	-	-
TOTAL (B)	195260	227968	226751	291464	320119	385379	337578	403190	463735	478449	648435	745929	869459
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(24537)	(14003)	6947	(2317)	(240)	(30517)	24622	(10411)	(40398)	12090	(27090)	3866	47800
APPROPRIATIONS													
Transfer to Shareholders' Account	(24537)	(14003)	6947	(2317)	(240)	(30517)	24622	(10411)	(40398)	12090	(27090)	3866	47800
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(24537)	(14003)	6947	(2317)	(240)	(30517)	24622	(10411)	(40398)	12090	(27090)	3866	47800

Note: Figures in brackets represent negative values.

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
TOTAL (FIRE + MARINE + MISCELLANEOUS)

(` Lakh)

Particulars	NEW INDIA												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	257646	285887	329716	358946	376717	412099	453511	481143	524930	571086	647332	787459	945064
Profit/ Loss on sale/redemption of Investments	2906	3336	9829	25615	37707	69940	71313	67332	25333	52028	58579	47495	65254
Others	(4332)											(11004)	7484
Interest, Dividend & Rent – Gross	43499	47413	44061	54148	53996	58027	67916	68165	67812	69654	79892	102553	120683
TOTAL (A)	299719	336636	383607	438710	468420	540066	592741	616640	618074	692768	785803	926503	1138485
Claims Incurred (Net)	227973	255514	269951	271358	290498	363201	364361	417748	467187	513245	652487	708753	814307
Commission	480	7982	19314	21362	33188	37628	39089	45924	56083	56137	64867	89750	84317
Operating Expenses related to Insurance Business	74060	75437	89062	133812	118819	130689	115259	101910	145501	173606	194323	206432	237320
Others- Amortizations, Write offs & Provisions	-	6224	7274	1078	2638	4432	230	50	(553)	65	1267	(622)	(20)
Foreign Taxes	457	327	414	246	-	514	129	70	144	73	1	149	36
TOTAL (B)	302970	345484	386015	427856	445142	536464	519068	565702	668362	743125	912945	1004462	1135961
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(3252)	(8848)	(2409)	10854	23278	3602	73673	50938	(50288)	(50358)	(127141)	(77958)	2524
APPROPRIATIONS													
Transfer to Shareholders' Account	(3252)	(8848)	(2409)	10854	23278	3602	73673	50938	(50288)	(50358)	(127141)	(77958)	2624
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	(2409)	10854	23278	3602	73673	50938	(50288)	(50358)	(127141)	(77958)	2524
TOTAL (C)	(3252)	(8848)	(2409)	10854	23278	3602	73673	50938	(50288)	(50358)	(127141)	(77958)	2524

Note: Figures in brackets represent negative values.

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

Particulars	ORIENTAL												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	168387	182072	185577	197246	212317	235584	269077	287623	306680	359083	431490	489306	538711
Profit/ Loss on sale/redemption of Investments	-	2174	7218	40706	34831	48251	43148	40035	27786	41834	81585	58837	72365
Others	39	(30)	182	74	107	(131)	(8)	37	(216)	(528)	(389)	(141)	(259)
Interest, Dividend & Rent – Gross	-	31468	33555	35265	47540	34124	40277	40052	43626	45228	56154	67238	75249
TOTAL (A)	168426	215684	226533	273291	294795	317828	352495	367747	377875	445616	568840	615239	686066
Claims Incurred (Net)	150206	182791	146655	158765	190838	206474	235886	260222	305719	326018	406536	446483	439285
Commission	(4520)	(2337)	(1211)	2890	8457	10340	9962	13135	20102	24127	28590	32453	30467
Operating Expenses related to Insurance Business	50298	60903	65259	78211	72989	85076	75423	82361	91444	115076	157254	135446	174870
Others- Amortizations, Write offs & Provisions	3	-	5157	3668	1172	1500	1391	136	260	(161)	677	(750)	1003
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	195987	241358	215860	243534	273456	303390	322661	355855	417526	465060	593058	613632	645624
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(27561)	(25674)	10673	29756	21339	14438	29834	11893	(39651)	(19443)	(24218)	1607	40441
APPROPRIATIONS													
Transfer to Shareholders' Account	(27561)	(25674)	10673	29756	21339	14438	29834	11893	(39651)	(19443)	(24218)	1607	40441
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(27561)	(25674)	10673	29756	21339	14438	29834	11893	(39651)	(19443)	(24218)	1607	40441

Note : Figures in brackets represent negative values.

TABLE 59: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
TOTAL (FIRE+MARINE+MISCELLANEOUS)

(₹ Lakh)

Particulars	UNITED												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	182204	197280	210938	213663	216265	219433	237324	270209	319910	383819	464763	608724	725094
Profit/ Loss on sale/redemption of Investments		6547	12654	26950	33177	54659	44718	58193	24083	55678	59041	39739	37537
Others	(135)	844	357	(316)	215	412	50	2239	63	4908	97	114	98
Interest, Dividend & Rent – Gross	226	41113	38107	43866	43499	43567	43902	42285	44101	47882	53354	65753	92244
TOTAL (A)	182295	245784	262055	284164	293156	318071	325995	372927	388157	492288	577255	714329	855527
Claims Incurred (Net)	177693	178081	190546	184217	199853	204277	214206	250628	251505	332924	438564	538694	613492
Commission	(5618)	(1753)	(1931)	885	1999	6398	6776	13661	19944	23294	27154	35692	30808
Operating Expenses related to Insurance Business	52254	57787	62240	79711	86284	97666	89445	91255	103140	115699	172538	156606	200162
Others- Amortizations, Write offs & Provisions	-	8508	4651	2817	2798	4675	4073	4294	2292	2299	703	4753	3554
Foreign Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	224329	242623	255507	267630	290934	313015	314500	359839	376882	474217	638959	735745	848016
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B) (42034)	3161	6548	16533	2222	5055	11495	13088	11276	18071	(61704)	(21415)	7512	
APPROPRIATIONS													
Transfer to Shareholders' Account	(42034)	3161	6548	16533	2222	5055	11495	13088	11276	18071	(61704)	(21415)	7512
Transfer to Calastrophe Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(42034)	3161	6548	16533	2222	5055	11495	13088	11276	18071	(61704)	(21415)	7512

Note : Figures in brackets represent negative values.

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

(` Lakh)

Particulars	ALL COMPANIES COMBINED												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	778708	846937	922827	1008636	1071713	1143433	1236669	1340828	1493756	1695567	2019980	2492842	2955717
Profit/ Loss on sale/redemption of Investments		13494	37295	109503	124781	214355	203249	214725	115500	213361	290722	214278	257819
Others	(4176)	1084	571	(242)	487	356	43	2276	860	4380	(292)	(10565)	8402
Interest, Dividend & Rent – Gross	43725	150554	145199	167412	179269	172683	193470	192264	197329	207902	242834	309313	375398
TOTAL (A)	821163	1012069	1105894	1285312	1376250	1530827	1633430	1750093	1807444	2121210	2553244	3005867	3597337
Claims Incurred (Net)	702035	788896	769118	825330	907539	1056985	1053875	1212481	1363778	1496723	1959914	2225336	2506137
Commission	(9839)	2879	20706	32310	51393	68421	67232	93109	117947	126699	146155	194033	184644
Operating Expenses related to Insurance Business	225842	250561	276661	364768	364031	401692	360674	365296	434721	526259	668860	656344	779109
Others- Amortizations, Writ offs & Provisions	51	14769	17234	7830	6689	10636	11898	13629	9913	10501	18301	23905	29134
Foreign Taxes	457	327	414	246	0	514	129	70	144	669	166	149	36
TOTAL (B)	918546	1057433	1084133	1230484	1329651	1538248	1493808	1684585	1926505	2160851	2793397	3099768	3499059
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(97384)	(45364)	21759	54826	46599	(7422)	139622	65507	(119061)	(39640)	(240153)	(93900)	98278
APPROPRIATIONS													
Transfer to Shareholders' Account	(97384)	(45364)	21759	54826	46599	(7422)	139622	65507	(119061)	(39640)	(240153)	(93900)	98378
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	(97384)	(45364)	21759	54826	46599	(7422)	139622	65507	(119061)	(39640)	(240153)	(93900)	98278

Note : Figures in brackets represent negative values

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

(` Lakh)

Particulars	NATIONAL						NEW INDIA									
	2014-15			2013-14			2014-15			2013-14						
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total				
Premiums earned (Net)	75331	20138	894347	989816	72123	19129	777015	868267	188733	61104	1081692	1331529	178463	46102	895123	1119687
Profit/ Loss on sale/redemption of Investments	9569	3058	88961	101588	8633	2673	72540	83846	17405	4155	78440	100000	15567	3947	55894	75408
Interest, Dividend & Rent - Gross	10204	3261	94862	108327	9960	3084	83694	96738	27759	6627	125103	159489	28905	7328	103783	140016
Others																
- Exchange Gain			141	141	58	33	442	534								
- Others																
TOTAL (A)	95105	26456	1078310	1199871	90775	24919	933691	1049385	233897	71886	1285235	1591018	222935	57377	1054800	1335112
Claims Incurred (Net)	56333	11748	699437	767518	52786	13805	638269	704861	144152	32167	942485	1118804	153006	21432	763657	938095
Commission	6095	2071	48293	56459	6562	1820	49929	58311	40315	4258	83814	128387	31847	4859	80555	117261
Operating Expenses related to Insurance Business	25361	5803	281075	312239	18677	4913	203821	227412	59365	11761	234849	305975	51868	12189	198934	262991
Premium Deficiency													(3519)			
Others																
- Amortizations, Write offs & Provisions									94	22	424	541	309	78	1110	1498
- Exchange Loss	2	1		2												
- Foreign Taxes									76		9	85	30		14	44
TOTAL (B)	87791	19622	1028805	1136218	78025	20538	892019	990583	244001	48209	1261581	1553791	233540	38559	1044271	1316369
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C = (A - B)	7314	6834	49506	63653	12749	4381	41671	58802	(10104)	23677	23654	37227	(10606)	18819	10529	18743
APPROPRIATIONS																
Transfer to Shareholders' Account	7314	6834	49506	63653	12749	4381	41671	58802	(10104)	23677	23654	37227	(10606)	18819	10529	18743
Transfer to Catastrophe Reserve																
Transfer to Other Reserves																
TOTAL (C)	7314	6834	49506	63653	12749	4381	41671	58802	(10104)	23677	23654	37227	(10606)	18819	10529	18743

Note : Figures in brackets indicate negative amounts

TABLE 59A: PUBLIC SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Concl'd.)
TOTAL (FIRE + MARINE + MISCELLANEOUS)

(` Lakh)

Particulars	ORIENTAL						UNITED						TOTAL				
	2014-15			2013-14			2014-15			2013-14			2014-15	2013-14			
	Fire	Marine	Misc	Fire	Marine	Misc	Fire	Marine	Misc	Fire	Marine	Misc	Total	Total			
Premiums earned (Net)	59002	30019	553496	66044	28550	500803	595397	80640	30454	770529	881623	80887	30002	649442	760330	3845484	3343681
Profit/Loss on sale/redemption of investments	7924	2985	61027	8023	3194	59184	70401	3621	1646	35168	40435	3266	1551	31110	35928	313960	265583
Interest, Dividend & Rent – Gross	10106	3807	77826	9335	3717	68867	81919	14484	4308	92633	111425	9324	4429	88809	102561	470980	421235
Others																	
- Exchange Gain	240	3	(95)	(95)	(114)	(217)	(426)	(9)	0	(124)	(170)	3	6	9	9	280	117
- Others								(36)	(11)			26	9	262	297	(170)	297
TOTAL (A)	77272	36814	692254	83307	35347	628637	747291	98701	36398	898206	1033304	93506	35997	769622	899125	4630534	4030913
Claims Incurred (Net)	42506	12129	471516	55525	16660	438917	511102	60651	25865	657786	744303	58243	21502	547993	627738	3156775	2781796
Commission	2623	2750	29409	2062	2849	30833	35744	5773	2915	44442	53129	2857	2851	38176	43883	272757	255199
Operating Expenses related to Insurance Business	34468	10163	190166	27521	8821	141201	177543	32966	10018	222085	265070	27568	9792	173786	211146	1118082	879091
Premium Deficiency																	
Others																	
- Amortizations, Write offs & Provisions	157	59	1211	283	113	2090	2486	154	70	1496	1720	739	351	7183	8273	3688	12256
- Exchange Loss																	2
- Foreign Taxes																	85
TOTAL (B)	79754	25101	692302	797157	28442	613041	726875	99544	38869	925809	1064222	89407	34495	767138	891040	4551388	3924887
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	(2482)	11713	(47)	9183	6905	15597	20416	(843)	(2471)	(27603)	(30917)	4099	1502	2484	8086	79146	106046
APPROPRIATIONS																	
Transfer to Shareholders' Account	(2482)	11713	(47)	9183	6905	15597	20416	(843)	(2471)	(27603)	(30917)	4099	1502	2484	8086	79146	106046
Transfer to Catastrophe Reserve																	
Transfer to Other Reserves																	
TOTAL (C)	(2482)	11713	(47)	9183	6905	15597	20416	(843)	(2471)	(27603)	(30917)	4099	1502	2484	8086	79146	106046

Note: Figures in brackets indicate negative amounts

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

(` Lakh)

Particulars	NATIONAL											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)	10956	17805	19743	13869	2722	12332	2128	1884	11646	15723	2836	24311
(a) Fire Insurance	6973	2662	11213	2325	2493	(1103)	(387)	(2782)	7101	1747	2947	10103
(b) Marine Insurance	(31932)	(13520)	(33272)	(16435)	(35732)	13393	(12153)	(39500)	(6658)	(44561)	(1917)	13387
(c) Miscellaneous Insurance	(14003)	6947	(2317)	(241)	(30517)	24622	(10411)	(40398)	12090	(27090)	3866	47800
Sub-total	11448	9158	10777	9774	10602	9702	12477	12458	10723	13663	15168	20693
INCOME FROM INVESTMENTS	549	2369	5126	5445	11918	10334	14797	11717	15162	23529	14244	19789
(a) Interest, Dividend & Rent – Gross	(16)	(10)	(1)	(2)	(14)	-	(109)	(301)	-	(128)	(219)	(178)
(b) Profit on sale of investments	669	898	755	1055	1095	1332	1612	1363	1772	716	8794	533
Less: Loss on sale of investments	(1353)	19363	14341	16031	(6917)	45991	18366	15160	39747	10690	41853	88638
OTHER INCOME	3171	2791	5757	196	(3029)	(751)	(212)	(3907)	(198)	(420)	(1349)	76
TOTAL (A)	599	559	126	551	729	(49)	512	907	11498	2673	(11451)	1474
PROVISIONS (Other than taxation)	534	65	74	88	151	181	257	208	275	318	318	341
(a) For diminution in the value of investments	3738	2005	1083	1075	1196	1027	604	985	1313	579	21229	897
(b) For doubtful debts	8042	5420	7040	1910	(953)	408	1161	(1807)	12888	3150	8746	2788
(c) Others	(9395)	13943	7301	14121	(5964)	45583	17206	(13354)	26859	7540	33106	85850
TOTAL (B)	(350)	451	178	1009	4661	3455	863	(1567)	(4373)	(51)	585	16065
Profit Before Tax	(9045)	13492	7123	13112	(10625)	42128	16343	(14921)	22486	7489	32521	69785
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-
Profit after Tax	-	2500	2500	2500	-	8361	3266	-	4398	(51)	585	13914
Transfer from General Reserves for UK Equalization Reserve	-	320	320	351	-	1421	555	-	747	7489	32521	2365
APPROPRIATIONS	(9045)	10671	4303	10262	(10625)	32345	12522	(14921)	17341	7489	32521	51006
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	2500
(b) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	2365
(c) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	2500
Contingency reserves for Unexpired Risks (Schedule 16B)	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to General Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Equalization / Contingency Reserve for foreign branches	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Contingency Reserve for Land & Building	-	-	-	-	-	-	-	-	-	-	-	-
Balance of Profit / Loss B/f from last year	-	-	-	-	-	-	-	-	-	-	-	-
Balance C/f to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-	-

Note: Figures in brackets represent negative values.

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

(` Lakh)

Particulars	NEW INDIA											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance	15795	11538	29477	23083	1957	23302	28336	5954	(30572)	(38728)	(67183)	6409
(b) Marine Insurance	5089	8537	10969	5500	5016	10199	766	(9009)	1189	(8900)	(1889)	13472
(c) Miscellaneous Insurance	(29732)	(22483)	(29592)	(5305)	(3371)	40172	21835	(47232)	(20974)	(79513)	(8886)	(17357)
Sub-total	(8848)	(2409)	10854	23278	3602	73673	50938	(50288)	(50358)	(127141)	(77958)	2524
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent – Gross	32669	27975	31849	33886	36424	42086	49866	54269	52893	55780	57019	60401
(b) Profit on sale of investments	2298	6241	15285	23887	43909	44265	49256	20273	39508	40899	26407	32659
Less: Loss on sale of investments	-	-	(218)	(224)	(6)	(74)	-	-	-	-	-	-
OTHER INCOME	916	2190	1967	1301	3864	1509	2102	4978	1592	(300)	101	1372
TOTAL (A)	27035	33997	59735	82129	87793	161459	152162	29233	43635	(30761)	5569	96956
PROVISIONS (Other than taxation)												
(a) For diminution in the value of investments	2114	1618	323	825	108	321	493	476	455	355	389	182
(b) For doubtful debts	1596	2363	541	507	172	(313)	(426)	(744)	7379	9123	(11119)	(1176)
(c) Others	579	637	(230)	280	2502	135	(30)	(175)	(34)	713	417	269
OTHER EXPENSES												
(a) Expenses other than those related to insurance Business	-	-	-	-	-	-	-	-	-	-	-	-
(b) Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others	926	(1904)	(5688)	729	(546)	(76)	(21)	(47)	(93)	185	266	(3441)
TOTAL (B)	6215	2714	(5054)	2341	2236	66	16	(490)	7708	10376	(10047)	(4166)
Profit Before Tax	20820	31282	64789	79788	85557	161393	152146	29723	35927	(41137)	15617	101122
Provision for Taxation	6620	5701	5768	39565	13919	15398	12033	(7308)	4540	(1019)	(2315)	16756
Profit after Tax	14200	25581	59021	40223	71638	145995	140113	22415	40467	(42156)	17932	84366
Transfer from General Reserves for UK	-	-	-	-	-	-	-	-	-	-	5083	2908
Equilization Reserve	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS												
(a) Interim dividends paid during the year	2000	-	-	2000	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	4000	4500	6000	13000	29200	28300	4500	8500	-	4000	17000
(c) Dividend distribution tax	-	513	577	1103	1823	4963	4810	765	1445	(33)	649	2889
Contingency reserves for Unexpired Risks (Schedule 16B)	-	-	-	-	-	-	-	4495	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to General Reserve	2200	21069	53944	31120	56815	111832	107003	12655	30523	(42123)	13283	60353
Transfer to Equalization / Contingency Reserve for foreign branches	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Contingency Reserve for Land & Building	-	-	-	-	-	-	-	-	-	-	-	-
Balance of Profit / Loss B/f from last year	-	-	-	-	-	-	-	-	-	-	-	-
Balance C/f to Balance Sheet	-	-	-	-	-	-	-	-	-	-	-	-

Note: Figures in brackets represent negative values.

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

(` Lakh)

Particulars	ORIENTAL											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance	12529	17568	16163	12585	5161	14498	(1677)	(8727)	345	(2109)	(6447)	11435
(b) Marine Insurance	9429	2794	5964	2569	1753	(1558)	3027	(2281)	1953	(2109)	932	3535
(c) Miscellaneous Insurance	(47632)	(9690)	7629	6185	7524	16893	10543	(28643)	(21742)	(19952)	7123	25471
Sub-total	(25674)	10673	29756	21339	14438	29834	11893	(39651)	(19443)	(22061)	1607	40441
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent - Gross	9465	6552	8514	14918	12169	15732	17118	17197	15523	17089	18607	19720
(b) Profit on sale of investments	654	1409	9828	10930	17207	16874	17110	10953	14358	24828	16282	18964
Less: Loss on sale of investments	-	-	-	-	-	(21)	-	-	-	-	-	-
OTHER INCOME	525	368	(11)	685	671	653	(203)	2929	(420)	1357	2594	617
TOTAL (A)	(15030)	19002	48087	47871	44485	63071	45918	(8571)	10018	19056	39089	79742
PROVISIONS (Other than taxation)												
(a) For diminution in the value of investments	1186	121	(257)	179	(216)	12	5	66	(5)	(4)	49	32
(b) For doubtful debts	2739	403	1766	308	10527	(437)	961	168	1250	804	2660	206
(c) Others	4529	94	160	236	283	305	1027	309	295	268	225	206
OTHER EXPENSES												
(a) Expenses other than those related to Insurance Business	-	-	-	-	-	-	-	-	-	-	-	-
(b) Bad debts written off	-	-	-	(103)	4	2	1	1	-	-	-	-
(c) Others	2	795	985	81	467	226	(310)	(272)	(345)	(54)	(479)	30
TOTAL (B)	8456	1413	2654	701	11066	108	1683	271	1195	1015	2455	268
Profit Before Tax	(23486)	17589	45433	47170	33419	62964	44235	(8842)	8823	18041	36634	79474
Provision for Taxation	(1958)	11190	13786	14118	5028	13237	43305	3576	(13249)	(12579)	11295	26086
Profit after Tax	(25444)	6399	31647	33052	28392	49727	930	(5266)	(4425)	5462	25339	53388
Transfer from General Reserves for UK Equilization Reserve												
APPROPRIATIONS												
(a) Interim dividends paid during the year	-	-	-	1250	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	2000	2500	1750	5000	10000	750	-	-	-	5067	10650
(c) Dividend distribution tax	-	256	320	409	701	1700	127	-	-	-	822	1810
Contingency reserves for Unexpired Risks (Schedule 16B)												
(d) Transfer to any Reserves or Other Accounts	(811)	-	-	-	-	-	-	-	-	2379	-	-
Transfer to General Reserve	-	-	-	-	22690	38027	53	(5266)	(4425)	3083	19450	40928
Transfer to Equalization / Contingency Reserve for foreign branches												
Transfer to Contingency Reserve for Land & Building												
Balance of Profit / Loss B/f from last year	(24633)	4143	28827	29644	-	-	-	-	-	-	-	-
Balance C/f to Balance Sheet												

Note: Figures in brackets represent negative values.

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

(` Lakh)

Particulars	UNITED											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance	21186	20538	23346	18477	11574	283	9713	4417	19975	2341	3910	4964
(b) Marine Insurance	6784	7080	4601	1920	2503	(1535)	(2406)	(596)	(5381)	(2523)	1110	(1225)
(c) Miscellaneous Insurance	(24809)	(21070)	(11414)	(18175)	(9022)	12746	5781	7455	3477	(61522)	(26435)	3773
Sub-total	3161	6548	16533	2222	5055	11495	13088	11276	18071	(61704)	(21415)	7512
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent – Gross	12742	12266	14708	17220	18547	21206	23192	26202	30190	34655	38254	38536
(b) Profit on sale of investments	2118	4173	9039	13136	23278	21600	31918	14308	35107	40221	23119	17062
Less: Loss on sale of investments	(89)	(100)	(3)	(3)	(9)	-	(1)	-	-	-	-	-
OTHER INCOME	374	26	7	363	393	(299)	(28)	(133)	366	390	9736	291
TOTAL (A)	18306	22913	40284	32938	47264	54001	68169	51653	83734	13562	49694	63401
PROVISIONS (Other than taxation)												
(a) For diminution in the value of investments	433	(46)	(156)	(90)	(19)	23	244	(114)	36	(306)	903	1455
(b) For doubtful debts	877	568	225	49	789	569	587	(307)	(803)	(1178)	244	(774)
© Others												
OTHER EXPENSES												
(a) Expenses other than those related to Insurance Business	28	975	876	39	50	64	78	59	91	98	77	72
(b) Bad debts written off												
(c) Others	1299	-	-	1110	1170	1312	1446	1723	2125	1866	1542	862
TOTAL (B)	2637	1497	945	1108	1990	1967	2355	1362	1449	479	2765	1616
Profit Before Tax	15669	21416	39339	31830	45274	52034	65814	50291	82284	13083	46928	61786
Provision for Taxation	330	4317	1295	1059	2751	(852)	2651	(2686)	(11505)	(28)	8249	9052
Profit after Tax	15339	17099	38044	30771	42523	52886	63162	47605	70779	13054	38679	52733
Transfer from General Reserves for UK												
Equilization Reserve												
APPROPRIATIONS												
(a) Interim dividends paid during the year												
(b) Proposed final dividend	3000	2500	3000	6200	8600	10577	12633	9600	14200	3000	7800	10600
(c) Dividend distribution tax	-	320	384	877	1206	1798	2147	1630	2412	486	1264	1800
Contingency reserves for Unexpired Risks (Schedule 16B)												
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to General Reserve	12339	14279	34660	23694	32717	40511	48383	36375	54167	9569	14411	17769
Transfer to Equalization / Contingency Reserve for foreign branches												
Transfer to Contingency Reserve for Land & Building												
Balance of Profit / Loss B/f from last year												
Balance Cf to Balance Sheet												

Note: Figures in brackets represent negative values.

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

(` Lakh)

Particulars	TOTAL											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance	60466	67449	88729	68013	21414	50415	38501	3528	1394	(22821)	(66884)	47118
(b) Marine Insurance	28275	21072	32748	12315	11765	6003	1000	(14668)	4863	(11785)	3099	25886
(c) Miscellaneous Insurance	(134104)	(72465)	(66650)	(33730)	(40601)	83204	26007	(107920)	(45897)	(205547)	(30116)	25274
Sub-total	(45363)	16057	54827	46598	(7422)	139623	65507	(119061)	(39641)	(240153)	(93900)	98278
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent - Gross	66324	69139	65848	75798	77742	88726	102652	110125	109330	121187	129048	139349
(b) Profit on sale of investments	5619	14193	39277	53398	96312	93073	113082	57252	104135	129477	80052	88475
Less: Loss on sale of investments	(105)	(110)	(222)	(228)	(29)	(95)	(109)	(301)	-	(128)	(219)	(178)
OTHER INCOME	2484	3586	2718	3403	6023	3196	3483	9138	3310	2163	21225	2812
TOTAL (A)	28959	102864	162447	178969	172626	324523	284615	57154	177134	12547	136205	328737
PROVISIONS (Other than taxation)												
(a) For diminution in the value of investments	6904	4485	5667	1109	(3156)	(396)	528	(3479)	288	(375)	(8)	1745
(b) For doubtful debts	5811	3893	2658	1415	12218	(231)	1635	24	19324	11422	(19665)	(476)
(c) Others	5108	730	(69)	516	2785	440	997	134	262	981	641	475
OTHER EXPENSES												
(a) Expenses other than those related to Insurance Business	562	1040	950	127	201	245	335	268	366	416	395	413
(b) Bad debts written off	3738	-	-	(103)	4	2	1	1	-	-	-	-
(c) Others	3227	896	(3620)	2995	2287	2489	1719	2389	3000	2576	22557	(1652)
TOTAL (B)	25350	11044	5585	6059	14339	2549	5215	(664)	23239	15020	3919	505
Profit Before Tax	3609	91820	156862	172910	158286	321974	279400	57818	153894	(2473)	132286	328232
Provision for Taxation	4642	24386	21026	55751	26359	31238	58851	(7985)	(24587)	(13678)	17814	67960
Profit after Tax	(1033)	67434	135835	117159	131927	290736	220548	49833	129307	(16151)	114471	260272
Transfer from General Reserves for UK Equalization Reserve											5083	2908
APPROPRIATIONS												
(a) Interim dividends paid during the year	-	11944	-	3250	-	-	-	-	-	-	-	-
(b) Proposed final dividend	5000	1530	12500	16450	26600	58139	44949	14100	27098	3000	16867	52164
(c) Dividend distribution tax	-	-	1602	2740	3731	9881	7639	2395	4604	453	2735	8864
Contingency reserves for Unexpired Risks (Schedule 16B)												
(d) Transfer to any Reserves or Other Accounts	(811)	49818	-	-	-	-	-	4495	-	2379	15204	25065
Transfer to General Reserve	15494	3	92907	65076	101597	222716	167961	28843	97605	(21983)	79666	170056
Transfer to Equalization / Contingency Reserve for foreign branches												
Transfer to Contingency Reserve for Land & Building												
Balance of Profit / Loss B/f from last year	-	-	28827	-	-	-	-	-	-	-	5083	7031
Balance C/f to Balance Sheet	24633	4144	28827	29644	-	-	-	-	-	-	-	-

Note: Figures in brackets represent negative values.

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

(` Lakh)

Particulars	NATIONAL		NEW INDIA		ORIENTAL		UNITED INDIA		TOTAL	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance	7314	12749	(10104)	(10606)	(2482)	(2085)	(843)	4099	(6116)	4158
(b) Marine Insurance	6834	4381	23677	18819	11713	6905	(2471)	1502	39754	31607
(c) Miscellaneous Insurance	49506	41671	23654	10529	(47)	15597	(27603)	2484	45509	70282
TOTAL (1)	63653	58802	37227	18743	9183	20416	(30917)	8086	79146	106046
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent - Gross	28632	24478	75825	68952	25995	22911	45199	43122	175652	159464
(b) Profit on sale of investments	26851	21247	47543	37136	20384	19690	17132	15108	111910	93181
Less: Loss on sale of investments	(0)	(31)						(2)	(0)	(33)
TOTAL (2)	55483	45694	123368	106088	46380	42601	62331	58229	287562	252611
OTHER INCOME (3)	548	565	17757	4694	1956	5245	1334	479	21594	10983
TOTAL (3)	548	565	17757	4694	1956	5245	1334	479	21594	10983
TOTAL (A) [1+2+3]	119684	105061	178352	129524	57518	68262	32747.80	66793.39	388303	369640
PROVISIONS (Other than taxation)										
(a) For diminution in the value of investments	(208)	415	81	217	(51)	144	(1899)	38	(2077)	814
(b) For doubtful debts	(898)	2092	111	(562)	(6067)	1484	432	1052	(6422)	4065
(c) Others			65	428	251	236	5		321	664
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business	379	363					90.05	69.70	469	432
(b) Bad debts written off										
(c) Others	737	1412	465	(1)	1652	326	2195.79	2328.33	5051	4065
TOTAL (B)	10	4281	722	82	(4215)	2189	824	3488	(2659)	10041
Profit Before Tax	119674	100779	177630	129442	61734	66073	31924	63306	390961	359600
Provision for Taxation	22663	18491	34507	20544	22524	20044	1867	10545	81562	69624
Profit after Tax	97011	82289	143122	108898	39210	46029	30057	52760	309399	289976
Transfer from General Reserves for UK Equalization Reserve			3237	4753					3237	4753
APPROPRIATIONS										
(a) Interim dividends paid during the year										
(b) Proposed final dividend	19353	16466	30000	22000	11000	10800	6100	10600	66453	59866
(c) Dividend distribution tax	3289	2798	6000	3739	2200	1835	1217	1800	12706	10173
Contingency reserves for Unexpired Risks (Schedule 16B)	5000	2500							5000	2500
(d) Transfer to any Reserves or Other Accounts										
Transfer to General Reserve										
Transfer to UK Equalization Reserve										
Balance of Profit / Loss B/f from last year	69369	60525	107122	87654	26010	33393	22739	40360	225240	221932
Balance C/f to Balance Sheet			3237	258					3237	258

Note : Figures in brackets indicate negative values.

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

(` Lakh)

Particulars	NATIONAL												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS													
Share Capital	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000
Reserves & Surplus	95437	86392	97217	101520	111627	101002	133348	145870	130949	148290	155779	188300	241806
Fair Value Change Account	-	178438	143602	329631	396656	681624	592101	730930	360649	805516	814081	716214	706029
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	105437	274830	250819	441151	518284	792626	735449	886800	501598	963806	979860	914514	957836
APPLICATION OF FUNDS													
Investments	244175	444680	434372	643011	737656	1094224	1063780	1271798	915093	1417854	1611977	1727732	1947529
Loans	55987	52924	49957	51384	50846	45913	41721	39180	37840	35977	34237	25119	23185
Fixed Assets	4545	6819	7198	7973	8985	6758	6000	6371	5611	10990	11293	9916	14525
Deferred Tax Assets	-	-	462	888	-	-	-	-	-	-	-	-	-
CURRENT ASSETS													
Cash & Bank Balance	70830	68248	98168	101292	120103	97149	103139	61926	39369	44164	78963	114874	140536
Advances and Other Assets	65149	71504	63619	88075	109505	136601	145448	195899	256409	291062	202985	113186	274534
Sub-Total (A)	135979	139752	161787	189366	229609	233750	248587	257825	295778	335226	281948	228060	415070
CURRENT LIABILITIES													
Provisions	229112	262029	272978	326528	361627	447829	460523	507886	555671	611479	672809	713583	1010645
Sub-Total (B)	106137	107316	129978	147945	165524	152357	170119	181402	197708	230340	290024	365156	431828
Net Current Assets (c)= (A-B)	335249	369345	402957	474473	527152	600186	630641	689288	753380	841819	962833	1078739	1442473
Misc. Expenditure (to the extent not written off or adjusted)	(199270)	(229593)	(241170)	(285106)	(297543)	(366436)	(382054)	(431463)	(457602)	(506593)	(680885)	(850680)	(1027403)
Profit & Loss Account (Debit Balance)	-	-	-	23001	18340	12168	6002	913	655	5578	3237	2428	-
TOTAL	105437	274830	250819	441151	518284	792626	735449	886800	501598	963806	979860	914514	957836

Note : Figures in brackets represent negative values

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

(₹ Lakh)

Particulars	NEW INDIA													
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
SOURCES OF FUNDS														
Share Capital	10000	10000	10000	10000	15000	20000	20000	20000	20000	20000	20000	20000	20000	20000
Reserves & Surplus	296775	308945	330406	384350	416641	460803	582016	677280	712215	723021	691154	753130	832275	832275
Fair Value Change Account	-	273046	230176	583789	684697	1221127	1094835	1395927	741729	1564174	1673201	1544520	1576176	1576176
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	306775	591991	570582	978139	1116338	1701930	1696851	2093208	1473945	2307194	2384355	2317649	2428450	2428450
APPLICATION OF FUNDS														
Investments	514195	869256	884837	1272842	1457523	2066526	2107007	2463287	1776757	2620322	2847822	2820322	3117335	3117335
Loans	107997	101344	96733	94089	87413	78652	74545	65776	59386	55935	48566	42331	38570	38570
Fixed Assets	7785	10727	10925	10418	11441	12106	13265	11524	15817	16215	15683	15472	15286	15286
Deferred Tax Assets	-	-	2150	3525	8407	6175	4056	1016	2331	9458	10186	13233	13724	13724
CURRENT ASSETS														
Cash & Bank Balance	115469	115286	158746	197434	228609	305971	316227	285793	332084	436519	530445	714217	740799	740799
Advances and Other Assets	110247	127002	142703	151908	173856	223012	224597	367018	506702	544842	509425	610699	611837	611837
Sub-Total (A)	225716	242288	301450	349342	402465	528983	540824	652811	838785	981361	1039870	1324916	1352636	1352636
CURRENT LIABILITIES														
Provisions	391214	448304	505809	545188	608525	713474	760479	776208	862171	948057	1127836	1347095	1450766	1450766
Sub-Total (B)	157704	183320	222084	227717	257857	287154	287128	324998	356961	428039	463661	561824	665199	665199
Net Current Assets (c)= (A-B)	548918	631624	727893	772905	866382	1000628	1047606	1101206	1219132	1376096	1591497	1908919	2115965	2115965
Misc. Expenditure (to the extent not written off or adjusted)	(323202)	(389336)	(426443)	(423563)	(463918)	(471645)	(506782)	(448396)	(380346)	(394735)	(551627)	(584002)	(763329)	(763329)
Profit & Loss Account (Debit Balance)	-	-	2380	20828	15472	10116	4761	-	-	-	13725	10294	6862	6862
TOTAL	306775	591991	570582	978139	1116338	1701930	1696851	2093208	1473945	2307194	2384355	2317649	2428450	2428450

Note : Figures in brackets represent negative values

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

(` Lakh)

Particulars	ORIENTAL												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS													
Share Capital	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	15000
Reserves & Surplus	82723	57279	73391	102218	131861	154552	192579	192632	187365	182940	188402	207852	243780
Fair Value Change Account	-	175599	141015	323442	369147	670703	583314	761484	397556	811716	832781	771529	784544
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	92723	242878	224406	435660	511008	835255	785894	964116	594921	1004656	1031182	989382	1043325
APPLICATION OF FUNDS													
Investments	276472	470843	465438	684632	766420	1126268	1086973	1316751	944434	1380788	1540546	1573603	1733350
Loans	57188	53537	51490	51041	49491	43269	41083	37417	33636	30999	27414	22586	21175
Fixed Assets	6040	5686	5934	5754	6350	8460	7364	9423	8547	9078	8736	10780	10549
Deferred Tax Assets	-	-	-	-	5681	-	-	-	-	-	-	-	-
CURRENT ASSETS	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash & Bank Balance	48465	54272	64749	84528	101850	102676	148499	120613	115013	149946	170628	198604	200949
Advances and Other Assets	57203	59677	57879	52740	57395	73831	108542	137664	244632	239763	191508	191549	221915
Sub-Total (A)	05668	113949	122628	137268	159245	176507	257041	258277	359645	389708	362136	390153	422863
CURRENT LIABILITIES													
Provisions	104638	108048	121476	132606	143036	174972	199543	192446	224289	282632	289250	334714	368542
Sub-Total (B)	352645	401137	423471	464228	491925	529548	611418	657752	751341	805917	919534	1016653	1150555
Net Current Assets (C)= (A-B)	(246977)	(287188)	(300843)	(326960)	(332680)	(353040)	(354377)	(399475)	(391697)	(416209)	(557398)	(626501)	(727692)
Misc. Expenditure (to the extent not written off or adjusted)	-	-	2386	21193	15746	10298	4851	-	-	-	11885	8914	5943
Profit & Loss Account (Debit Balance)	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	92723	242878	224406	435660	511008	835255	785894	964116	594921	1004656	1031182	989382	1043325

Note : Figures in brackets represent negative values

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

(` Lakh)

Particulars	UNITED												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS													
Share Capital	10000	10000	10000	10000	10000	10000	15000	15000	15000	15000	15000	15000	15000
Reserves & Surplus	107985	120325	134603	169264	192958	225740	261186	309059	346359	400245	409793	439747	480263
Fair Value Change Account	-	120236	95715	269554	293940	495752	403248	503743	186082	480845	471625	388681	374698
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	117985	250561	240319	448818	496898	731492	679433	827802	547441	896090	896419	843429	869961
APPLICATION OF FUNDS													
Investments	372618	519720	550332	792722	825814	1080409	1059930	1240363	967921	1344830	1526672	1638417	1876628
Loans	77709	75568	74358	75742	70299	62982	58675	56079	50414	45356	40367	35569	33375
Fixed Assets	5892	7650	7593	7325	6493	7067	9841	8236	12396	10838	8642	10345	11103
Deferred Tax Assets	-	-	-	-	-	-	222	-	-	-	-	-	-
CURRENT ASSETS													
Cash & Bank Balance	39860	49583	53464	71034	79524	89048	84974	70565	61825	84376	98780	136975	133235
Advances and Other Assets	70449	100199	81787	60226	81811	116631	114471	152638	204352	235577	193324	256104	278149
Sub-Total (A)	110309	149782	135251	131261	161335	205680	199445	223203	266177	319953	292103	393079	411384
CURRENT LIABILITIES													
Provisions	333578	370999	399462	453978	441934	471023	472747	498879	513382	536082	673130	857405	1049986
Sub-Total (B)	114965	131160	130301	133605	146974	153623	175932	201201	236086	288805	298237	376575	412543
Net Current Assets (C)= (A-B)	448543	502159	529762	587582	588908	624646	648679	700080	749467	824887	971366	1233980	1462529
Misc. Expenditure (to the extent not written off or adjusted)	(338234)	(352377)	(394511)	(456322)	(427572)	(418966)	(449234)	(476876)	(483290)	(504934)	(679263)	(840901)	(1051145)
Profit & Loss Account (Debit Balance)	-	-	2547	29350	21864	-	-	-	-	-	-	-	-
TOTAL	117985	250561	240319	448818	496898	731492	679433	827802	547441	896090	896419	843429	869961

Note : Figures in brackets represent negative values

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

(` Lakh)

Particulars	TOTAL												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS													
Share Capital	40000	40000	40000	40000	45000	50000	55000	55000	55000	55000	55000	55000	60000
Reserves & Surplus	582920	572941	635617	757352	853088	942097	1169128	1324841	1376889	1454495	1445128	1589029	1798124
Fair Value Change Account	-	747319	610508	1506416	1744440	3069206	2673499	3392085	1686016	3662251	3791688	3420945	3441448
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax Liability	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	622920	1360260	1286126	2303767	2642528	4061304	3897627	4771925	3117905	5171746	5291815	5064974	5299572
APPLICATION OF FUNDS													
Investments	1407460	2304499	2334979	3393207	3787412	5367427	5317689	6292200	4604205	6763793	7527018	7760073	8674842
Loans	298881	283373	272538	272256	258050	230815	216025	198452	181277	168268	150583	125604	116305
Fixed Assets	24262	30882	31650	31470	33268	34391	36468	35554	42372	47121	44354	46512	51464
Deferred Tax Assets	-	-	2612	4413	14088	6175	4278	1016	2331	9458	10186	13233	13724
CURRENT ASSETS													
Cash & Bank Balance	274624	287389	375127	454288	530086	594844	652840	538897	548291	715004	878816	1164670	1215519
Advances and Other Assets	303048	358382	345988	352949	422567	550076	593057	853219	1212095	1311244	1097241	1171537	1386434
Sub-Total (A)	577672	645771	721116	807236	952654	1144920	1245897	1392116	1760386	2026249	1976057	2336207	2601953
CURRENT LIABILITIES													
Provisions	1201911	1374421	1480244	1657315	1760976	1986902	2105624	2248278	2458277	2618904	3104057	3600023	4293410
Sub-Total (B)	1685355	1904265	2084083	2299188	2474367	2755008	2938344	3148325	3473321	3848720	4445230	5238291	6171521
Net Current Assets (C)= (A-B)	(1107683)	(1258494)	(1362967)	(1491951)	(1521713)	(1610088)	(1692447)	(1756209)	(1712935)	(1822471)	(2469172)	(2902084)	(3569568)
Misc. Expenditure (to the extent not written off or adjusted)	-	-	7313	94372	71422	32583	15614	913	655	5578	28847	21635	12805
Profit & Loss Account (Debit Balance)	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	622920	1360260	1286126	2303767	2642528	4061304	3897627	4771925	3117905	5171746	5291815	5064974	5299572

Note : Figures in brackets represent negative values

TABLE 61A: PUBLIC SECTOR NON-LIFE INSURERS : BALANCE SHEET

(Lakh)

Particulars	NATIONAL		NEW INDIA		ORIENTAL		UNITED INDIA		TOTAL	
	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
SOURCES OF FUNDS										
Share Capital	10000	10000	20000	20000	20000	15000	15000	15000	65000	60000
Reserves & Surplus	379125	304842	1044965	949342	298183	277174	543903	521053	2266177	2052411
Fair Value Change Account	873863	778893	2280419	1777833	972914	857011	588730	429228	4715925	3842966
Borrowings										
Deferred Tax Liability										
TOTAL	1262989	1093735	3345384	2747175	1291097	1149185	1147633	965281	7047103	5955376
APPLICATION OF FUNDS										
Investments	2454496	2189593	4496081	3529734	2065942	1876706	2415437	2092880	11431957	9688913
Loans	21872	22727	36769	40116	18961	20430	31151	32682	108753	115955
Fixed Assets	20165	18302	20155	17783	9567	8980	14044	11451	63932	56516
Capital Work In Progress					6236	4040			6236	4040
Deferred Tax Assets			16964	16156					16964	16156
CURRENT ASSETS										
Cash & Bank Balance	131645	148900	825023	896500	242700	222699	161759	156081	1361127	1424181
Advances and Other Assets	402049	325497	776970	809242	285080	257950	250279	274347	1714378	1667036
Sub-Total (A)	533694	474397	1601993	1705743	527780	480648	412038	430428	3075505	3091217
CURRENT LIABILITIES										
Provisions	1204950	1100128	1944414	1793914	881196	815283	1164330	1105735	5194890	4815060
	562288	511157	882165	771873	456193	429308	560707	496426	2461353	2208764
Sub-Total (B)	1767238	1611285	2826579	2565787	1337389	1244591	1725037	1602161	7656243	7023823
Net Current Assets $\text{e} = (\text{A}-\text{B})$	(1233544)	(1136887)	(1224585)	(860044)	(809609)	(763943)	(1313000)	(1171732)	(4580738)	(3932606)
Misc. Expenditure (to the extent not written off or adjusted)			3431			2971				6403
Profit & Loss Account (Debit Balance)										
TOTAL	1262989	1093735	3345384	2747175	1291097	1149185	1147633	965281	7047103	5955376

Note: Figures in brackets indicate negative values.

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

(` Lakh)

Particulars	BAJAJ ALLIANZ											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	68	974	2641	5264	7399	9382	12256	11588	11847	11314	13021	13350
Profit/Loss on sale/redemption of Investments	10	31	112	138	105	188	433	119	67	14	(6)	(33)
Others		19	10	32	213	(84)	256	78	138	222	789	732
Interest, Dividend & Rent – Gross	23	202	420	597	799	1377	1183	1441	1617	1972	2460	3351
TOTAL (A)	101	1226	3183	6031	8517	10863	14128	13226	13670	13522	16264	17400
Claims Incurred (Net)	103	276	606	2546	5769	5009	4976	7263	6877	6195	6265	3329
Commission	(663)	(1313)	(2382)	(4789)	(6690)	(6968)	(2838)	(1820)	(1574)	(1588)	(661)	(877)
Operating Expenses related to Insurance Business	424	1066	2707	3550	4747	4903	4799	4803	4402	5191	5231	3628
Premium Deficiency												
Other Miscellaneous												
Foreign taxes												
TOTAL (B)	(136)	29	931	1307	3826	2943	6936	10246	9706	9798	10836	6080
Operating Profit/(Loss) C= (A - B)	237	1197	2252	4724	4691	7921	7192	2980	3964	3724	5428	11320
APPROPRIATIONS												
Transfer to Shareholders' Account	237	1197	2252	4724	4691	7921	7192	2980	3964	3724	5428	11320
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	237	1197	2252	4724	4691	7921	7192	2980	3964	3724	5428	11320

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

Particulars	BHARTI AXA				
	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	(37)	234	632	521	880
Profit/ Loss on sale/redemption of Investments	11				2
Others	20	2	26	99	106
Interest, Dividend & Rent – Gross	21	53	149	174	381
TOTAL (A)	15	288	807	794	1368
Claims Incurred (Net)	10	906	714	443	262
Commission	(34)	(368)	(520)	(444)	(484)
Operating Expenses related to Insurance Business	536	1422	1716	1421	1524
Premium Deficiency			24	27	(233)
Other Miscellaneous			7	208	
Foreign taxes					
TOTAL (B)	511	1959	1941	1655	1069
Operating Profit/(Loss) C= (A - B)	(497)	(1671)	(1134)	(861)	299
APPROPRIATIONS					
Transfer to Shareholders' Account	(497)	(1671)	(1134)	(861)	299
Transfer to Catastrophe Reserve					
Transfer to Other Reserves					
TOTAL (C)	(497)	(1671)	(1134)	(861)	299

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

(Lakh)

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

(Lakh)

Particulars	CHOLAMANDALAM											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
Premiums earned (Net)	12	338	1085	1444	3180	3266	2032	1597	1949	2893	3721	
Profit/ Loss on sale/redemption of Investments	3	49	15	15	12	38	17	45	6	5	7	
Others	3	9	7	9	9	5	5	4	3	6		
Interest, Dividend & Rent – Gross	1	44	110	271	327	331	358	342	443	592	726	
TOTAL (A)	16	434	1219	1738	3528	3643	2411	1988	2401	3492	4460	
Claims Incurred (Net)		183	756	1357	894	1172	1609	1215	1217	1573	999	
Commission	(133)	(653)	(934)	(1462)	(1229)	(977)	(851)	(476)	(404)	16	(9)	
Operating Expenses related to Insurance Business	454	864	1218	1919	2073	1499	991	1053	1544	1263	1435	
Premium Deficiency												
Other Miscellaneous												
Foreign taxes												
TOTAL (B)	321	394	1040	1814	1738	1693	1749	1792	2356	2852	2425	
Operating Profit/(Loss) C= (A - B)	(305)	40	179	(76)	1790	1950	663	196	45	640	2036	
APPROPRIATIONS												
Transfer to Shareholders' Account	(305)	40	179	(76)	1790	1950	663	196	45	640	2036	
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(305)	40	179	(76)	1790	1950	663	196	45	640	2036	

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

(Lakh)

Particulars	FUTURE GENERALI					
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	(148)	89	300	967	1355	2050
Profit/ Loss on sale/redemption of Investments		1	9	21	33	52
Others			1	1	2	2
Interest, Dividend & Rent – Gross		22	73	239	441	779
TOTAL (A)	(148)	112	383	1228	1831	2882
Claims Incurred (Net)	3	172	549	838	1573	2075
Commission	(76)	(321)	(607)	(617)	(570)	(681)
Operating Expenses related to Insurance Business	368	744	1452	2100	2249	2665
Premium Deficiency			50	(75)		92
Other Miscellaneous						
Foreign taxes						
TOTAL (B)	296	595	1443	2246	3252	4151
Operating Profit/(Loss) C= (A - B)	(444)	(483)	(1060)	(1018)	(1421)	(1269)
APPROPRIATIONS						
Transfer to Shareholders' Account	(444)	(483)	(1060)	(1018)	(1421)	(1269)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(444)	(483)	(1060)	(1018)	(1421)	(1269)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

(Lakh)

Particulars	HDFC ERGO									
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	(2)	109	158	157	161	88	332	1401	2708	3807
Profit/Loss on sale/redemption of Investments	1			1		4	8	17	40	29
Others		(1)	(1)	21	53	46	(3)	38	43	102
Interest, Dividend & Rent – Gross	1	6	16	23	21	29	79	235	490	802
TOTAL (A)	(1)	114	173	201	235	167	416	1690	3281	4740
Claims Incurred (Net)	10	52	252	118	34	19	522	1370	1620	1273
Commission	(5)	(32)	(146)	(234)	(272)	(743)	(1822)	(1734)	(1523)	(1077)
Operating Expenses related to Insurance Business	48	121	133	153	250	201	650	1018	1522	1802
Premium Deficiency										
Other Miscellaneous										
Foreign taxes										
TOTAL (B)	53	141	239	37	11	(524)	(650)	654	1619	1998
Operating Profit/(Loss) C= (A - B)	(54)	(27)	(67)	164	223	691	1067	1036	1662	2742
APPROPRIATIONS										
Transfer to Shareholders' Account	(54)	(27)	(67)	164	223	691	1067	1036	1662	2742
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	(54)	(27)	(67)	164	223	691	1067	1036	1662	2742

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (IMTPIP).

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

(` Lakh)

Particulars	ICICI LOMBARD											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	21	744	2388	3616	3480	6982	10865	10104	8993	11287	11459	13854
Profit/Loss on sale/redemption of Investments		23	70	269	358	160	154	469	561	314	159	165
Others			4			(8)	(9)	(91)	(75)	1152	229	1061
Interest, Dividend & Rent - Gross	3	75	181	196	237	324	455	591	531	548	679	974
TOTAL (A)	24	842	2643	4081	4075	7458	11464	11073	10010	13301	12526	16053
Claims Incurred (Net)	12	151	936	1445	1701	2474	5794	9698	6581	11221	9049	9686
Commission	(316)	(1426)	(7163)	(7395)	(8343)	(9339)	(3629)	(2734)	(1118)	204	592	364
Operating Expenses related to Insurance Business	333	2588	5039	4796	5903	6939	7695	6410	4688	4583	5244	6378
Premium Deficiency												
Other Miscellaneous												
Foreign taxes												
TOTAL (B)	29	1313	(1188)	(1154)	(738)	73	9860	13374	10152	16008	14886	16428
Operating Profit/(Loss) C= (A - B)	(6)	(471)	3831	5235	4813	7385	1605	(2301)	(142)	(2707)	(2360)	(374)
APPROPRIATIONS												
Transfer to Shareholders' Account	(6)	(471)	3831	5235	4813	7385	1605	(2301)	(142)	(2707)	(2360)	(374)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(6)	(471)	3831	5235	4813	7385	1605	(2301)	(142)	(2707)	(2360)	(374)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (IMTPIP).

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

(` Lakh)

Particulars	IFFCO TOKIO											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	94	967	2432	3158	4368	5481	6364	6049	4684	5035	5131	5169
Profit/Loss on sale/redemption of investments				2	10	13	17	23	12	14	17	12
Others			25	18				(5)	(235)	(58)	(73)	(43)
Interest, Dividend & Rent - Gross	18	52	135	212	421	380	447	609	595	580	706	665
TOTAL (A)	112	1019	2592	3390	4799	5874	6828	6676	5055	5572	5782	5803
Claims Incurred (Net)	36	293	1183	1245	1195	2592	4226	4414	4383	4853	3859	4391
Commission	(1027)	(2599)	(3003)	(4045)	(5507)	(5624)	(2742)	(1654)	(1047)	(906)	(1034)	(895)
Operating Expenses related to Insurance Business	1210	2363	2846	3376	4511	5209	3845	3402	2931	3358	3126	1340
Premium Deficiency												
Other Miscellaneous												
Foreign taxes												
TOTAL (B)	220	57	1026	576	199	2177	5329	6161	6266	7306	5951	4836
Operating Profit/(Loss) C= (A - B)	(108)	962	1566	2815	4600	3697	1499	514	(1211)	(1734)	(168)	967
APPROPRIATIONS												
Transfer to Shareholders' Account	(108)	962	1566	2815	4600	3697	1499	514	(1211)	(1734)	(168)	967
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(108)	962	1566	2815	4600	3697	1499	514	(1211)	(1734)	(168)	967

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (MTPIP).

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

(Lakh)

Particulars	L&T		LIBERTY VIDEOCON		MAGMA HDI		RAHEJA OBE		
	2010-11	2011-12	2012-13	2012-13	2012-13	2012-13	2009-10	2010-11	2011-12
Premiums earned (Net)	(22)	143	393	(25)	(6)	(74)	(94)	49	51
Profit/Loss on sale/redemption of Investments	(1)	3	19		1		0.08		0.37
Others							(0)	(0.26)	13
Interest, Dividend & Rent – Gross	8	23	140		24		15	11	12
TOTAL (A)	(16)	170	552	(25)	19	(73)	(79)	59	77
Claims Incurred (Net)	14	134	366	1	1	1	7	32	31
Commission	(28)	(169)	(71)	(2)	(50)	(1)	(4)	(7)	(1)
Operating Expenses related to Insurance Business	872	917	1566	446	240	97	233	120	90
Premium Deficiency		2	(2)	0				22	
Other Miscellaneous									
Foreign taxes									
TOTAL (B)	858	884	1859	445	191	98	236	166	120.02
Operating Profit/(Loss) C= (A - B)	(873)	(714)	(1307)	(470)	(172)	(171)	(315)	(106)	(43)
APPROPRIATIONS									
Transfer to Shareholders' Account	(873)	(714)	(1307)	(470)	(172)	(171)	(315)	(106)	(43)
Transfer to Catastrophe Reserve									
Transfer to Other Reserves									
TOTAL (C)	(873)	(714)	(1307)	(470)	(172)	(171)	(315)	(106)	(43)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

(` Lakh)

Particulars	RELIANCE											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	39	268	900	1625	1357	2394	3845	4151	4074	3075	3023	3557
Profit/ Loss on sale/redemption of Investments		91	29	21	16	78	164	127	134	47	98	108
Others												
Interest, Dividend & Rent – Gross	56	163	136	142	122	194	334	575	593	445	735	1138
TOTAL (A)	95	522	1065	1788	1494	2665	4343	4853	4801	3567	3856	4802
Claims Incurred (Net)	29	544	672	785	1299	1786	2674	2889	3172	1761	2643	2072
Commission	(697)	(1880)	(1346)	(843)	(1066)	(3916)	(2657)	(1481)	(1419)	(827)	(545)	(624)
Operating Expenses related to Insurance Business	859	927	1139	1112	468	1218	1882	1634	1149	1074	1178	1054
Premium Deficiency												
Other Miscellaneous												
Foreign taxes												
TOTAL (B)	191	(409)	465	1054	701	(912)	1899	3043	2902	2009	3276	2502
Operating Profit/(Loss) C= (A - B)	(96)	931	600	734	793	3577	2444	1810	1898	1559	580	2300
APPROPRIATIONS												
Transfer to Shareholders' Account	96)	931	600	734	793	3577	2444	1810	1898	(1559)	580	2300
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(96)	931	600	734	793	3577	2444	1810	1898	(1559)	580	2300

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (MTPIP).

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

(` Lakh)

Particulars	ROYAL SUNDARAM											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	67	864	1340	1909	2340	2920	2144	1495	1293	1581	1188	1400
Profit/Loss on sale/redemption of investments	1	27	34	(2)	7	5	9	30	49	6	2	4
Others												
Interest, Dividend & Rent - Gross	13	47	60	80	127	179	329	397	351	327	416	726
TOTAL (A)	81	938	1434	1988	2474	3105	2482	1922	1693	1914	1606	2130
Claims Incurred (Net)	63	287	404	971	929	542	929	763	494	490	563	560
Commission	(366)	(925)	(1110)	(948)	(1663)	(1642)	(660)	(346)	(251)	(186)	(329)	(268)
Operating Expenses related to Insurance Business	876	968	1217	1223	2055	2324	1574	971	702	951	714	1270
Premium Deficiency												
Other Miscellaneous												
Foreign taxes												
TOTAL (B)	573	330	511	1246	1321	1224	1844	1388	944	1255	947	1562
Operating Profit/(Loss) C= (A - B)	(493)	608	923	742	1153	1881	638	533	748	659	659	568
APPROPRIATIONS												
Transfer to Shareholders' Account	(493)	608	923	742	1153	1881	638	533	748	659	659	568
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(493)	608	923	742	1153	1881	638	533	748	659	659	568

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (MTPIP).

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

(Lakh)

Particulars	SBI			SHRIRAM				
	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	(151)	680	5021	(40)	75	218	241	371
Profit/ Loss on sale/redemption of Investments	0.22	18	143					76
Others		21				10		
Interest, Dividend & Rent – Gross	49	493	1540	1	4	16	35	64
TOTAL (A)	(102)	1212	6704	(39)	79	244	276	511
Claims Incurred (Net)	84	1230	3300	4	63	31	163	369
Commission	(8)	(46)	1045		(13)	(37)	(80)	(91)
Operating Expenses related to Insurance Business	3788	8490	9551	4	25	53	86	132
Premium Deficiency								
Other Miscellaneous								
Foreign taxes								
TOTAL (B)	3864	9674	13895	8	75	47	169	411
Operating Profit/(Loss) C= (A - B)	(3966)	(8462)	(7192)	(47)	4	197	107	100
APPROPRIATIONS								
Transfer to Shareholders' Account	(3966)	(8462)	(7192)	(47)	4	197	107	100
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(3966)	(8462)	(7192)	(47)	4	197	107	100

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (MTPIP).

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

(` Lakh)

Particulars	TATA AIG											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	(46)	346	823	810	1085	1489	1662	2064	2011	2004	1858	1885
Profit/ Loss on sale/redemption of Investments		1			15	15	1	7	48	53	13	27
Others		(6)		14	17	14	9	22	13	3	9	19
Interest, Dividend & Rent – Gross		30	61	107	111	176	427	381	375	402	579	828
TOTAL (A)	(46)	371	884	931	1227	1695	2099	2474	2447	2462	2460	2759
Claims Incurred (Net)	23	122	271	321	797	635	657	1166	1052	1348	1150	1342
Commission	(430)	(1034)	(1777)	(1878)	(3616)	(2778)	(2352)	(2542)	(1928)	(2468)	(2585)	(4392)
Operating Expenses related to Insurance Business	237	265	410		1238	1589	1302	1570	1140	1214	1131	1730
Premium Deficiency			17	696								
Other Miscellaneous												
Foreign taxes												
TOTAL (B)	(170)	(647)	(1079)	(861)	(1581)	(554)	(394)	194	263	94	(304)	(1320)
Operating Profit/(Loss) C= (A - B)	124	1018	1963	1793	2808	2249	2493	2280	2184	2368	2764	4079
APPROPRIATIONS												
Transfer to Shareholders' Account	124	1018	1963	1793	2808	2249	2493	2280	2184	2368	2764	4079
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	124	1018	1963	1793	2808	2249	2493	2280	2184	2368	2764	4079

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (MTPIP).

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

(Lakh)

Particulars	UNIVERSAL SOMPO					
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	(43)	(267)	1263	2244	2914	3651
Profit/ Loss on sale/redemption of Investments			11	28	(13)	14
Others	1		(8)	(14)	(12)	(9)
Interest, Dividend & Rent – Gross		43	105	215	253	443
TOTAL (A)	(42)	(223)	1370	2473	3142	4099
Claims Incurred (Net)		39	879	1037	1384	1005
Commission	(3)	(46)	64	20	(95)	104
Operating Expenses related to Insurance Business	727	981	1875	2175	2547	2437
Premium Deficiency						
Other Miscellaneous			5			
Foreign taxes						
TOTAL (B)	724	974	2823	3231	3836	3545
Operating Profit/(Loss) C= (A - B)	(766)	(1198)	(1452)	(759)	(695)	554
APPROPRIATIONS						
Transfer to Shareholders' Account	(766)	(1198)	(1452)	(759)	(695)	554
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(766)	(1198)	(1452)	(759)	(695)	554

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

(Lakh)

Particulars	BAJAJ ALLIANZ											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	15	216	696	1586	2196	2674	3897	5476	5643	5728	6128	6080
Profit/ Loss on sale/redemption of Investments	1	4	19	28	16	36	119	41	21	4	(2)	(9)
Others		2	17	31	57	(5)	20	33	9	13	36	31
Interest, Dividend & Rent – Gross	1	25	72	122	124	265	325	502	498	590	770	915
TOTAL (A)	17	247	804	1767	2392	2970	4361	6052	6171	6336	6932	7018
Claims Incurred (Net)	17	146	922	1890	2480	3727	3166	5098	4577	3231	3223	3092
Commission	(22)	(85)	(160)	(166)	(259)	(124)	177	395	349	429	434	476
Operating Expenses related to Insurance Business	19	112	334	642	756	1270	1478	1637	1512	1682	1749	1393
Premium Deficiency				(44)		387	(387)					
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	14	173	1140	2323	2978	5260	4434	7131	6438	5341	5406	4961
Operating Profit/(Loss) C= (A - B)	2	74	(336)	(555)	(586)	(2289)	(74)	(1079)	(268)	995	1526	2056
APPROPRIATIONS												
Transfer to Shareholders' Account	2	74	(336)	(555)	(586)	(2289)	(74)	(1079)	(268)	995	1526	2056
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	2	74	(336)	(555)	(586)	(2289)	(74)	(1079)	(268)	995	1526	2056

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)

(Lakh)

Particulars	BHARTI AXA				
	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	(28)	145	334	430	554
Profit/ Loss on sale/redemption of Investments	2	0	0	0	1
Others	3	0	7	39	43
Interest, Dividend & Rent – Gross	3	10	36	69	155
TOTAL (A)	(21)	156	378	538	752
Claims Incurred (Net)	3	178	241	244	264
Commission	(2)	(12)	(87)	(132)	(95)
Operating Expenses related to Insurance Business	117	273	496	561	619
Premium Deficiency					
Other-Miscellaneous					
Foreign taxes					
TOTAL (B)	118	439	650	673	788
Operating Profit/(Loss) C= (A - B)	(139)	(284)	(272)	(135)	(36)
APPROPRIATIONS					
Transfer to Shareholders' Account	(139)	(284)	(272)	(135)	(36)
Transfer to Catastrophe Reserve					
Transfer to Other Reserves					
TOTAL (C)	(139)	(284)	(272)	(135)	(36)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (IMTPIP).

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
MARINE

(Lakh)

Particulars	CHOLAMANDALAM										
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	4	150	380	546	709	981	1145	1216	1223	1418	1538
Profit/Loss on sale/redemption of Investments	1	27	3	2	2	10	5	24	2	2	2
Others					1	1	2	2	2	2	3
Interest, Dividend & Rent – Gross		25	23	45	64	89	110	113	84	148	108
TOTAL (A)	5	202	406	594	776	1081	1262	1355	1311	1571	1651
Claims Incurred (Net)		138	340	602	892	978	788	993	739	1102	833
Commission	(1)	(58)	(219)	(101)	(301)	(336)	(384)	(355)	(432)	(389)	(351)
Operating Expenses related to Insurance Business	13	198	402	438	667	701	680	925	812	694	684
Premium Deficiency		6	(6)		24	(24)					
Other-Miscellaneous											
Foreign taxes											
TOTAL (B)	12	284	517	939	1282	1320	1084	1563	1118	1408	1166
Operating Profit/(Loss) C= (A - B)	(7)	(82)	(111)	(345)	(506)	(239)	178	(208)	192	163	486
APPROPRIATIONS											
Transfer to Shareholders' Account	(7)	(82)	(111)	(345)	(506)	(239)	178	(208)	192	163	486
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
TOTAL (C)	(7)	(82)	(111)	(345)	(506)	(239)	178	(208)	192	163	486

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
MARINE

(Lakh)

Particulars	FUTURE GENERALI					
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	(15)	107	251	525	1108	1692
Profit/ Loss on sale/redemption of Investments			3	9	13	22
Others				0.40	1	1
Interest, Dividend & Rent – Gross		9	26	102	169	327
TOTAL (A)	(15)	116	280	636	1291	2041
Claims Incurred (Net)	4	132	301	520	839	1364
Commission	(7)	(46)	(94)	(199)	(57)	(99)
Operating Expenses related to Insurance Business	92	317	531	925	852	1113
Premium Deficiency						
Other-Miscellaneous						
Foreign taxes						
TOTAL (B)	89	403	738	1246	1634	2378
Operating Profit/(Loss) C= (A - B)	(104)	(287)	(458)	(610)	(344)	(337)
APPROPRIATIONS						
Transfer to Shareholders' Account	(104)	(287)	(458)	(610)	(344)	(337)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(104)	(287)	(458)	(610)	(344)	(337)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (IMTPIP).

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
MARINE

Particulars	HDFC ERGO										
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
Premiums earned (Net)	1	16	50	96	142	192	301	777	1502	2470	
Profit/Loss on sale/redemption of Investments				0	0	2	3	5	12	9	
Others			(1)	(1)	3		(1)	(1)	(1)	7	
Interest, Dividend & Rent – Gross			3	6	11	16	29	67	143	247	
TOTAL (A)	1	17	52	101	156	209	332	848	1655	2734	
Claims Incurred (Net)	1	8	37	75	132	108	465	633	2458	2681	
Commission		(1)	(9)	(12)	(17)	(85)	(174)	(207)	(115)	(126)	
Operating Expenses related to Insurance Business	2	16	44	93	218	371	184	374	576	823	
Premium Deficiency											
Other-Miscellaneous											
Foreign taxes											
TOTAL (B)	3	23	72	156	333	394	475	800	2919	3379	
Operating Profit/(Loss) C= (A - B)	(2)	(7)	(19)	(55)	(176)	(185)	(143)	48	(1264)	(645)	
APPROPRIATIONS											
Transfer to Shareholders' Account	(2)	(7)	(19)	(55)	(176)	(185)	(143)	48	(1264)	(645)	
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
TOTAL (C)	(2)	(7)	(19)	(55)	(176)	(185)	(143)	48	(1264)	(645)	

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (IMTPIP).

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
MARINE

(- Lakh)

Particulars	ICICI LOMBARD											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	15	169	649	1591	1164	1224	1830	2728	3228	4248	5389	8823
Profit/Loss on sale/redemption of Investments		4	30	118	124	34	53	316	364	153	85	112
Others		1		(2)	(2)	(2)	(26)	(62)	(32)	(143)	(6)	(46)
Interest, Dividend & Rent - Gross	1	14	78	86	81	69	157	399	344	266	363	664
TOTAL (A)	16	188	757	1795	1366	1324	2015	3381	3904	4524	5832	9554
Claims Incurred (Net)	10	197	1275	2107	2019	1156	3220	5502	2668	4722	5157	7441
Commission		(37)	(577)	(803)	(1055)	(1193)	(1330)	(1329)	(790)	(822)	(591)	562
Operating Expenses related to Insurance Business		172	683	1420	1606	2565	3631	4268	2468	2658	3371	3802
Premium Deficiency		30	80	(110)			305	680	(985)	185	(12)	(173)
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	10	362	1460	2614	2570	2528	5827	9121	3361	6744	7925	11632
Operating Profit/(Loss) C= (A - B)	6	(174)	(702)	(819)	(1204)	(1204)	(3812)	(5740)	543	(2220)	(2094)	(2079)
APPROPRIATIONS												
Transfer to Shareholders' Account	6	(174)	(702)	(819)	(1204)	(1204)	(3812)	(5740)	543	(2220)	(2094)	(2079)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	6	(174)	(702)	(819)	(1204)	(1204)	(3812)	(5740)	543	(2220)	(2094)	(2079)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (MTPIP).

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
MARINE

(` Lakh)

Particulars	IFFCO TOKIO											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	2	366	1019	1602	1928	3035	4207	4460	3969	3882	4010	3839
Profit/Loss on sale/redemption of Investments				1	5	11	19	23	12	14	19	13
Others								(12)	271	21	6	96
Interest, Dividend & Rent - Gross	3	56	115	136	191	334	516	605	585	569	768	743
TOTAL (A)	5	422	1134	1739	2124	3380	4742	5075	4836	4487	4802	4691
Claims Incurred (Net)	37	450	1175	1797	2452	4222	4301	4448	4085	3841	3815	4381
Commission	(51)	(141)	(91)	(24)	108	43	152	(469)	(324)	(442)	(434)	(242)
Operating Expenses related to Insurance Business	112	419	489	607	792	2289	1179	1980	2260	2285	2330	923
Premium Deficiency				10	50		(100)					
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	97	728	1572	2390	3402	6555	5533	5959	6021	5684	5712	5062
Operating Profit/(Loss) C= (A - B)	(92)	(306)	(438)	(651)	(1278)	(3175)	(792)	(884)	(1185)	(1197)	(910)	(371)
APPROPRIATIONS												
Transfer to Shareholders' Account	(92)	(306)	(438)	(651)	(1278)	(3175)	(792)	(884)	(1185)	(1197)	(910)	(371)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(92)	(306)	(438)	(651)	(1278)	(3175)	(792)	(884)	(1185)	(1197)	(910)	(371)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (MTPIP).

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
MARINE

(Lakh)

Particulars	L&T		LIBERTY VIDEOCON 2012-13	MAGMA HDI 2012-13	RAHEJA QBE			
	2010-11	2011-12			2012-13	2009-10	2010-11	2011-12
Premiums earned (Net)	(24)	172	387	(7)	(5)	(26)	6	7
Profit/ Loss on sale/redemption of Investments	(0)	2	6			0.01		0.01
Others								
Interest, Dividend & Rent – Gross	1	10	44			0.40		0.34
TOTAL (A)	(23)	184	438	(7)	(5)	(26)	6	7
Claims Incurred (Net)	6	240	242		1	3	12	(4)
Commission	(1)	4	30			1	2	1
Operating Expenses related to Insurance Business	151	416	482		9	20	3	2
Premium Deficiency		5	(5)					
Other-Miscellaneous								
Foreign taxes								
TOTAL (B)	156	665	749	0	10	24	20	(0)
Operating Profit/(Loss) C= (A - B)	(179)	(481)	(311)	(7)	(15)	(50)	(13)	7
APPROPRIATIONS								
Transfer to Shareholders' Account	(179)	(481)	(311)	(7)	(15)	(50)	(13)	7
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(179)	(481)	(311)	(7)	(15)	(50)	(13)	7

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (MTPIP).

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
MARINE

(Lakh)

Particulars	RELIANCE											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	14	92	181	330	427	621	1094	1511	1800	1256	987	869
Profit/Loss on sale/redemption of Investments		15	8	5	4	9	39	34	28	10	34	18
Others												
Interest, Dividend & Rent – Gross	2	26	39	34	27	24	80	155	126	96	256	192
TOTAL (A)	16	133	227	369	458	654	1213	1700	1954	1363	1276	1080
Claims Incurred (Net)	44	140	133	250	766	581	1288	1849	1781	791	1029	1102
Commission	(13)	(59)	(150)	(84)	(104)	(26)	(86)	10	(53)	(51)	(69)	136
Operating Expenses related to Insurance Business	33	182	207		193	319	591	722	482	402	314	295
Premium Deficiency				286				254	(254)		30	179
Other-Miscellaneous Foreign taxes												
TOTAL (B)	64	263	191	452	855	874	1793	2835	1956	1141	1304	1712
Operating Profit/(Loss) C= (A - B)	(48)	(130)	37	(83)	(397)	(220)	(580)	(1135)	(2)	222	(27)	(633)
APPROPRIATIONS												
Transfer to Shareholders' Account	(48)	(130)	37	(83)	(397)	(220)	(580)	(1135)	(2)	222	(27)	(633)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(48)	(130)	37	(83)	(397)	(220)	(580)	(1135)	(2)	222	(27)	(633)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (MTPIP).

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
MARINE

(` Lakh)

Particulars	ROYAL SUNDARAM											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	18	436	692	838	1101	823	453	754	1045	1144	1244	1111
Profit/Loss on sale/redemption of Investments	1	14	18	(1)	3	2	2	9	21	3	1	1
Others												
Interest, Dividend & Rent - Gross	5	25	32	37	61	75	58	80	96	103	118	117
TOTAL (A)	24	475	742	875	1166	900	513	844	1162	1250	1364	1229
Claims Incurred (Net)	49	403	440	545	1041	619	367	638	682	731	279	558
Commission	(11)	(94)	(72)	19	43	(230)	(197)	32	24	0	60	(11)
Operating Expenses related to Insurance Business	136	317	313	317	306	318	299	355	385	363	358	416
Premium Deficiency												
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	174	626	682	881	1390	706	469	1025	1092	1094	696	964
Operating Profit/(Loss) C= (A - B)	(151)	(151)	59	(6)	(224)	194	44	(181)	70	156	668	265
APPROPRIATIONS												
Transfer to Shareholders' Account	(151)	(151)	59	(6)	(224)	194	44	(181)	70	156	668	265
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(151)	(151)	59	(6)	(224)	194	44	(181)	70	156	668	265

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
MARINE

Particulars	SBI						SHRIRAM									
	2010-11		2011-12		2012-13		2008-09		2009-10		2010-11		2011-12		2012-13	
Premiums earned (Net)	(18)	(18)	156	(5)	2	9	21	40								
Profit/Loss on sale/redemption of Investments		1														
Others						0.15		0.09								
Interest, Dividend & Rent – Gross	0.07	2	12			3	8	12								
TOTAL (A)	(18)	(16)	170	(5)	2	13	29	52								
Claims Incurred (Net)		24	123		1	8	35	36								
Commission	(0.03)	(2)	(3)			(3)	(5)	6								
Operating Expenses related to Insurance Business	28	99	222			3	19	21								
Premium Deficiency																
Other-Miscellaneous																
Foreign taxes																
TOTAL (B)	28	121	343		2	8	67	63								
Operating Profit/(Loss) C= (A - B)	(46)	(137)	(173)	(5)		5	(38)	(10)								
APPROPRIATIONS																
Transfer to Shareholders' Account	(46)	(137)	(173)	(5)		5	(38)	(10)								
Transfer to Catastrophe Reserve																
Transfer to Other Reserves																
TOTAL (C)	(46)	(137)	(173)	(5)		5	(38)	(10)								

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
MARINE

(Lakhs)

Particulars	TATA AIG											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	184	798	1519	1802	2484	3099	4426	5563	6169	9193	13838	16424
Profit/ Loss on sale/redemption of Investments		3			38	28	2	16	117	163	58	118
Others		(20)		1	6	4	3	29	(13)	(25)	(42)	(54)
Interest, Dividend & Rent – Gross		89	157	180	172	195	295	387	426	573	1003	1744
TOTAL (A)	184	870	1676	1983	2699	3327	4726	5995	6699	9904	14856	18232
Claims Incurred (Net)	122	1101	1194	1301	2156	2552	3612	5320	4724	7677	11219	11424
Commission	(78)	(165)	(61)	6	(50)	(127)	(168)	(70)	147	1309	1936	2136
Operating Expenses related to Insurance Business	526	575	749		959	1386	1992	2623	2531	2807	3248	2991
Premium Deficiency				761								
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	569	1511	1882	2068	3066	3812	5435	7873	7403	11793	16404	16552
Operating Profit/(Loss) C= (A - B)	(386)	(641)	(206)	(86)	(367)	(485)	(709)	(1878)	(703)	(1889)	(1548)	1680
APPROPRIATIONS												
Transfer to Shareholders' Account	(386)	(641)	(206)	(86)	(367)	(485)	(709)	(1878)	(703)	(1889)	(1548)	1680
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(386)	(641)	(206)	(86)	(367)	(485)	(709)	(1878)	(703)	(1889)	(1548)	1680

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (IMTPIP).

TABLE 62: PRIVATE SECTOR NON-LIFE INSURERS : POLICYHOLDERS ACCOUNT (Cont'd)
MARINE

(Lakh)

Particulars	UNIVERSAL SOMPO				
	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	(22)	13	81	197	230
Profit/ Loss on sale/redemption of Investments		1	3	(1)	2
Others			(1)	(1)	(1)
Interest, Dividend & Rent – Gross	1	6	22	25	55
TOTAL (A)	(20)	19	104	220	285
Claims Incurred (Net)	5	88	189	222	453
Commission	(6)	(19)	(33)	(73)	(69)
Operating Expenses related to Insurance Business	50	170	233	293	403
Premium Deficiency			170	(145)	325
Other-Miscellaneous		1			
Foreign taxes					
TOTAL (B)	49	240	558	297	1113
Operating Profit/(Loss) C= (A - B)	(69)	(221)	(454)	(77)	(828)
APPROPRIATIONS					
Transfer to Shareholders' Account	(69)	(221)	(454)	(77)	(828)
Transfer to Catastrophe Reserve					
Transfer to Other Reserves					
TOTAL (C)	(69)	(221)	(454)	(77)	(828)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTP/IP).

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

(Lakh)

Particulars	BAJAJ ALLIANZ											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	899	14220	19728	30241	49042	71797	125391	172063	170931	197923	228319	273003
Profit/Loss on sale/redemption of Investments	41	118	312	368	260	683	3219	1070	607	133	(65)	(325)
Others	15	73	2	9	435	201	887	3035	3332	1392	1108	1322
Interest, Dividend & Rent - Gross	94	761	1153	1599	1971	5002	8784	12972	14606	18890	24917	33384
TOTAL (A)	1049	15172	21194	32216	51707	77683	138281	189141	189476	218338	254279	307383
Claims Incurred (Net)	1154	10245	13533	18197	32750	46828	86428	123630	127348	160873	181501	205190
Commission	(596)	(151)	234	760	728	(772)	786	4329	4401	5195	7698	10311
Operating Expenses related to Insurance Business	3270	5489	7025	10713	15360	28452	45827	53443	48937	57739	60243	71853
Premium Deficiency		54	90	51	293	(487)			212	(535)	32	200
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	3828	15637	20882	29721	49130	74021	133040	181402	180898	223272	249474	287554
Operating Profit/(Loss) C= (A - B)	(2779)	(465)	313	2496	2577	3663	5241	7739	8578	(4934)	4805	19829
APPROPRIATIONS												
Transfer to Shareholders' Account	(2779)	(465)	313	2496	2577	3663	5241	7739	8578	(4934)	4805	19829
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(2779)	(465)	313	2496	2577	3663	5241	7739	8578	(4934)	4805	19829

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (MTPIP).

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

Particulars	BHARTI AXA				
	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	(212)	7986	30604	55512	87205
Profit/ Loss on sale/redemption of Investments	65	1	1	7	34
Others	113	18	332	1882	2324
Interest, Dividend & Rent – Gross	122	516	1833	3306	8586
TOTAL (A)	88	8521	32769	60707	98149
Claims Incurred (Net)	276	7536	26650	46837	76180
Commission	(78)	(660)	213	1002	2759
Operating Expenses related to Insurance Business	4794	13909	22274	26978	33467
Premium Deficiency		428	(428)		24
Other-Miscellaneous			260	72	
Foreign taxes					
TOTAL (B)	4992	21212	48969	74888	112430
Operating Profit/(Loss) C= (A - B)	(4904)	(12692)	(16200)	(14182)	(14281)
APPROPRIATIONS					
Transfer to Shareholders' Account	(4904)	(12692)	(16200)	(14182)	(14281)
Transfer to Catastrophe Reserve					
Transfer to Other Reserves					
TOTAL (C)	(4904)	(12692)	(16200)	(14182)	(14281)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

Particulars	CHOLAMANDALAM										
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	94	1895	5639	6849	8839	20639	35360	43415	59565	82602	111484
Profit/ Loss on sale/redemption of Investments	31	159	35	19	18	140	106	433	130	56	152
Others				38	2	3	6	1	2	1	6
Interest, Dividend & Rent – Gross	6	142	251	343	524	1231	2234	3051	4135	6509	12685
TOTAL (A)	131	2196	5925	7248	9383	22013	37705	46900	63832	89169	124326
Claims Incurred (Net)	62	1768	4376	4935	5291	13415	25181	32226	46623	63143	88205
Commission	(42)	(130)	(73)	(609)	(585)	(952)	(1565)	(1314)	658	1742	2064
Operating Expenses related to Insurance Business	828	2231	2672	3363	5209	11011	14724	17417	20955	26083	30984
Premium Deficiency		8	(8)					128	(128)		
Other-Miscellaneous											
Foreign taxes											
TOTAL (B)	848	3877	6967	7688	9915	23474	38340	48457	68107	90967	121254
Operating Profit/(Loss) C= (A - B)	(717)	(1680)	(1042)	(440)	(532)	(1461)	(635)	(1557)	(4276)	(1799)	3072
APPROPRIATIONS											
Transfer to Shareholders' Account	(717)	(1680)	(1042)	(440)	(532)	(1461)	(635)	(1557)	(4276)	(1799)	3072
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
TOTAL (C)	(717)	(1680)	(1042)	(440)	(532)	(1461)	(635)	(1557)	(4276)	(1799)	3072

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

Particulars	FUTURE GENERALI					
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	34	5485	18197	31420	49670	70169
Profit/ Loss on sale/redemption of Investments		13	76	162	289	385
Others		1	5	7	19	13
Interest, Dividend & Rent – Gross		232	601	1855	3822	5793
TOTAL (A)	34	5732	18878	33444	53799	76360
Claims Incurred (Net)	50	5750	16087	26576	38561	55723
Commission	(42)	(360)	(1025)	(517)	461	2431
Operating Expenses related to Insurance Business	1599	8817	12290	16301	20497	21649
Premium Deficiency			(26)			
Other-Miscellaneous						
Foreign taxes						
TOTAL (B)	1607	14207	27326	42359	59519	79803
Operating Profit/(Loss) C= (A - B)	(1573)	(8475)	(8448)	(8915)	(5720)	(3443)
APPROPRIATIONS						
Transfer to Shareholders' Account	(1573)	(8475)	(8448)	(8915)	(5720)	(3443)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(1573)	(8475)	(8448)	(8915)	(5720)	(3443)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (IMTPIP).

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

(Lakh)

Particulars	HDFC ERGO											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
Premiums earned (Net)	42	3986	11801	13627	13776	14702	17668	39373	58458	87238	117980	
Profit/Loss on sale/redemption of investments	1	180	33	11	23	15	161	236	330	688	498	
Others	(2)	-	(93)	57	(144)	305	317	689	282	(60)	373	
Interest, Dividend & Rent – Gross	12	188	525	701	727	758	1207	2270	4562	8425	13603	
TOTAL (A)	53	4355	12266	14397	14382	15780	19353	42568	63632	96291	132454	
Claims Incurred (Net)	88	3092	7853	7684	7810	11311	14363	38600	51226	80359	91151	
Commission	(48)	239	1104	935	730	(162)	(1206)	(1747)	(1924)	(2721)	(5399)	
Operating Expenses related to Insurance Business	915	3982	4470	5590	6149	6942	10179	17444	21529	26886	36078	
Premium Deficiency												
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	955	7312	13427	14210	14689	18092	23336	54297	70831	104524	121830	
Operating Profit/(Loss) C= (A - B)	(902)	(2958)	(1160)	187	(308)	(2311)	(3982)	(11729)	(7199)	(8232)	10624	
APPROPRIATIONS												
Transfer to Shareholders' Account	(902)	(2958)	(1160)	187	(308)	(2311)	(3982)	(11729)	(7199)	(8232)	10624	
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(902)	(2958)	(1160)	187	(308)	(2311)	(3982)	(11729)	(7199)	(8232)	10624	

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (MTPIP).

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

(` Lakh)

Particulars	ICICI LOMBARD											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	121	1810	4872	16353	48124	98459	144024	184533	207061	270081	338051	378248
Profit/ Loss on sale/redemption of Investments		50	146	986	2701	2439	3293	10478	14778	9117	5944	7444
Others		14	7	(2)	(40)	(123)	(205)	(2029)	(1582)	4784	6849	(1661)
Interest, Dividend & Rent – Gross	38	162	378	720	1758	4945	9739	13221	13962	15928	25341	38956
TOTAL (A)	160	2036	5402	18057	52543	105719	156850	206203	234219	299911	376186	422988
Claims Incurred (Net)	166	1435	4795	11925	35205	77754	113818	153253	181014	257121	345884	320934
Commission	(88)	(258)	(2425)	(729)	(3175)	(8516)	(8697)	(3496)	4013	(4812)	(6136)	(19237)
Operating Expenses related to Insurance Business	867	1434	3220	8878	22318	40370	44790	57181	48357	60738	78673	91627
Premium Deficiency												
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	1461	2096	5832	19832	54348	109608	149910	206938	233384	313046	418421	393324
Operating Profit/(Loss) C= (A - B)	(1301)	(60)	(430)	(1773)	(1806)	(3889)	6940	(735)	835	(13136)	(42235)	29664
APPROPRIATIONS												
Transfer to Shareholders' Account	(1301)	(60)	(430)	(1773)	1806	(3889)	6940	(735)	835	(13136)	(42235)	29664
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(1301)	(60)	(430)	(1773)	1806	(3889)	6940	(735)	835	(13136)	(42235)	29664

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (MTPIP).

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

(` Lakh)

Particulars	IFFCO TOKIO											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	279	2617	6572	12777	28303	46244	53396	72784	83570	104593	124127	153400
Profit/Loss on sale/redemption of Investments				7	39	92	148	269	185	253	345	359
Others				51	3	7	7	13	(64)	(7)	62	95
Interest, Dividend & Rent - Gross	38	189	375	666	1568	2699	4009	7041	9277	10173	14303	20553
TOTAL (A)	317	2806	6947	13501	29912	49042	57560	80107	92968	115012	138837	174407
Claims Incurred (Net)	355	2106	4928	8881	20761	33045	41947	60640	64799	90352	115692	115772
Commission	(459)	(707)	(516)	(466)	1388	1428	2195	1801	3890	2859	268	668
Operating Expenses related to Insurance Business	1043	2086	3095	5735	9986	12975	15106	18581	19736	26221	29802	42257
Premium Deficiency												
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	939	3485	7507	14150	32134	47448	59248	81021	88425	119432	145762	158698
Operating Profit/(Loss) C= (A - B)	(622)	(679)	(560)	(649)	(2222)	1593	(1688)	(914)	4543	(4420)	(6925)	15709
APPROPRIATIONS												
Transfer to Shareholders' Account	(622)	(679)	(560)	(649)	(2222)	1593	(1688)	(914)	4543	(4420)	(6925)	15709
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(622)	(679)	(560)	(649)	(2222)	1593	(1688)	(914)	4543	(4420)	(6925)	15709

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

Particulars	(Lakh)					
	2010-11	2011-12	2012-13	LIBERTY VIDEOCON 2012-13	MAGMA HDI 2012-13	RAHEJA QBE 2010-11 2011-12 2012-13
Premiums earned (Net)	75	4574	11182	(21)	1440	(55) 739 1386
Profit/Loss on sale/redemption of Investments	(4)	32	119		7	0 2 4.85
Others	0					6 25 (2)
Interest, Dividend & Rent - Gross	45	214	873		274	103 164
TOTAL (A)	116	4820	12174	(21)	1722	(22) 869 1554
Claims Incurred (Net)	225	5362	11222	15	1257	173 373 880
Commission	(7)	9	611	2	374	39 144 278
Operating Expenses related to Insurance Business	5086	8546	9995	4936	2717	1176 1121 1186
Premium Deficiency	11	935	(873)	23		
Other-Miscellaneous						
Foreign taxes						
TOTAL (B)	5315	14852	20956	4977	4349	1388 1638 2344
Operating Profit/(Loss) C= (A - B)	(5200)	(10032)	(8782)	(4998)	(2627)	(1410) (769) (791)
APPROPRIATIONS						
Transfer to Shareholders' Account	(5200)	(10032)	(8782)	(4998)	(2627)	(1410) (769) (791)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(5200)	(10032)	(8782)	(4998)	(2627)	(1410) (769) (791)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (IMTPIP).

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

(` Lakh)

Particulars	RELIANCE											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	69	572	1551	2847	3613	21412	91065	133224	134051	125049	112299	131556
Profit/Loss on sale/redemption of Investments	-	200	62	37	34	398	2026	1614	1735	837	1522	1418
Others	-	19	-	20	-	5	(1)	3	12	10	48	(21)
Interest, Dividend & Rent – Gross	37	356	297	253	265	994	4123	7311	7686	9481	11630	16446
TOTAL (A)	106	1147	1911	3157	3912	22809	97214	142152	143483	135378	125499	149399
Claims Incurred (Net)	87	1233	1569	2801	1379	14951	71107	102627	113616	130587	122915	122905
Commission	(104)	(922)	(1039)	(1040)	(225)	(4001)	(5234)	(1684)	(2047)	(1373)	4741	4978
Operating Expenses related to Insurance Business	560	1559	1986	2034	2063	16555	53813	51748	46433	43211	36844	37605
Premium Deficiency												
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	543	1870	2516	3795	3217	27506	119686	152691	158002	172424	164500	165488
Operating Profit/(Loss) C= (A - B)	(437)	(723)	(605)	(637)	694	(4697)	(22472)	(10539)	(14519)	(37046)	(39001)	(16089)
APPROPRIATIONS												
Transfer to Shareholders' Account	(437)	(723)	(605)	(637)	694	(4697)	(22472)	(10539)	(14519)	(37046)	(39001)	(16089)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(437)	(723)	(605)	(637)	694	(4697)	(22472)	(10539)	(14519)	(37046)	(39001)	(16089)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

(` Lakh)

Particulars	ROYAL SUNDARAM											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	1223	6349	11191	14581	21502	29614	41987	57557	69148	84894	108071	121552
Profit/Loss on sale/redemption of Investments	12	226	292	(14)	60	58	113	459	946	127	71	88
Others	-	-	2	3	3	3	11	6	9	17	9	13
Interest, Dividend & Rent - Gross	112	392	525	724	1148	1976	2985	4672	5509	6651	9803	12053
TOTAL (A)	1347	6967	12010	15294	22714	31651	45097	62695	75612	91690	117954	133706
Claims Incurred (Net)	1051	5169	8116	9855	14196	19213	28519	39834	49731	64800	85718	91324
Commission	(239)	(328)	(156)	407	1001	1775	2481	3521	3304	2268	2493	3895
Operating Expenses related to Insurance Business	3189	4250	5046	5742	8121	10998	15562	20629	22310	29158	34246	35970
Premium Deficiency												
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	4001	9091	13006	16003	23318	31987	46562	63983	75345	96226	122457	131189
Operating Profit/(Loss) C= (A - B)	(2654)	(2124)	(996)	(710)	(604)	(335)	(1465)	(1288)	267	(4536)	(4503)	2516
APPROPRIATIONS												
Transfer to Shareholders' Account	(2654)	(2124)	(996)	(710)	(604)	(335)	(1465)	(1288)	267	(4536)	(4503)	2516
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(2654)	(2124)	(996)	(710)	(604)	(335)	(1465)	(1288)	267	(4536)	(4503)	2516

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (MTPIP).

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

(Lakh)

Particulars	SBI					SHRIRAM				
	2010-12	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13		
Premiums earned (Net)	(84)	2800	17235	1760	13528	32776	54024	100523		
Profit/ Loss on sale/redemption of Investments	0.06	6	124							
Others	2	72	(34)	57	317	299	112	131		
Interest, Dividend & Rent – Gross	16	164	1336	320	1061	2892	5610	23012		
TOTAL (A)	(67)	3042	18661	2137	14907	35967	59746	123665		
Claims Incurred (Net)	480	3738	14496	1197	9535	25469	37638	88712		
Commission	(82)	123	1515	8	(629)	1504	1732	1732		
Operating Expenses related to Insurance Business	3240	4863	13578	1857	4078	7816	12433	13291		
Premium Deficiency										
Other-Miscellaneous						178	179	6228		
Foreign taxes										
TOTAL (B)	3637	8724	29588	3062	12983	34966	51982	109964		
Operating Profit/(Loss) C= (A - B)	(3704)	(5682)	(10927)	(925)	1924	1001	7764	13701		
APPROPRIATIONS										
Transfer to Shareholders' Account	(3704)	(5682)	(10927)	(925)	1924	1001	7764	13701		
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	(3704)	(5682)	(10927)	(925)	1924	1001	7764	13701		

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (MTPIP).

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

(` Lakh)

Particulars	TATA AIG											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	1129	7144	12020	20148	24987	33576	39296	51121	50793	61472	92735	120464
Profit/ Loss on sale/redemption of Investments		16	1059	3	332	252	18	134	989	1318	509	755
Others		(115)	-	112	78	45	45	186	(140)	(228)	(227)	(346)
Interest, Dividend & Rent – Gross		524	-	1391	1511	1753	2524	3941	4729	5955	8974	11160
TOTAL (A)	1129	7569	13079	21654	26909	35625	41882	55381	56372	68518	101991	132033
Claims Incurred (Net)	875	4783	6993	10928	13061	17524	20427	29081	33920	45367	74036	84199
Commission	(141)	276	1251	1222	1564	1961	2668	4594	4009	3057	3124	3423
Operating Expenses related to Insurance Business	3817	4805	6450		12916	16379	19825	22934	21345	25402	33593	41364
Premium Deficiency				9198								
Other-Miscellaneous									96	72	96	
Foreign taxes												
TOTAL (B)	4551	9864	14694	21348	27541	35864	42920	56610	59369	73899	110848	128986
Operating Profit/(Loss) C= (A - B)	(3422)	(2295)	(1615)	307	(632)	(239)	(1037)	(1228)	(2997)	(5381)	(8857)	3047
APPROPRIATIONS												
Transfer to Shareholders' Account	(3422)	(2295)	(1615)	307	(632)	(239)	(1037)	(1228)	(2997)	(5381)	(8857)	3047
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(3422)	(2295)	(1615)	307	(632)	(239)	(1037)	(1228)	(2997)	(5381)	(8857)	3047

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (IMTPIP).

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

Particulars	UNIVERSAL SOMPO						(Lakh)
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
Premiums earned (Net)		201	6248	16950	21542	30250	
Profit/ Loss on sale/redemption of Investments			39	132	(83)	117	
Others		9	(30)	(18)	(73)	(69)	
Interest, Dividend & Rent – Gross		102	485	1027	1592	3590	
TOTAL (A)		312	6742	18091	22978	33889	
Claims Incurred (Net)		197	4790	13017	20274	22906	
Commission		132	640	782	1024	2069	
Operating Expenses related to Insurance Business	2	1736	6299	9239	10494	11575	
Premium Deficiency							
Other-Miscellaneous			2				
Foreign taxes							
TOTAL (B)	2	2064	11731	23039	31792	36550	
Operating Profit/(Loss) C= (A - B)	(2)	(1752)	(4989)	(4948)	(8814)	(2661)	
APPROPRIATIONS							
Transfer to Shareholders' Account	(2)	(1752)	(4989)	(4948)	(8814)	(2661)	
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(2)	(1752)	(4989)	(4948)	(8814)	(2661)	

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

(` Lakh)

Particulars	BAJAJ ALLIANZ											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	982	15410	23064	37092	58637	83853	141544	189127	188420	214965	247468	292433
Profit/ Loss on sale/redemption of Investments	52	153	444	534	382	908	3771	1231	695	151	(73)	(367)
Others	15	94	29	71	705	112	1163	3146	3480	1627	1933	2084
Interest, Dividend & Rent - Gross	117	988	1645	2319	2893	6644	10291	14915	16721	21453	28147	37650
TOTAL (A)	1165	16645	25182	40015	62616	91517	156770	208419	209316	238196	277475	331801
Claims Incurred (Net)	1273	10667	15061	22633	40999	55563	94570	136164	138802	170298	190990	211610
Commission	(1280)	(1549)	(2307)	(4194)	(6222)	(7864)	(1876)	2378	3177	4036	7471	9911
Operating Expenses related to Insurance Business	3713	6667	10066	14905	20864	34625	51911	59883	54851	64612	67223	76874
Premium Deficiency		54	133	7	293	(100)	(231)	354	212	(535)	32	200
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	3706	15839	22953	33351	55934	82223	144375	198779	197042	238411	265716	298595
Operating Profit/(Loss) C= (A - B)	(2540)	806	2229	6664	6682	9294	12395	9640	12274	(215)	11759	33205
APPROPRIATIONS												
Transfer to Shareholders' Account	(2540)	806	2229	6664	6682	9294	12395	9640	12274	(215)	11759	33205
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(2540)	806	2229	6664	6682	9294	12395	9640	12274	(215)	11759	33205

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

Particulars	BHARTIAXA				
	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	(278)	8364	31570	56463	88638
Profit/ Loss on sale/redemption of Investments	78	1	1	7	37
Others	135	20	365	2020	2473
Interest, Dividend & Rent – Gross	146	579	2018	3548	9122
TOTAL (A)	82	8964	33954	62039	100270
Claims Incurred (Net)	289	8619	27606	47550	76707
Commission	(114)	(1040)	(395)	426	2180
Operating Expenses related to Insurance Business	5447	15604	24485	28960	35610
Premium Deficiency		428	(403)	208	(209)
Other-Miscellaneous			267	72	
Foreign taxes					
TOTAL (B)	5622	23611	51560	77216	114287
Operating Profit/(Loss) C= (A - B)	(5540)	(14647)	(17606)	(15177)	(14017)
APPROPRIATIONS					
Transfer to Shareholders' Account	(5540)	(14647)	(17606)	(15177)	(14017)
Transfer to Catastrophe Reserve					
Transfer to Other Reserves					
TOTAL (C)	(5540)	(14647)	(17606)	(15177)	(14017)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

(Lakh)

Particulars	CHOLAMANDALAM										
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	110	2383	7104	8840	12728	24886	38536	46229	62737	86913	116743
Profit/ Loss on sale/redemption of Investments	35	236	53	36	32	188	128	501	138	63	161
Others		3	9	45	11	13	12	7	7	6	15
Interest, Dividend & Rent - Gross	7	211	383	659	915	1651	2702	3506	4661	7249	13518
TOTAL (A)	152	2833	7550	9580	13687	26738	41378	50243	67544	94231	130438
Claims Incurred (Net)	62	2089	5472	6893	7077	15565	27578	34434	48578	65818	90037
Commission	(176)	(841)	(1226)	(2172)	(2115)	(2266)	(2801)	(2145)	(178)	1368	1705
Operating Expenses related to Insurance Business	1295	3293	4293	5719	7949	13212	16395	19395	23311	28041	33103
Premium Deficiency		14	(14)		24	(24)		128	(128)		
Other-Miscellaneous											
Foreign taxes											
TOTAL (B)	1181	4555	8524	10440	12934	26488	41173	51812	71582	95227	124844
Operating Profit/(Loss) C= (A - B)	(1029)	(1722)	(974)	(860)	752	250	206	(1569)	(4038)	(996)	5594
APPROPRIATIONS											
Transfer to Shareholders' Account	(1029)	(1722)	(974)	(860)	752	250	206	(1569)	(4038)	(996)	5594
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
TOTAL (C)	(1029)	(1722)	(974)	(860)	752	250	206	(1569)	(4038)	(996)	5594

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

(' Lakh)

Particulars	FUTURE GENERALI					
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	(129)	5682	18748	32912	52133	73910
Profit/ Loss on sale/redemption of Investments		15	88	192	335	459
Others		2	6	8	21	16
Interest, Dividend & Rent – Gross		262	700	2196	4432	6898
TOTAL (A)	(129)	5960	19542	35308	56921	81283
Claims Incurred (Net)	58	6012	16936	27934	40973	59161
Commission	(125)	(737)	(1726)	(1333)	(166)	1652
Operating Expenses related to Insurance Business	2059	9878	14274	19325	23599	25427
Premium Deficiency		51	24	(75)		92
Other-Miscellaneous						
Foreign taxes						
TOTAL (B)	1992	15205	29508	45851	64405	86332
Operating Profit/(Loss) C= (A - B)	(2121)	(9245)	(9967)	(10543)	(7485)	(5050)
APPROPRIATIONS						
Transfer to Shareholders' Account	(2121)	(9245)	(9967)	(10543)	(7485)	(5050)
Transfer to Catastrophe Reserve						
Transfer to Other Reserves						
TOTAL (C)	(2121)	(9245)	(9967)	(10543)	(7485)	(5050)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (IMTPIP).

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

(Lakh)

Particulars	HDFC ERGO											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
Premiums earned (Net)	42	3985	11925	13835	14029	15005	17947	40006	60636	91447	124257	
Profit/ Loss on sale/redemption of Investments	1	181	34	12	24	16	167	247	352	740	537	
Others	(2)		(94)	55	(125)	361	363	686	319	(18)	481	
Interest, Dividend & Rent – Gross	12	189	532	720	756	790	1252	2378	4864	9058	14652	
TOTAL (A)	53	4355	12397	14622	14684	16172	19730	43316	66170	101227	139927	
Claims Incurred (Net)	88	3101	7913	7973	8003	11477	14489	39586	53230	84437	95105	
Commission	(48)	234	1071	780	484	(451)	(2034)	(3743)	(3864)	(4359)	(6602)	
Operating Expenses related to Insurance Business	915	4032	4608	5767	6395	7409	10751	18278	22920	28984	38704	
Premium Deficiency												
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	955	7368	13592	14521	14882	18436	23206	54121	72286	109062	127207	
Operating Profit/(Loss) C= (A - B)	(902)	(3013)	(1195)	101	(198)	(2264)	(3476)	(10805)	(6115)	(7834)	12721	
APPROPRIATIONS												
Transfer to Shareholders' Account	(902)	(3013)	(1195)	101	(198)	(2264)	(3476)	(10805)	(6115)	(7834)	12721	
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(902)	(3013)	(1195)	101	(198)	(2264)	(3476)	(10805)	(6115)	(7834)	12721	

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (MTPIP).

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

(` Lakh)

Particulars	ICICI LOMBARD											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	141	2723	7908	21561	52768	106665	156718	197365	219282	285616	354900	400925
Profit/ Loss on sale/redemption of Investments	1	77	246	1373	3189	2633	3500	11263	15703	9583	4446	7721
Others		15	11	(2)	(49)	(133)	(240)	(2182)	3677	5793	8815	(646)
Interest, Dividend & Rent – Gross	42	251	638	1003	2076	5337	10351	14211	14325	16742	26383	40594
TOTAL (A)	184	3066	8803	23935	57984	114502	170329	220657	252987	317735	394544	448595
Claims Incurred (Net)	179	1782	7005	15476	38925	81384	122832	168454	194838	273064	360091	338062
Commission	(404)	(1721)	(10164)	(8927)	(12573)	(19048)	(13656)	(7558)	2106	(5430)	(6135)	(18312)
Operating Expenses related to Insurance Business	1200	4195	8941	15094	29827	49873	56116	67858	55514	67979	87289	101807
Premium Deficiency	515	(485)	322	(352)	-	-	305	680	(985)	185	(12)	(173)
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	1490	3771	6104	21291	56180	112210	165597	229433	251473	335798	441232	421384
Operating Profit/(Loss) C= (A - B)	(1307)	(704)	2699	2644	1804	2292	4733	(8776)	1515	(18063)	(46689)	27211
APPROPRIATIONS												
Transfer to Shareholders' Account	(1307)	(704)	2699	2644	1804	2292	4733	(8776)	1515	(18063)	(46689)	27211
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(1307)	(704)	2699	2644	1804	2292	4733	(8776)	1515	(18063)	(46689)	27211

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

(` Lakh)

Particulars	IFFCO TOKIO											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	374	3950	10023	17537	34598	54760	63967	83293	92222	113510	133268	162408
Profit/ Loss on sale/redemption of Investments				11	54	116	184	315	208	282	381	384
Others			25	69	3	7	7	(4)	(28)	(44)	(5)	148
Interest, Dividend & Rent – Gross	58	297	625	1014	2180	3412	4972	8254	10457	11323	15777	21961
TOTAL (A)	432	4247	10673	18631	36835	58295	69129	91858	102860	125070	149421	184901
Claims Incurred (Net)	428	2849	7285	11923	24407	39859	50474	69502	73267	99046	123367	124545
Commission	(1537)	(3447)	(3610)	(4535)	(4011)	(4152)	(395)	(323)	2519	1511	(1200)	(468)
Operating Expenses related to Insurance Business	2365	4868	6430	9718	15289	20473	20131	23962	24927	31864	35257	44520
Premium Deficiency				10	50		(100)					
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	1256	4270	10105	17115	35735	56180	70110	93142	100713	132422	157424	168596
Operating Profit/(Loss) C= (A - B)	(823)	(23)	568	1515	1100	2115	(981)	(1284)	2147	(7351)	(8003)	16304
APPROPRIATIONS												
Transfer to Shareholders' Account	(823)	(23)	568	1515	1100	2115	(981)	(1284)	2147	(7351)	(8003)	16304
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(823)	(23)	568	1515	1100	2115	(981)	(1284)	2147	(7351)	(8003)	16304

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

(Lakh)

Particulars	L&T		LIBERTY VIDEOCON	MAGMA HDI	RAHEJA OBE			
	2010-11	2011-12			2012-13	2009-10	2010-11	2011-12
Premiums earned (Net)	28	4889	(46)	1427	(331)	(175)	794	1444
Profit/ Loss on sale/redemption of Investments	(5)	37		8		1	3	5
Others			(0.04)		2	6	25	12
Interest, Dividend & Rent – Gross	4	248		298	3	43	114	177
TOTAL (A)	77	5174	(46)	1734	(326)	(126)	935	1638
Claims Incurred (Net)	245	5736	16	1258	45	183	417	908
Commission	(36)	(155)		324		36	138	278
Operating Expenses related to Insurance Business	6109	9878	5382	2957	1195	1429	1243	1278
Premium Deficiency	11		24					25
Other-Miscellaneous		941						
Foreign taxes								
TOTAL (B)	6329	16400	5422	4540	1240	1648	1823	2464
Operating Profit/(Loss) C= (A - B)	(6252)	(11226)	(5468)	(2806)	(1566)	(1774)	(889)	(826)
APPROPRIATIONS								
Transfer to Shareholders' Account	(6252)	(11226)	(5468)	(2806)	(1566)	(1774)	(889)	(826)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(6252)	(11226)	(5468)	(2806)	(1566)	(1774)	(889)	(826)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (MTPIP).

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

(` Lakh)

Particulars	RELIANCE											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	121	932	2632	4803	5397	24426	96003	138886	139925	129380	116309	135982
Profit/ Loss on sale/redemption of Investments		306	99	64	53	485	2230	1775	1897	894	1653	1544
Others		19		20		5	(1)	3	12	10	48	(21)
Interest, Dividend & Rent – Gross	95	545	472	429	414	1212	4537	8041	8404	10023	12621	17775.75
TOTAL (A)	217	1802	3203	5315	5864	26128	102770	148705	150237	140308	130631	155280
Claims Incurred (Net)	161	1917	2374	3836	3444	17318	75068	107366	118569	133138	126587	126079
Commission	(814)	(2861)	(2535)	(1967)	(1395)	(7943)	(7976)	(3155)	(3519)	(2252)	4127	4490
Operating Expenses related to Insurance Business	1451	2668	3333	3431	2724	18092	56286	54104	48063	44687	38336	38954
Premium Deficiency								254	(254)		30	179
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	798	1724	3172	5301	4773	27468	123378	158569	162860	175574	169050	169702
Operating Profit/(Loss) C= (A - B)	(581)	78	32	15	1091	(1340)	(20608)	(9864)	(12623)	(35266)	(38448)	(14422)
APPROPRIATIONS												
Transfer to Shareholders' Account	(581)	78	32	15	1091	(1340)	(20608)	(9864)	(12623)	(35266)	(38448)	(14422)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(581)	78	32	15	1091	(1340)	(20608)	(9864)	(12623)	(35266)	(38448)	(14422)

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

(` Lakh)

Particulars	ROYAL SUNDARAM											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	1308	7649	13223	17328	24944	33358	44583	59806	71486	87619	110503	124063
Profit/ Loss on sale/redemption of Investments	14	267	343	(16)	70	66	124	499	1016	136	75	93
Others			2	3	3	3	11	6	9	17	9	13
Interest, Dividend & Rent – Gross	30	464	617	841	1337	2230	3373	5149	5956	7082	10338	12896
TOTAL (A)	1452	8380	14185	18156	26354	35657	48092	65460	78467	94854	120924	137064
Claims Incurred (Net)	1163	5859	8961	11371	16166	20374	29815	41235	50907	66022	86559	92442
Commission	(615)	(1347)	(1338)	(523)	(619)	(97)	1624	3206	3077	2082	2224	3617
Operating Expenses related to Insurance Business	4200	5535	6576	7282	10481	13640	17435	21955	23397	30471	35318	37656
Premium Deficiency												
Other-Miscellaneous												
Foreign taxes												
TOTAL (B)	4749	10047	14199	18130	26028	33916	48875	66397	77381	98575	124101	133715
Operating Profit/(Loss) C= (A - B)	(3298)	(1667)	(14)	27	325	1740	(783)	(937)	1086	(3721)	(3176)	3349
APPROPRIATIONS												
Transfer to Shareholders' Account	(3298)	(1667)	(14)	27	325	1740	(783)	(937)	1086	(3721)	(3176)	3349
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(3298)	(1667)	(14)	27	325	1740	(783)	(937)	1086	(3721)	(3176)	3349

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solutium fund and Exceptional item (IMTPIP).

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

(Lakh)

Particulars	SBI			SHRIRAM				
	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	(253)	3462	22413	1715	13605	33003	54286	100934
Profit/ Loss on sale/redemption of Investments		24	267				1	
Others	2	93	(34)	57	317	309	112	207
Interest, Dividend & Rent – Gross	65	659	2888	320	1066	2912	5653	23088
TOTAL (A)	(186)	4238	25534	2093	14988	36224	60051	124229
Claims Incurred (Net)	564	4993	17919	1200	9599	25508	37836	89117
Commission	(90)	75	2557	9	(642)	1464	1647	1648
Operating Expenses related to Insurance Business	7055	13451	23350	1861	4103	7871	12537	13445
Premium Deficiency							18	
Other-Miscellaneous						178	179	6228
Foreign taxes								
TOTAL (B)	7529	18519	43826	3069	13060	35021	52218	110437
Operating Profit/(Loss) C= (A - B)	(7716)	(14281)	(18292)	(977)	1928	1203	7833	13791
APPROPRIATIONS								
Transfer to Shareholders' Account	(7716)	(14281)	(18292)	(977)	1928	1203	7833	13791
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(7716)	(14281)	(18292)	(977)	1928	1203	7833	13791

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

(` Lakh)

Particulars	TATA AIG											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	1267	8288	14362	22760	28556	38165	45385	58748	58973	72669	108432	138774
Profit/Loss on sale/redemption of investments		20	1059	3	385	295	21	157	1155	1534	580	900
Others		(141)		127	101	63	57	236	(141)	(249)	(260)	(381)
Interest, Dividend & Rent - Gross		643	218	1679	1794	2124	3245	4709	5531	6930	10556	13731
TOTAL (A)	1267	8810	15639	24569	30836	40647	48708	63850	65518	80884	119307	153024
Claims Incurred (Net)	1020	6006	8458	12549	16015	20711	24695	35567	39695	54393	86407	96965
Commission	(649)	(923)	(587)	(649)	(2102)	(944)	147	1982	2229	1899	2474	1167
Operating Expenses related to Insurance Business	4579	5645	7609	10655	15113	19355	23119	27127	25016	29422	37971	46085
Premium Deficiency			17									
Other-Miscellaneous									96	72	96	
Foreign taxes												
TOTAL (B)	4950	10728	15497	22555	29026	39121	47962	64677	67035	85786	126948	144217
Operating Profit/(Loss) C= (A - B)	(3683)	(1918)	142	2014	1809	1525	747	(826)	(1517)	(4902)	(7641)	8807
APPROPRIATIONS												
Transfer to Shareholders' Account	(3683)	(1918)	142	2014	1809	1525	747	(826)	(1517)	(4902)	(7641)	8807
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(3683)	(1918)	142	2014	1809	1525	747	(826)	(1517)	(4902)	(7641)	8807

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

Particulars	UNIVERSAL SOMPO						TOTAL
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
Premiums earned (Net)	(43)	(87)	7524	19275	24654	34131	1830399
Profit/Loss on sale/redemption of Investments			50	162	(98)	133	10053
Others	1	9	(39)	(33)	(87)	(79)	6644
Interest, Dividend & Rent – Gross		146	596	1263	1869	4088	218713
TOTAL (A)	(42)	68	8131	20667	26339	38273	2065808
Claims Incurred (Net)		241	5757	14243	21880	24364	1456224
Commission	(3)	100	685	769	856	2105	6821
Operating Expenses related to Insurance Business	729	2743	8344	11646	13334	14415	550313
Premium Deficiency				170	(145)	325	
Other-Miscellaneous		3	8				5684
Foreign taxes							
TOTAL (B)	726	3087	14794	26828	35925	41209	2019042
Operating Profit/(Loss) C= (A - B)	(768)	(3019)	(6663)	(6161)	(9586)	(2936)	46766
APPROPRIATIONS							
Transfer to Shareholders' Account	(768)	(3019)	(6663)	(6161)	(9586)	(2936)	46766
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(768)	(3019)	(6663)	(6161)	(9586)	(2936)	46766

Note : Figures in brackets indicate negative values. Claims Incurred includes Co-insurance administration fee, Solatium fund and Exceptional item (IMTPIP).

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

(Lakh)

Particulars	BAJAJ ALLIANZ				BHARTI AXA					
	Fire	Marine	Misc.	2014-15	2013-14	Fire	Marine	Misc.	2014-15	2013-14
Premiums earned (Net)	14662	7201	361327	383190	349306	1143	808	118433	120384	109290
Profit/Loss on sale/redemption of investments	255	73	2761	3089	575	1	1	93	94	(4)
Interest, Dividend & Rent – Gross	4026	1150	43677	48853	44997	111	130	19946	20187	14393
Others	1165	32	1182	2380	1823	7	8	1333	1348	1038
TOTAL (A)	20108	8456	408948	437512	396700	1262	947	139804	142013	124717
Claims Incurred (Net)	9366	6468	259766	275599	252528	916	783	101393	103091	87233
Commission	(1708)	448	6184	4924	13520	(478)	(240)	3701	2983	3490
Operating Expenses related to Insurance Business	3886	1669	88777	94332	83628	399	353	46623	47375	39924
Co-insurance administration fee										
Solatium Fund			56	56	84			34	34	32
Premium Deficiency					(264)	(527)		760	232	536
Others-Miscellaneous						(163)		(19)	(182)	55
Exceptional Item (IMTPIP)										
TOTAL (B)	11543	8585	354783	374911	349496	147	896	152491	153533	131271
Operating Profit/(Loss) C= (A - B)	8565	(130)	54165	62601	47204	1115	51	(12687)	(11520)	(6554)
APPROPRIATIONS										
Transfer to Shareholders' Account	8565	(130)	54165	62601	47204	1115	51	(12687)	(11520)	(6554)
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	8565	(130)	54165	62601	47204	1115	51	(12687)	(11520)	(6554)

Note : Figures in brackets indicates negative amounts

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

(Lakh)

Particulars	CHOLAMANDALAM				FUTURE GENERALI					
	Fire	Marine	Misc.	2014-15	2013-14	Fire	Marine	Misc.	2014-15	2013-14
Premiums earned (Net)	4341	2027	141842	148210	143136	3347	3999	100567	107912	88892
Profit/Loss on sale/redemption of Investments	96	14	1792	1901	374	139	50	1078	1267	434
Interest, Dividend & Rent – Gross	1056	153	22984	24193	16545	1389	444	9856	11689	9068
Others	529	5	84	618	514	9	10	266	285	52
TOTAL (A)	6021	2199	166703	174922	160569	4884	4503	111767	121153	98445
Claims Incurred (Net)	2769	1454	106389	110612	113740	1649	2639	79140	83428	68385
Commission	423	(106)	3006	3323	2186	(557)	518	1874	1836	1788
Operating Expenses related to Insurance Business	1443	395	40745	42583	37826	1247	1267	32215	34729	28373
Co-insurance administration fee										
Solutium Fund										
Premium Deficiency										(92)
Others-Miscellaneous										
Exceptional Item (IMTPIP)										
TOTAL (B)	4634	1743	150141	156519	153753	2339	4424	113229	119993	98453
Operating Profit/(Loss) C= (A - B)	1387	455	16562	18404	6816	2544	78	(1463)	1160	(8)
APPROPRIATIONS										
Transfer to Shareholders' Account	1387	455	16562	18404	6816	2544	78	(1463)	1160	(8)
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	1387	455	16562	18404	6816	2544	78	(1463)	1160	(8)

Note : Figures in brackets indicates negative amounts

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

(Lakh)

Particulars	HDFC ERGO				ICICI LOMBARD					
	Fire	Marine	Misc.	2014-15	2013-14	Fire	Marine	Misc.	2014-15	2013-14
Premiums earned (Net)	6840	7169	153400	167409	158493	10885	16011	396637	423533	435291
Profit/ Loss on sale/redemption of investments	99	37	1384	1521	810	532	392	16627	17550	12173
Interest, Dividend & Rent – Gross	1359	508	18731	20599	17741	1815	1337	55715	58867	53762
Others	322	10	346	678	559	1757	(21)	357	2093	1960
TOTAL (A)	8620	7724	173862	190206	177603	14989	17720	469335	502044	503186
Claims Incurred (Net)	6015	8152	117621	131788	127502	10235	15799	318309	344344	361891
Commission	(1861)	642	(8463)	(9682)	(9763)	(2883)	1003	(35502)	(37382)	(22909)
Operating Expenses related to Insurance Business	3162	2383	56784	62329	44683	3761	4882	129885	138527	121457
Co-insurance administration fee										
Solutium Fund										
Premium Deficiency										
Others-Miscellaneous										
Exceptional Item (IMTPIP)										
TOTAL (B)	7316	11176	165942	184434	162422	11113	21684	412692	445489	460439
Operating Profit/(Loss) C= (A - B)	1304	(3452)	7921	5773	15181	3875	(3964)	56643	56555	42747
APPROPRIATIONS										
Transfer to Shareholders' Account	1304	(3452)	7921	5773	15181	3875	(3964)	56643	56555	42747
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	1304	(3452)	7921	5773	15181	3875	(3964)	56643	56555	42747

Note : Figures in brackets indicates negative amounts

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

(Lakh)

Particulars	IFFCO TOKIO				L&T					
	Fire	Marine	Misc.	2014-15	2013-14	Fire	Marine	Misc.	2014-15	2013-14
Premiums earned (Net)	3920	4909	217915	226745	195310	848	436	19330	20614	17803
Profit/ Loss on sale/redemption of Investments	10	10	375	395	332	45	10	299	354	214
Interest, Dividend & Rent – Gross	787	805	29148	30741	25950	281	64	1883	2228	1666
Others	(47)	5	29	(13)	33					
TOTAL (A)	4670	5731	247466	257867	221626	1173	509	21513	23195	19682
Claims Incurred (Net)	2155	3778	162220	168153	148173	692	539	13534	14765	15250
Commission	(1513)	(490)	5710	3707	(3223)	(84)	44	593	553	(147)
Operating Expenses related to Insurance Business	898	987	59949	61833	50203	836	328	17016	18181	15980
Co-insurance administration fee										
Solatium Fund										
Premium Deficiency										(73)
Others-Miscellaneous										
Exceptional Item (IMTPIP)										
TOTAL (B)	1540	4274	227879	233693	195153	1444	912	31143	33499	31010
Operating Profit/(Loss) C= (A - B)	3131	1457	19587	24175	26472	(270)	(403)	(9630)	(10304)	(11328)
APPROPRIATIONS										
Transfer to Shareholders' Account	3131	1457	19587	24175	26472	(270)	(403)	(9630)	(10304)	(11328)
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	3131	1457	19587	24175	26472	(270)	(403)	(9630)	(10304)	(11328)

Note : Figures in brackets indicates negative amounts

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

(Lakh)

Particulars	LIBERTY VIDEOCON				MAGMA HDI					
	Fire	Marine	Misc.	2014-15	2013-14	Fire	Marine	Misc.	2014-15	2013-14
Premiums earned (Net)	363	105	18732	19199	4077	148	(121)	40590	40617	22819
Profit/ Loss on sale/redemption of Investments						104	38	1514	1655	75
Interest, Dividend & Rent – Gross	137	16	1158	1311	1077	274	100	3992	4366	1942
Others	3		1	3	4	24		4	28	7
TOTAL (A)	502	121	19891	20514	5157	550	16	46100	46666	24843
Claims Incurred (Net)	371	209	17568	18148	4337	584	100	33369	34053	19364
Commission	(165)	(4)	717	548	82	(98)	(45)	2016	1874	1477
Operating Expenses related to Insurance Business	737	118	17228	18082	12187	168	(12)	11949	12106	8979
Co-insurance administration fee										
Solatium Fund								18	18	19
Premium Deficiency					(24)					
Others-Miscellaneous										
Exceptional Item (IMTPIP)										
TOTAL (B)	943	323	35513	36778	16583	655	43	47352	48050	29840
Operating Profit/(Loss) C= (A - B)	(441)	(202)	(15622)	(16264)	(11426)	(104)	(27)	(1252)	(1383)	(4997)
APPROPRIATIONS										
Transfer to Shareholders' Account	(441)	(202)	(15622)	(16264)	(11426)	(104)	(27)	(1252)	(1383)	(4997)
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	(441)	(202)	(15622)	(16264)	(11426)	(104)	(27)	(1252)	(1383)	(4997)

Note : Figures in brackets indicates negative amounts

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

(Lakh)

Particulars	Raheje QBE					RELIANCE				
	2013-14		2014-15		2013-14		2014-15		2013-14	
	Fire	Marine	Misc.	2014-15	2013-14	Fire	Marine	Misc.	2014-15	2013-14
Premiums earned (Net)	47	1	1905	1952	1847	4839	2187	184821	191846	173976
Profit/Loss on sale/redemption of Investments	0		7	8	7	154	57	7160	7371	1609
Interest, Dividend & Rent – Gross	8	0	238	246	230	700	260	32470	33430	32266
Others	13		3	17	7	(0)	1	145	145	(87)
TOTAL (A)	68	1	2153	2222	2091	5693	2504	224595	232793	207763
Claims Incurred (Net)	73	(1)	470	542	1146	3650	1861	174920	180430	160362
Commission	3	0	359	362	378	(1204)	151	(1020)	(2072)	3964
Operating Expenses related to Insurance Business	29	0	1346	1374	1345	1665	635	51467	53767	45983
Co-insurance administration fee										
Solutium Fund										
Premium Deficiency	0		(22)	(22)	27					(209)
Others-Miscellaneous										
Exceptional Item (IMTPIP)										
TOTAL (B)	104	(1)	2153	2256	2897	4111	2647	225367	232126	210100
Operating Profit/(Loss) C= (A - B)	(36)	1	0	(34)	(806)	1582	(143)	(772)	667	(2337)
APPROPRIATIONS										
Transfer to Shareholders' Account	(36)	1	0	(34)	(806)	1582	(143)	(772)	667	(2337)
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	(36)	1	0	(34)	(806)	1582	(143)	(772)	667	(2337)

Note : Figures in brackets indicates negative amounts

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

(Lakh)

Particulars	ROYAL SUNDARAM				SBI					
	Fire	Marine	Misc.	2014-15	2013-14	Fire	Marine	Misc.	2014-15	2013-14
Premiums earned (Net)	1824	1213	127309	130346	131572	13942	763	76428	91132	63073
Profit/ Loss on sale/redemption of Investments	42	9	939	990	(10)	818	15	1464	2298	1001
Interest, Dividend & Rent – Gross	914	126	15579	16618	15015	4263	81	7629	11972	7141
Others		5	5	10	10	49		(71)	(22)	(255)
TOTAL (A)	2780	1353	143831	147964	146586	19072	859	85450	105381	70960
Claims Incurred (Net)	933	986	99746	101665	100419	5703	1075	71395	78173	53488
Commission	(187)	34	5839	5686	4809	2663	196	4316	7175	3837
Operating Expenses related to Insurance Business	1024	384	41209	42618	35748	9164	318	27494	36976	27709
Co-insurance administration fee										
Solutium Fund										
Premium Deficiency										
Others-Miscellaneous										
Exceptional Item (IMTPIP)										
TOTAL (B)	1770	1404	146794	149968	140976	17530	1589	103205	122324	85035
Operating Profit/(Loss) C= (A - B)	1010	(50)	(2963)	(2004)	5610	1542	(730)	(17755)	(16943)	(14074)
APPROPRIATIONS										
Transfer to Shareholders' Account	1010	(50)	(2963)	(2004)	5610	1542	(730)	(17755)	(16943)	(14074)
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	1010	(50)	(2963)	(2004)	5610	1542	(730)	(17755)	(16943)	(14074)

Note : Figures in brackets indicates negative amounts

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

(Lakh)

Particulars	SHRIRAM				TATAAIG					
	Fire	Marine	Misc.	2014-15	2013-14	Fire	Marine	Misc.	2014-15	2013-14
Premiums earned (Net)	660	26	138738	139423	142563	2423	21088	156713	180224	167278
Profit/ Loss on sale/redemption of Investments	373	18	36974	37364	184	310	3160	3654	1508	16237
Interest, Dividend & Rent – Gross	105	0	429	535	240	23	(8)	(113)	(98)	(166)
Others	1138	43	176141	177322	171472	4109	22822	174350	201281	184858
TOTAL (A)	428	(24)	136176	136580	129000	2032	15458	110126	127616	114049
Claims Incurred (Net)	(32)	6	2808	2781	3143	(5785)	2765	6883	3862	3688
Operating Expenses related to Insurance Business	139	8	12811	12958	11959	4129	3494	49542	57164	50206
Co-insurance administration fee						103	8	27	138	113
Solutium Fund								44	44	37
Premium Deficiency					30					
Others-Miscellaneous					6228					
Exceptional Item (IMTPIP)										
TOTAL (B)	534	(9)	151795	152320	150360	479	21725	166622	188825	168094
Operating Profit/(Loss) C= (A - B)	604	53	24346	25003	21112	3630	1097	7728	12456	16764
APPROPRIATIONS										
Transfer to Shareholders' Account	604	53	24346	25003	21112	3630	1097	7728	12456	16764
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	604	53	24346	25003	21112	3630	1097	7728	12456	16764

Note : Figures in brackets indicates negative amounts

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

(Lakh)

Particulars	UNIVERSAL SOMPO					TOTAL	
	Fire	Marine	Misc.	2014-15	2013-14	2014-15	2013-14
Premiums earned (Net)	5834	672	39117	45623	41194	2438361	2245920
Profit/ Loss on sale/redemption of Investments	84	9	631	725	38	42872	19135
Interest, Dividend & Rent – Gross	764	83	5737	6584	5504	346748	292202
Others	38	(1)	644	681	(103)	8689	5636
TOTAL (A)	6721	763	46129	53613	46634	2836670	2562892
Claims Incurred (Net)	2779	572	30708	34060	30543	1943046	1787411
Commission	373	(58)	1351	1666	1977	(7856)	8298
Operating Expenses related to Insurance Business	2378	230	15170	17778	15019	752713	631211
Co-insurance administration fee						138	113
Solatium Fund			10	10	10	162	182
Premium Deficiency		(350)		(350)		(140)	(69)
Others-Miscellaneous						(182)	6283
Exceptional Item (IMTPIP)							
TOTAL (B)	5530	394	47240	53164	47549	2687881	2433430
Operating Profit/(Loss) C= (A - B)	1191	369	(1111)	449	(915)	148788	129462
APPROPRIATIONS							
Transfer to Shareholders' Account	1191	369	(1111)	449	(915)	148788	129462
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	1191	369	(1111)	449	(915)	148788	129462

Note : Figures in brackets indicates negative amounts

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

(Lakh)

Particulars	BAJAJ ALLIANZ											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance	237	1197	2252	4724	4691	7921	7196	2980	3964	3724	5428	11320
(b) Marine Insurance	2	74	(336)	(555)	(586)	(2289)	(73)	(1079)	(268)	995	1526	2056
(c) Miscellaneous Insurance	(2780)	(466)	313	2496	2577	3663	5271	7739	8578	(4934)	4805	19829
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent – Gross	871	808	741	841	981	2051	3356	4923	5650	6260	7221	8319
(b) Profit on sale of investments	395	126	233	255	166	326	1319	812	270	152	56	189
Less: Loss on sale of investments	(6)	(1)	(3)	(61)	(36)	(46)	(89)	(406)	(35)	(108)	(75)	(270)
Other Income	1	2	36	56	584	295	203	453	102	286	575	834
TOTAL (A)	(1280)	1740	3235	7756	8376	11920	17183	15423	18261	6375	19536	42277
Provisions (Other than taxation)												
(a) For diminution in the value of investments												
(b) For doubtful debts							36	169	31	33	(7)	15
© Others												
OTHER EXPENSES												
(a) Expenses other than those related to Insurance Business	2	9	40	42	175	217	357	277	249	151	144	108
(b) Bad debts written off				18								
© Others -preliminary & pre-operative, amortizations	45	18	18		18							
TOTAL (B)	47	27	58	60	193	217	393	446	280	184	137	123
Profit Before Tax	(1326)	1713	3177	7696	8183	11703	16790	14977	17980	6191	19399	42154
Add/(Less):Prior Period Adjustment Account												
Add/(Less):Provision for Taxation/Deferred Tax	(365)	750	1008	2987	3026	4166	6228	(5461)	(5898)	(1864)	7034	12646
Profit After Tax	(962)	963	2169	4709	5156	7537	10562	9516	12083	4327	12365	29508
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 Bif from last year	(962)	(961)	1	2170	6879	12036	19485	30047	39562	51645	55973	68338
Balance C/f to Balance Sheet		1	2170	6880	12036	19573	30047	39562	51645	55973	68338	97846

Note :Figures in brackets indicate negative values.

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

(Lakh)

Particulars	BHARTI AXA				
	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)					
(a) Fire Insurance	(497)	(1671)	(1134)	(861)	299
(b) Marine Insurance	(139)	(284)	(272)	(135)	(36)
(c) Miscellaneous Insurance	(4904)	(12692)	(16200)	(14182)	(14281)
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross	165	204	106	437	352
(b) Profit on sale of investments	88	125	203	170	93
Less: Loss on sale of investments	708				
Other Income	152	91	481	8	37
TOTAL (A)	(5135)	(14226)	(16816)	(13854)	(13536)
Provisions (Other than taxation)					
(a) For diminution in the value of investments					
(b) For doubtful debts					
© Others					
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	562		214	0.07	7
(b) Bad debts written off					
(c) Others - preliminary & pre-operative, amortizations	35			91	851
TOTAL (B)	597		214	91	858
Profit Before Tax	(5732)	(14226)	(17030)	(13945)	(14393)
Add/(Less): Prior Period Adjustment Account					
Add/(Less): Provision for Taxation /Deferred Tax					
Profit After Tax	(44)	(4)	(5)	5	5
APPROPRIATIONS	(5775)	(14230)	(17035)	(13950)	(14398)
(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	(1352)	(7127)	(21358)	(38392)	(52342)
Balance C/f to Balance Sheet	(7127)	(21358)	(38392)	(52342)	(66740)

Note : Figures in brackets indicate negative values.

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

(Lakh)

	CHOLAMANDALAM									
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance	40	179	(70)	1790	1950	663	194	45	640	2036
(b) Marine Insurance	(82)	(111)	(345)	(506)	(239)	178	(163)	192	163	486
(c) Miscellaneous Insurance	(1680)	(1042)	(440)	(532)	(1461)	(635)	(1600)	(4276)	(1799)	3072
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent – Gross	522	562	573	605	722	975	1090	1733	2511	3292
(b) Profit on sale of investments	585	78	36	21	82	46	229	89	34	92
Less: Loss on sale of investments	(5)					(43)	(0)	(30)		
Other Income	18	535								
TOTAL (A)	615	(334)	(250)	1379	1054	1245	285	(2259)	1549	8949
Provisions (Other than taxation)						60	50			
(a) For diminution in the value of investments										
(b) For doubtful debts										
© Others										
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business							50			48
(b) Bad debts written off										
(c) Others - preliminary & pre-operative, amortizations										
TOTAL (B)						60	100			48
Profit Before Tax	(615)	(334)	(250)	1379	1054	1185	185	(2259)	1549	8901
Add/(Less), Prior Period Adjustment Account										
Add/(Less), Provision for Taxation /Deferred Tax	62	130	330	(486)	51	(34)	(363)	2881		
Profit After Tax	(615)	(334)	(312)	1249	724	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										
(e) Catastrophe Reserve						561			(955)	(2521)
Balance of profit/ loss B/f from last year	(311)	(926)	(1259)	(1571)	(323)	401	539	775	(957)	
Balance C/f to Balance Sheet	(926)	(1259)	(1571)	(323)	401	539	775	(1518)		3499

Note : Figures in brackets indicate negative values.

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

(Lakh)

Particulars	FUTURE GENERALI						
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)							
(a) Fire Insurance		(665)	(683)	(1060)	(1013)	(1421)	(1269)
(b) Marine Insurance		(157)	(287)	(458)	(610)	(344)	(337)
©) Miscellaneous Insurance		(1299)	(8275)	(8448)	(8895)	(5720)	(3443)
INCOME FROM INVESTMENTS							
(a) Interest, Dividend & Rent – Gross	2	552	858	958	1481	2215	2964
(b) Profit on sale of investments		48	117	129	168	212	
Less: Loss on sale of investments							
Other Income		(10)	(11)	(25)			5 (15)
TOTAL (A)	7	(1578)	(8350)	(8917)	(8908)	(5102)	(1888)
Provisions (Other than taxation)							
(a) For diminution in the value of investments							
(b) For doubtful debts							
© Others							
OTHER EXPENSES							
(a) Expenses other than those related to Insurance Business	231	123	109	12	44	43.63	51.81
(b) Bad debts written off							
(c) Others - preliminary & pre-operative, amortizations							
TOTAL (B)	231	123	37	42	44	44	29
Profit Before Tax	(223)	(1701)	(8496)	(8970)	(8952)	(5145)	(1970)
Add/(Less): Prior Period Adjustment Account							
Add/(Less): Provision for Taxation /Deferred Tax	0.34	8	(37)				
Profit After Tax	(224)	(1709)	(8533)	(8970)	(8952)	(5145)	(1970)
APPROPRIATIONS							
(a) Interim dividends paid during the year							
(b) Proposed final dividend							
© Dividend distribution tax							
(d) Transfer to any Reserves or Deferred							
Tax of last year or Reserve for Unexpired Risks							
(e) Catastrophe Reserve							
Balance of profit/ loss B/f from last year		(224)	(1933)	(10466)	(19436)	(28388)	(33534)
Balance C/f to Balance Sheet	(224)	(1933)	(10466)	(19436)	(28388)	(33534)	(35503)

Note : Figures in brackets indicate negative values.

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

(` Lakh)

Particulars	HDFC ERGO											
	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance		(54)	(27)	(66)	164	224	691	1067	1036	1662	2742	
(b) Marine Insurance		(3)	(7)	(19)	(55)	(176)	(185)	(143)	48	(1264)	(645)	
(c) Miscellaneous Insurance	(903)	(2958)	(1160)	187	(308)	(2311)	(3982)	(11729)	(7199)	(8232)	10624	
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent – Gross	284	447	539	602	662	623	843	1284	2399	3698	5315	
(b) Profit on sale of investments	23	429	34	10	21	12	113	133	174	302	195	
Less: Loss on sale of investments												
Other Income			(96)	(152)	(153)	(4)	(1)	(54)	(68)	(42)	112	
TOTAL (A)	(596)	(2138)	(717)	561	331	(1633)	(2521)	(9442)	(3611)	(3876)	18343	
Provisions (Other than taxation)												
(a) For diminution in the value of investments												
(b) For doubtful debts												
© Others												
OTHER EXPENSES												
(a) Expenses other than those related to Insurance Business	29	64	64	81	81	44		4	32	93.21	141.85	
(b) Bad debts written off												
(c) Others - preliminary & pre-operative, amortizations	8	17	17							1	9	
TOTAL (B)	37	81	81	81	81	44		4	32	94	151	
Profit Before Tax	(633)	(2219)	(799)	480	250	(1677)	(2521)	(9446)	(3643)	(3970)	18192	
Add/(Less): Prior Period Adjustment Account												
Add/(Less): Provision for Taxation/Deferred Tax												
Profit After Tax	(633)	(2219)	(799)	39	50	23	(53)	16	(3643)	(3970)	2742.67	
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	(633)	(633)	(2852)	(3651)	(3210)	(3010)	(4710)	(7284)	(16715)	(20357)	(24327)	
Balance C/f to Balance Sheet	(633)	(2852)	(3651)	(3210)	(3010)	(4710)	(7284)	(16715)	(20357)	(24327)	(8878)	

Note : Figures in brackets indicate negative values.

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

(` Lakh)

Particulars	ICICI LOMBARD												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)													
(a) Fire Insurance		(6)	(471)	3831	5235	4813	7385	1605	(2301)	(142)	(2707)	(2360)	(374)
(b) Marine Insurance		(1301)	(174)	(702)	(819)	(1204)	(1204)	(3812)	(5740)	543	(2220)	(2093)	(2079)
(c) Miscellaneous Insurance			(60)	(430)	(1773)	(1806)	(3889)	6940	(735)	835	(13136)	(42230)	29664
INCOME FROM INVESTMENTS													
(a) Interest, Dividend & Rent – Gross		520	888	1199	1166	1468	3918	6679	8141	8117	9156	8726	10048
(b) Profit on sale of investments		6	273	464	1694	2256	1933	2258	6452	8589	4528	1795	1510
Less: Loss on sale of investments			5	(2)	(98)	(40)	(98)	(134)	(1272)	(956)	(204)	(506)	(386)
Other Income		(780)	461	4	8	0.3	20	20	1	24	248	478	235
TOTAL (A)				4364	5412	5488	8065	13557	4546	17009	(4335)	(36190)	38617
Provisions (Other than taxation)													
(a) For diminution in the value of investments		25				475			4352				211
(b) For doubtful debts										307	2704	2796	5419
(c) Others													2353
OTHER EXPENSES													
(a) Expenses other than those related to Insurance Business	120	291	27	23	25	35	53	59	62	70	136	200	265
(b) Bad debts written off											250	7	1967
(c) Others -preliminary & pre-operative, amortizations	7	16	16	117					104	802	810	329	235
TOTAL (B)	127	332	43	140	25	35	53	534	4518	1179	3899	3332	10450
Profit Before Tax	(127)	(1113)	418	4224	5387	5453	8012	13022	27	15831	(8234)	(39521)	28168
Add/(Less):Prior Period Adjustment Account													
Add/(Less):Provision for Taxation /Deferred Tax		(265)	89	1046	553	422	1176	2735	2335	(1438)	200	2111	(2410)
Profit After Tax	(127)	(848)	329	3178	4835	5031	6836	10287	2362	14393	(8034)	(41633)	30578
APPROPRIATIONS													
(a) Interim dividends paid during the year				1761	2200	2325	4384	5912	6452	5659			
(b) Proposed final dividend				226	288	326	615	1005	1097	940			
(c) Dividend distribution tax													
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks		(47)					342	863	1079	1052			
(e) Catastrophe Reserve													
Balance of profit/ loss B/f from last year	(127)	(127)	(928)	(598)	593	2940	5320	6816	9324	11686	17450	1765	(39868)
Balance C/f to Balance Sheet	(127)	(928)	(598)	593	2941	5320	6816	9324	11686	17450	1765	(39868)	(9290)

Note :Figures in brackets indicate negative values.

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

(Lakh)

Particulars	IFFCO TOKIO												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)													
(a) Fire Insurance	(81)	(108)	962	1566	2815	4600	3697	1499	514	(1211)	(1734)	(168)	967
(b) Marine Insurance	(1)	(92)	(307)	(438)	(651)	(1278)	(3175)	(792)	(884)	(1185)	(1197)	(910)	(371)
(c) Miscellaneous Insurance	(37)	(622)	(679)	(560)	(649)	(2222)	1593	(1688)	(914)	4543	(4420)	(6925)	15709
INCOME FROM INVESTMENTS													
(a) Interest, Dividend & Rent - Gross	366	1012	981	877	847	1316	2109	2120	1899	1300	2216	3159	3077
(b) Profit on sale of investments					9	33	72	78	73	26	55	76	54
Less: Loss on sale of investments													
Other Income					17		27	51	42	437	196	181	285
TOTAL (A)	247	189	957	1446	2389	2449	4322	1269	730	3910	(4885)	(4587)	19720
Provisions (Other than taxation)													
(a) For diminution in the value of investments													
(b) For doubtful debts													
© Others													
OTHER EXPENSES													
(a) Expenses other than those related to Insurance Business		17	20	25	25	39	76	83	38	49	52	76	92
(b) Bad debts written off													
(c) Others -preliminary & pre-operative, amortizations		17	20	25	25	39	76	83	38	49	52	76	92
TOTAL (B)	247	173	937	1421	2364	2410	4246	1186	692	3861	(4937)	(4663)	19628
Profit Before Tax													
Add/(Less):Prior Period Adjustment Account													
Add/(Less):Provision for Taxation /Deferred Tax	95	6	301	462	892	948	1533	470	(442)	(1323)	1667	(1483)	6149
Profit After Tax	152	167	636	958	1472	1462	2713	716	250	2538	(3270)	(3180)	13479
APPROPRIATIONS													
(a) Interim dividends paid during the year										741			
(b) Proposed final dividend			200	500	600	880	880						
© Dividend distribution tax			26	64		123	150			126	(3)		
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks			28										
(e) Catastrophe Reserve	12												
Balance of profit/ loss B/f from last year	141	141	307	654	1048	2520	2979	4662	5379	5629	7300	4033	853
Balance C/f to Balance Sheet	141	307	689	1048	2520	2979	4662	5379	5629	7300	4033	853	14333

Note :Figures in brackets indicate negative values.

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

(Lakh)

Particulars	L&T		LIBERTY VIDEOCON	MAGMA HDI	RAHEJA OBE				
	2010-11	2011-12			2012-13	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)									
(a) Fire Insurance	(873)	(714)	(470)	(172)	(171)	(315)	(106)	(43)	
(b) Marine Insurance	(179)	(481)	(311)	(7)	(15)	(50)	(13)	7	
(c) Miscellaneous Insurance	(5200)	(10032)	(4998)	(2627)	(1380)	(1410)	(769)	(791)	
INCOME FROM INVESTMENTS									
(a) Interest, Dividend & Rent - Gross	370	596	2017	1595	992	1173	1461	1635	
(b) Profit on sale of investments	12	100		20	10	(110)	34	48	
Less: Loss on sale of investments	(47)	(11)							
Other Income	0	1	120						
TOTAL (A)	(5917)	(10541)	(3331)	(1191)	(564)	(711)	607	857	
Provisions (Other than taxation)									
(a) For diminution in the value of investments									
(b) For doubtful debts									
© Others									
OTHER EXPENSES									
(a) Expenses other than those related to Insurance Business	16	54	351	159		16	30	44	
(b) Bad debts written off									
(c) Others -preliminary & pre-operative, amortizations			284						
TOTAL (B)	16	54	635	159	(564)	16	30	44	
Profit Before Tax	(5932)	(10595)	(3966)	(1349)		(727)	577	813	
Add/(Less);Prior Period Adjustment Account									
Add/(Less);Provision for Taxation/Deferred Tax									
Profit After Tax	(5932)	(10596)	(3966)	(411)	(564)	(727)	(3)	(102)	915
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	(809)	(6741)	(478)	(2)	(920)	(1499)	(2226)	(1646)	
Balance C/f to Balance Sheet	(6741)	(17337)	(4444)	(940)	(1484)	(2226)	(1646)	(731)	

Note :Figures in brackets indicate negative values.

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

(Lakh)

Particulars	RELIANCE												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)													
(a) Fire Insurance	(367)	(96)	932	600	734	793	3577	2444	1810	1898	1559	580	2300
(b) Marine Insurance	(53)	(48)	(130)	37	(83)	(397)	(220)	(580)	(1135)	(2)	222	(27)	(633)
(c) Miscellaneous Insurance		(437)	(723)	(605)	(637)	694	(4697)	(22472)	(10539)	(14519)	(37046)	(39001)	(16089)
INCOME FROM INVESTMENTS													
(a) Interest, Dividend & Rent – Gross	469	1348	958	870	789	918	1070	2443	3960	3955	4819	5545	7310
(b) Profit on sale of investments	39	336	540	199	142	118	428	1201	910	1058	1382	768	1033
Less: Loss on sale of investments		(330)	(2)	(16)	(25)	(20)	86	711	(36)	(165)	(875)	(31)	(341)
Other Income	88	2	18	2	(8)	(20)	86	711	51	135	412	194	287
TOTAL (A)		775	1594	1085	912	2108	244	(16253)	(4978)	(7640)	(29527)	(31972)	(6133)
Provisions (Other than taxation)													
(a) For diminution in the value of investments	5	21			111								
(b) For doubtful debts													
(c) Others					42	21	(20)	(31)	(39)	(39)	(45)	2117	3063
OTHER EXPENSES													
(a) Expenses other than those related to Insurance Business													
(b) Bad debts written off													
(c) Others -preliminary & pre-operative, amortizations	37	37	37	37	37	21	(20)	(31)	(39)	(1376)	(1404)		
TOTAL (B)	3	37	58	37	191	21	(20)	(31)	(39)	(1415)	(1449)	2188	3144
Profit Before Tax	45	738	1536	1048	721	2108	224	(16284)	(5017)	(9055)	(30976)	(34160)	(9277)
Add/(Less):Prior Period Adjustment Account													
Add/(Less):Provision for Taxation/Deferred Tax													
Profit After Tax	45	61	101	149	138	671	61	271	(215)	4012	(184)	160	
APPROPRIATIONS													
(a) Interim dividends paid during the year		678	1435	899	583	1437	163	(16555)	(5232)	(5043)	(31160)	(34320)	(9277)
(b) Proposed final dividend													
(c) Dividend distribution tax													
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks		(13)											
(e) Catastrophe Reserve													
Balance of profit/ loss B/f from last year	45	45	724	2159	3057	3641	5078	5240	(11315)	(16547)	(21589)	(52749)	(87069)
Balance C/f to Balance Sheet	45	735	2159	3057	3641	5078	5240	(11315)	(16547)	(21589)	(52749)	(87069)	(96346)

Note :Figures in brackets indicate negative values.

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

(` Lakh)

Particulars	ROYAL SUNDARAM												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)													
(a) Fire Insurance	(4)	(493)	609	923	742	1153	1881	638	533	748	659	659	568
(b) Marine Insurance		(151)	(151)	59	(6)	(224)	194	44	(181)	70	157	668	265
(c) Miscellaneous Insurance	(1471)	(2654)	(2124)	(996)	(710)	(604)	(335)	(1465)	(1288)	267	(4536)	(4503)	2516
INCOME FROM INVESTMENTS													
(a) Interest, Dividend & Rent – Gross	395	785	748	532	530	668	963	1255	1708	1888	2179	3023	4085
(b) Profit on sale of investments	2	82	430	296	38	35	29	50	201	411	54	30	35
Less: Loss on sale of investments					(48)	(1)							0
Other Income		3	(489)	3	3	2	1	6	32	20	6	135	12
TOTAL (A)	(1077)	(2428)	(489)	817	550	1030	2733	529	1004	3405	(1483)	11	7482
Provisions (Other than taxation)													
(a) For diminution in the value of investments													
(b) For doubtful debts													
© Others													
OTHER EXPENSES													
(a) Expenses other than those related to Insurance Business	10	10		5	5	15	7	31	28	5	5	56	26
(b) Bad debts written off													1121
(c) Others -preliminary & pre-operative, amortizations		15	10	10	10		8	21	3				8
TOTAL (B)	10	25	10	15	15	15	15	52	31	5	5	56	1156
Profit Before Tax	(1088)	(2453)	(499)	801	535	1015	2718	477	973	3401	(1488)	(46)	6326
Add/(Less): Prior Period Adjustment Account													
Add/(Less): Provision for Taxation /Deferred Tax													
Profit After Tax	(1088)	(2453)	(499)	801	34	151	600	6	(407)	(304)	(526)	(68)	859
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	(1088)	(1088)	(3540)	(4040)	(3239)	(2738)	(1875)	244	715	1282	4379	2365	2387
Balance C/f to Balance Sheet	(1088)	(3540)	(4039)	(3238)	(2738)	(1875)	244	715	1282	4379	2365	2387	7854

Note : Figures in brackets indicate negative values.

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

(Lakh)

Particulars	SBI			SHRIRAM				
	2010-11	2011-12	2012-13	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)								
(a) Fire Insurance	(3966)	(8462)	(7192)	(47)	4	197	107	100
(b) Marine Insurance	(46)	(138)	(173)	(5)	(0)	5	(38)	(10)
(c) Miscellaneous Insurance	(3704)	(5682)	(10927)	(925)	1925	1001	7764	13701
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent - Gross	5018	4539	3585	511	516	582	1404	2734
(b) Profit on sale of investments	22	165	331					
Less: Loss on sale of investments				13	26	31	19	21
Other Income	7	44	14	1	14	24		
TOTAL (A)	(2669)	(9533)	(14362)	(452)	2485	1841	9255	16546
Provisions (Other than taxation)								
(a) For diminution in the value of investments								
(b) For doubtful debts								
© Others								
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business				5	11	15	24	302
(b) Bad debts written off								
(c) Others -preliminary & pre-operative, amortizations	13	12	154	73				
TOTAL (B)	13	12	154	78	11	15	24	302
Profit Before Tax	(2682)	(9546)	(14516)	(529)	2474	1826	9231	16244
Add/(Less): Prior Period Adjustment Account								
Add/(Less): Provision for Taxation /Deferred Tax				139	(887)	(571)	3079	5226
Profit After Tax	(2682)	(9535)	(14516)	(390)	1587	1255	6153	11019
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 Bif from last year	(1099)	(3781)	(13316)	(390)	(390)	1197	2452	8605
Balance C/f to Balance Sheet	(3781)	(13316)	(27832)	(390)	1197	2452	8605	19623

Note : Figures in brackets indicate negative values.

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

(` Lakh)

Particulars	TATA AIG												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)													
(a) Fire Insurance	(102)	124	1018	1963	1793	2808	2249	2499	2280	2184	2368	2462	4079
(b) Marine Insurance	(73)	(386)	(641)	(206)	(86)	(367)	(485)	(673)	(1878)	(703)	(1889)	(1213)	1680
(c) Miscellaneous Insurance	(365)	(3422)	(2295)	(1615)	307	(632)	(239)	(1079)	(1228)	(2997)	(5381)	(8890)	3047
INCOME FROM INVESTMENTS													
(a) Interest, Dividend & Rent – Gross	234	1219	870	832	892	1149	1526	1874	2179	2223	2318	3151	5355
(b) Profit on sale of investments	8		27		2	255	260	14	93	611	659	298	1406
Less: Loss on sale of investments						(3)	(197)	(47)	13	(177)	(165)	(272)	(1228)
Other Income		7	61	120	47	73	23	48	85	40	57	792	803
TOTAL (A)	(298)	(2457)	(959)	1093	2955	3283	3137	2635	1542	1180	(2033)	(3672)	15142
Provisions (Other than taxation)													
(a) For diminution in the value of investments						239	43		512	1	65	132	177
(b) For doubtful debts						(209)	(73)						
(c) Others													
OTHER EXPENSES													
(a) Expenses other than those related to Insurance Business			140	140	140	597	(2)	(2)	(5)		(2)	698	14
(b) Bad debts written off								18	86		9	3	
(c) Others -preliminary & pre-operative, amortizations	44	301	191	228	374								
TOTAL (B)	44	301	332	368	514	597	(168)	(57)	593	2	72	833	191
Profit Before Tax	(342)	(2758)	(1291)	725	2440	2687	3305	2692	950	1178	(2105)	(4505)	14951
Add/(Less):Prior Period Adjustment Account				(804)	1216	1326	1148	1075	(526)	191	1647	(1647)	4415
Add/(Less):Provision for Taxation /Deferred Tax				1529	1224	1360	2157	1617	424	670	(458)	(2858)	10536
Profit After Tax	(342)	(2758)	(1291)										
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									1512				
(e) Catastrophe Reserve													
Balance of profit/ loss B/f from last year	(342)	(342)	(3100)	(4391)	(2862)	(1638)	(277)	1880	3497	2409	3079	2620	(238)
Balance C/f to Balance Sheet	(342)	(3100)	(4391)	(2862)	(1638)	(277)	1880	3497	2409	3079	2620	(238)	10298

Note :Figures in brackets indicate negative values.

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

(Lakh)

Particulars	UNIVERSAL SOMPO					
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)						
(a) Fire Insurance	(766)	(1198)	(1452)	(763)	(695)	554
(b) Marine Insurance		(69)	(221)	(454)	(77)	(828)
(c) Miscellaneous Insurance	(2)	(1752)	(4989)	(4944)	(8814)	(2661)
INCOME FROM INVESTMENTS						
(a) Interest, Dividend & Rent – Gross	881	1651	1288	1020	1090	1945
(b) Profit on sale of investments			130	211	60	115
Less: Loss on sale of investments				(144)	(169)	(92)
Other Income	(5)	(42)	(100)	30	21	3
TOTAL (A)	107	(1411)	(5345)	(5044)	(8585)	(965)
Provisions (Other than taxation)						
(a) For diminution in the value of investments						
(b) For doubtful debts						
© Others						
OTHER EXPENSES						
(a) Expenses other than those related to Insurance Business	141					
(b) Bad debts written off					2	24
© Others - preliminary & pre-operative, amortizations	5	8	8	8	15	9
TOTAL (B)	146	8	8	8	17	33
Profit Before Tax	(38)	(1419)	(5353)	(5051)	(8602)	(998)
Add/(Less); Prior Period Adjustment Account						
Add/(Less); Provision for Taxation /Deferred Tax	(9)	(20)	146	(73)	(736)	(332)
Profit After Tax	(30)	(1439)	(5207)	(5125)	(7866)	(667)
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	(30)	(30)	(1469)	(6676)	(11800)	(19666)
Balance C/f to Balance Sheet		(1469)	(6676)	(11800)	(19666)	(20333)

Note : Figures in brackets indicate negative values.

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

(Lakh)

Particulars	TOTAL												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)													
(a) Fire Insurance	(554)	(340)	3941	11121	16195	18723	28663	16622	4746	4354	(1392)	(3250)	14138
(b) Marine Insurance	(74)	(675)	(1337)	(1671)	(2318)	(4419)	(7739)	(6457)	(11404)	(2874)	(5298)	(4376)	(936)
(c) Miscellaneous Insurance	(1926)	(11216)	(7965)	(8531)	(3169)	(2245)	(4744)	(19565)	(27440)	(42164)	(120254)	(144209)	33563
INCOME FROM INVESTMENTS													
(a) Interest, Dividend & Rent - Gross	1465	5755	5700	6020	6166	7675	12906	20504	27812	29464	40821	48777.26	64508
(b) Profit on sale of investments	49	820	2330	2205	2253	2909	3089	5119	8836	11710	7544	4056.44	5569
Less: Loss on sale of investments		(336)	(28)	(21)	(233)	(84)	(341)	(374)	(1688)	(1310)	(1573)	(338)	(2341)
Other Income		13	86	165	27	487	298	1021	782	1228	1656	2387.09	2742
TOTAL (A)	(1040)	(5981)	2727	9288	18922	23045	32130	16869	1644	407	(79980)	(96953)	117243
Provisions (Other than taxation)													
(a) For diminution in the value of investments	5		21		111			475	4412	50			211
(b) For doubtful debts							43	36	681	339	2801	2920.72	5611
(c) Others						(209)	(73)			(1376)	(1404)	2117	5416
OTHER EXPENSES													
(a) Expenses other than those related to Insurance Business	130	345	277	298	343	943	452	805	1037	432	634	1489.65	1733
(b) Bad debts written off								18	86		259	12.84	3112
(c) Others -preliminary & pre-operative, amortizations	88	413	559	428	457	18	8	25	259	852	831	447.91	1580
TOTAL (B)	224	759	857	726	911	961	294	1287	6476	298	3122	6987.94	17662
Profit Before Tax	(1263)	(6740)	1871	8562	18011	22085	31836	15520	(4910)	(2720)	(85999)	(103940)	99580
Add/(Less): Prior Period Adjustment Account										(700)			
Add/(Less): Provision for Taxation /Deferred Tax	95	(562)	1240	1861	5819	6646	8864	11136	(5216)	(5436)	256	8079	31669
Profit After Tax	(1358)	(6177)	630	6701	12192	15438	22973	4384	(10126)	(8856)	(85743)	(112019)	67911
APPROPRIATIONS													
(a) Interim dividends paid during the year				1761			4384	5912		6452	5659		
(b) Proposed final dividend			200	500	2200	3205	880		1838				
(c) Dividend distribution tax			26	290	288	450	764	1005		126	937		
(d) Transfer to any Reserves or Deferred Tax of last year or Reserve for Unexpired Risks		(34)					342	863	2073	1079	1613	(955)	(2521)
(e) Catastrophe Reserve	12												
Balance of profit/ loss B/f from last year	(1371)	(7562)	(7157)	(7159)	(3009)	6695	18479	34772	30024	16905	(3355)	(96185)	(209640)
Balance C/f to Balance Sheet	(1370)	(7488)	(7157)	(3009)	6695	18479	35424	31376	17825	(1447)	(96185)	(209160)	(144250)

Note : Figures in brackets indicate negative values.

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

(Lakh)

Particulars	BAJAJ ALLIANZ		BHARTI AXA		CHOLAMANDALAM		FUTURE GENERALI		HDFC ERGO		ICICI LOMBARD	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance	8565	12467	1115	(333)	1387	844	2544	1559	1304	5734	3875	4854
(b) Marine Insurance	(130)	4186	51	338	455	1089	78	(154)	(3452)	(2110)	(3964)	(4172)
(c) Miscellaneous Insurance	54165	30552	(12687)	(6559)	16562	4883	(1463)	(1413)	7921	11556	56643	42066
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent – Gross	14540	11047	29	455	2297	4387	4393	3764	8127	7056	14315	11298
(b) Profit on sale of investments	1396	456	56	91	557	137	668	318	593	304	4121	3405
Less: Loss on sale of investments	(160)	(127)	(2)	(2)	(3)	(7)	(20)	(8)	139	122	(635)	(1018)
Other Income	90	299		56		119					210	746
TOTAL (A)	78466	58880	(11435)	(5954)	21255	11452	6201	4065	14632	22663	74566	57178
Provisions (Other than taxation)												
(a) For diminution in the value of investments					(110)						1416	853
(b) For doubtful debts	(56)	(16)					26				2163	(1610)
(c) Others											108	(1224)
OTHER EXPENSES												
(a) Expenses other than those related to Insurance Business	775	197	13	8	1138	1240	145	103	526	213	1258	520
(b) Bad debts written off	46										251	6370
(c) Others -preliminary & pre-operative, amortizations					65	44					298	245
- Managerial Remuneration			371	164	94	10			22	19		
- Others									548	232	5494	5154
TOTAL (B)	765	181	384	330	1187	1294	172	103	548	232	5494	5154
Profit Before Tax	77702	58699	(11819)	(6284)	20068	10158	6029	3962	14084	22431	69072	52024
Add/(Less): Prior Period Adjustments Account												
Add/(Less): Provision for Taxation/Deferred Tax	21470	17800	7	8	6358	3148			3683	2891	15511	888
Profit After Tax	56232	40899	(11826)	(6291)	13710	7010	6029	3962	10400	19541	53561	51136
APPROPRIATIONS												
(a) Interim dividends paid during the year									4040	2646	8912	
(b) Proposed final dividend					10000	5000			808	450	1648	
(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	138632	97846	(73181)	(66740)	5509	3499	(31541)	(35503)	7567	(8878)	41846	(9290)
Balance C/f to Balance Sheet	194864	138745	(85007)	(73032)	9218	5509	(25512)	(31541)	13120	7567	84846	41846

Note : Figures in brackets indicates negative amounts

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

(Lakh)

Particulars	IFFCO TOKIO		L&T		LIBERTY VIDEOCON		MAGMA HDI		RAHEJA OBE		RELIANCE	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance	3131	2278	(270)	(174)	(441)	(653)	(104)	(156)	(36)	30	1582	2289
(b) Marine Insurance	1457	725	(403)	(122)	(202)	(124)	(27)	(85)	1	6	(143)	(60)
(c) Miscellaneous Insurance	19587	23470	(9630)	(11031)	(15622)	(10649)	(1252)	(4756)	0	(841)	(772)	(4566)
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent - Gross	5729	5654	970	914	1902	1372	1633	1608	1786	1701	7842	8223
(b) Profit on sale of investments	74	72	154	117			619	62	55	50	1744	753
Less: Loss on sale of investments			(0)	(0)					(0)	(0)	(15)	(236)
Other Income	331	342	4	338	5	8					442	583
TOTAL (A)	30309.21	32540	(9175)	(9958)	(14358)	(10046)	869	(3327)	1807	945	10679	6987
Provisions (Other than taxation)												
(a) For diminution in the value of investments												
(b) For doubtful debts	2		125								762	341
(c) Others											1479	(10)
OTHER EXPENSES												
(a) Expenses other than those related to Insurance Business	74	75	111	54	328	211			127	115	300	248
(b) Bad debts written off		212										
(c) Others -preliminary & pre-operative, amortizations												
- Managerial Remuneration			6	6								
- Others	23	4					9					
TOTAL (B)	99.37	290	242	60	328	211	9	0	127	115	2540	579
Profit Before Tax	30210	32250.07	(9417.00)	(10018.01)	(14686)	(10257)	861	(3327)	1680	830	8139	6408
Add/(Less): Prior Period Adjustments Account												
Add/(Less): Provision for Taxation/Deferred Tax	9609	10642					280	(996)	613	188		
Profit After Tax	20601	21609	(9417)	(10018)	(14686)	(10257)	581	(2330)	1067	642	8139	6408
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	35941	14333	(36683)	(26665)	(14701)	(4444)	(3270)	(940)	(89)	(731)	(90020)	(96346)
Balance C/f to Balance Sheet	56542	35941	(46100)	(36683)	(29388)	(14701)	(2690)	(3271)	978	(89)	(81881)	(89938)

Note : Figures in brackets indicates negative amounts

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

(` Lakh)

Particulars	ROYAL SUNDARAM		SBI		SHRIRAM		TATA AIG		UNIVERSAL SOMPO		TOTAL	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance	1010	1504	1542	(105)	604	138	3630	4464	1191	928	30630	35666
(b) Marine Insurance	(50)	227	(730)	(67)	53	(0)	1097	7752	369	23	(5540)	7452
(c) Miscellaneous Insurance	(2963)	3879	(17755)	(13902)	24346	20974	7728	4548	(1111)	(1866)	123698	86344
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent – Gross	4560	4530	5387	3758	5756	4765	6981	6720	2184	1988	88432	79241
(b) Profit on sale of investments	347	25	1033	526			1489	784	215	38	13121	7137
Less: Loss on sale of investments	(12)	(28)					(96)	(258)	(12)	(67)	(814)	(1627)
Other Income	122	29	47	11	63	34	774	112	0		2088	2676
TOTAL (A)	3013	10165	(10476)	(9780)	30822	25911	21603	24122	2836	1044	251616	216888
Provisions (Other than taxation)												
(a) For diminution in the value of investments							(151)	39			1306	853
(b) For doubtful debts											2871	(1246)
© Others											1586	(1234)
OTHER EXPENSES												
(a) Expenses other than those related to Insurance Business	121	27	198		77	29	465	189			5460	3230
(b) Bad debts written off							198				496	6582
(c) Others -preliminary & pre-operative, amortizations							76	1	19	19	439	449
- Managerial Remuneration											395	185
- Others	76	55	57	59							280	147
TOTAL (B)	197	82	57	59			589	230	19	19	12833	8969
Profit Before Tax	2817	10083	(10533)	(9839)	30745	25882	21015	23892	2817	1025	238783	207919
Add/(Less): Prior Period Adjustments Account					0			67			0	67
Add/(Less): Provision for Taxation/Deferred Tax	(618)	(3260)			9738	8455	5608	7597	938	60	73197	47420
Profit After Tax	2199	6824	(10533)	(9839)	21007	17427	15407	16228	1879	965	164351	153914
APPROPRIATIONS												
(a) Interim dividends paid during the year					4362		3788	5050			12952	2646
(b) Proposed final dividend					888		771	858			8149	5050
© Dividend distribution tax											4115	1308
(d) Transfer to any Reserves or Deferred Tax of last year or reserve for Unexpired Risks											10000	5000
(e) catastrophe Reserve												
Balance of profit/ loss B/f from last year	14678	7854	(37671)	(27832)	37013	19623	20618	10298	(19368)	(20333)	(4723)	(144250)
Balance C/f to Balance Sheet	16877	14678	(48204)	(37671)	52770	37051	31467	20618	(17489)	(19368)	124412	(4341)

Note : Figures in brackets indicates negative amounts

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

(Lakh)

Particulars	BAJAJ ALLIANZ											
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS												
Share Capital	10928	10946	10964	10982	11005	11013	11023	11023	11023	11023	11023	11023
Reserves & Surplus		1	2170	6879	15702	29328	46709	56224	68307	72634	85000	114508
Share Application Money		(33)	670	380	967	816	(253)		(51)	(97)	(150)	
Fair Value Change Account												
Borrowings												
Others												
Deferred Tax Liability												
TOTAL	10928	10914	13804	18242	27674	41157	57478	67247	79279	83560	95873	125531
APPLICATION OF FUNDS												
Investments	16682	22357	34863	58355	75802	130041	186323	219375	253146	330949	386569	471308
Loans												
Fixed Assets	1186	1705	2892	3069	3530	4778	10075	12854	15336	15607	20808	28413
Deferred Tax Asset	1178	583	477	842	536	1001	1652	1521	3785	4175	3760	4071
CURRENT ASSETS												
Cash and Bank Balances	2334	3217	4215	7313	9810	22404	22646	28490	29649	66559	89266	113161
Advances and Other Assets	1854	1619	3492	4177	16651	11383	30237	54463	71323	27366	37496	36772
Sub-Total (A)	4188	4836	7707	11490	26461	33787	52883	82953	100972	93925	126763	149932
CURRENT LIABILITIES												
Provisions	5089	8378	16467	28300	40811	70169	101047	144953	180080	231041	290842	347555
Sub-Total (B)	8178	10189	15667	27215	37844	58280	92408	104503	113879	130055	151185	180639
NET CURRENT ASSETS (C) = (A - B)	13267	18567	32134	55515	78655	128449	193455	249456	293959	361096	442027	528194
Misc. Expenditure (to the extent not written off or adjusted)	(9079)	(13731)	(24427)	(44025)	(52194)	(94662)	(140572)	(166503)	(192987)	(267171)	(315265)	(378262)
Profit & Loss Account (Debit Balance)	961											
TOTAL	10928	10914	13805	18242	27674	41158	57478	67247	79280	83560	95873	125531

Note : Figures in brackets indicate negative values.

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

Particulars	BHARTI AXA				
	2009	2010	2011	2012	2013
SOURCES OF FUNDS					
Share Capital	16258	20000	42227	70349	84549
Reserves & Surplus	2742	5891	13665	15347	16147
Share Application Money		7500	0		
Fair Value Change Account	11	17	2	1	2
Borrowings					
Others					
Deferred Tax Liability					
TOTAL	19011	33408	55894	85697	100698
APPLICATION OF FUNDS					
Investments	11600	27538	61051	107587	148411
Loans					
Fixed Assets	2825	3178	3466	3192	2109
Deferred Tax Asset					
CURRENT ASSETS					
Cash and Bank Balances	566	2844	2121	6883	4669
Advances and Other Assets	1594	3056	7335	13705	12137
Sub-Total (A)	2160	5900	9456	20588	16806
CURRENT LIABILITIES					
Provisions	3085	12565	32120	58042	81835
Sub-Total (B)	1616	12001	24351	39969	51532
NET CURRENT ASSETS (C) = (A - B)	4701	24566	56471	98011	133368
Misc. Expenditure (to the extent not written off or adjusted)	(2541)	(18666)	(47015)	(77423)	(116562)
Profit & Loss Account (Debit Balance)	7127	21358	38392	52342	66740
TOTAL	19011	33408	55894	85697	100698

Note : Figures in brackets indicate negative values.

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

(` Lakh)

Particulars	CHOLAMANDALAM											
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
SOURCES OF FUNDS												
Share Capital	10500	14196	14196	14196	14196	14196	14196	26696	26696	28365	29199	
Reserves & Surplus						401	1100	1336	0	4292	14483	
Share Application Money			1		(77)	(252)	(617)	(99)	(40)			
Fair Value Change Account						226	171	112	47	(87)	(88)	
Borrowings												
Others							73					
Deferred Tax Liability												
TOTAL	10500	14196	14197	14196	14119	14571	14923	28045	26703	32569	43594	
APPLICATION OF FUNDS												
Investments	10888	17081	19818	21598	25435	32999	36476	57215	96610	125730	172417	
Loans												
Fixed Assets	588	705	896	802	1148	2298	2811	1403	2892	3591	4959	
Deferred Tax Asset						108	0	34	0	383	62	
CURRENT ASSETS												
Cash and Bank Balances	333	892	951	1330	3062	1481	727	1671	698	3955	1728	
Advances and Other Assets	331	1032	1491	2210	3963	7724	13650	14807	16590	17216	66729	
Sub-Total (A)	664	1924	2442	3540	7025	9205	14377	16478	17288	21171	68457	
CURRENT LIABILITIES												
Provisions	1599	3640	5565	7610	10356	13160	17218	19890	53861	68706	134236	
Sub-Total (B)	351	2799	4653	5705	9456	16880	21523	27196	37183	49600	68066	
NET CURRENT ASSETS (C) = (A - B)	1950	6439	10218	13315	19812	30040	38741	47086	91044	118306	202302	
Misc. Expenditure (to the extent not written off or adjusted)	(1286)	(4515)	(7776)	(9775)	(12787)	(20835)	(24364)	(30608)	(73756)	(97135)	(133845)	
Profit & Loss Account (Debit Balance)	311	926	1259	1571	323				957			
TOTAL	10501	14197	14197	14196	14119	14570	14923	28044	26703	32569	43594	

Note : Figures in brackets indicate negative values.

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

Particulars	FUTURE GENERALI						
	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS							
Share Capital	5	15000	19025	28000	47500	52000	71000
Reserves & Surplus							
Share Application Money			759	1500	2250	9500	
Fair Value Change Account		3	23	3	(2)	(26)	1
Borrowings							
Others	600						
Deferred Tax Liability							
TOTAL	605	15003	19807	29503	49748	61474	71001
APPLICATION OF FUNDS							
Investments		11082	13514	25994	59585	90920	129515
Loans							
Fixed Assets	208	841	2187	2994	2152	1597	1357
Deferred Tax Asset							
CURRENT ASSETS							
Cash and Bank Balances	286	1480	2148	953	2048	4882	2585
Advances and Other Assets	287	1098	7215	13087	19473	21765	28136
Sub-Total (A)	573	2578	9363	14040	21521	26647	30720
CURRENT LIABILITIES							
Provisions	573	2578	7861	19531	40299	55977	80314
	399	946	7862	13430	21599	35247	45781
Sub-Total (B)	399	1431	15723	32961	61898	91224	126095
NET CURRENT ASSETS (C) = (A - B)	174	1147	(6360)	(18921)	(40377)	(64577)	(95375)
Misc. Expenditure (to the extent not written off or adjusted)							
Profit & Loss Account (Debit Balance)	224	1933	10466	19436	28388	33534	35503
TOTAL	605	15003	19807	29503	49748	61474	71001

Note : Figures in brackets indicate negative values.

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

Particulars	HDFC ERGO											
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
SOURCES OF FUNDS												
Share Capital	10022	11940	11957	12474	12491	15000	20000	41500	48600	52300	52855	
Reserves & Surplus									10400	25200	27720	
Share Application Money									3700			
Fair Value Change Account	1	2	0	2	6	29	1	4	39	(27)	(51)	
Borrowings	25	15	30	16	204	202	120	70	61	31	17	
Others												
Deferred Tax Liability												
TOTAL	10048	11957	11986	12491	12701	15231	20121	41574	62800	77504	80541	
APPLICATION OF FUNDS												
Investments	9372	15386	17696	18682	17814	22130	27291	62368	122361	188776	269570	
Loans												
Fixed Assets	512	892	966	909	1458	1142	1697	2468	8327	9971	11122	
Deferred Tax Asset												
CURRENT ASSETS												
Cash and Bank Balances	152	859	940	1541	2310	1399	5141	6709	10325	19681	17918	
Advances and Other Assets	318	969	1590	1980	2620	3377	8049	18209	11876	19661	27851	
Sub-Total (A)	470	1828	2529	3521	4930	4776	13190	24918	22201	39342	45768	
	470	1828	2529	3521	4929	4776	19226	35929	64547	113919	160883	
CURRENT LIABILITIES												
Provisions	603	3605	6021	6393	7720	8964	10114	28965	45899	70993	93914	
Sub-Total (B)	627	5625	6999	7538	6821	8563	10114	64894	110446	184912	254797	
NET CURRENT ASSETS (C) = (A - B)	1230	9230	13020	13930	14541	17527	29340	(39976)	(88245)	(145570)	(209029)	
	(760)	(7402)	(10491)	(10410)	(9611)	(12750)	(16150)					
Misc. Expenditure (to the extent not written off or adjusted)	292	228	163	99	35							
Profit & Loss Account (Debit Balance)	633	2852	3651	3210	3010	4710	7284	16715	20357	24327	8878	
TOTAL	10049	11956	11986	12491	12706	15231	20122	41575	62800	77504	80541	

Note : Figures in brackets indicate negative values.

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

(` Lakh)

Particulars	ICICI LOMBARD												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS													
Share Capital	(71)	10944	10960	22000	22000	24500	33571	37736	40314	40363	40457	43658	43702
Reserves & Surplus				593	2940	12792	45700	69860	119951	126949	112626	142015	152208
Share Application Money									19	34023	19		
Fair Value Change Account			4	332	665	4386	(1241)	(1787)	(7432)	11913	7293	4959	6905
Borrowings													
Others							15000		2				
Deferred Tax Liability													
TOTAL	(71)	10944	10964	22925	25606	41678	93030	105809	152835	179244	194399	190651	202814
APPLICATION OF FUNDS													
Investments		11290	21001	33287	46409	90646	171047	237376	303074	376057	466530	603362	781252
Loans			250										
Fixed Assets	11	233	449	1066	3366	4730	8694	12531	15677	14334	38813	39960	40043
Deferred Tax Asset			286	350	343	561	1232	2982	5967	4529	4729	2617	5027
CURRENT ASSETS													
Cash and Bank Balances		1258	3267	6293	5001	10779	34790	13633	7305	5034	39001	42574	26962
Advances and Other Assets	91	2819	2717	13697	21774	57193	79642	112897	216398	273247	273797	364003	333586
Sub-Total (A)	91	4077	5984	19990	26774	67972	114432	126530	223703	278281	312798	406577	360547
	91	4077	5984	19990	26774	67972	114432	126530					
CURRENT LIABILITIES	301	4113	14858	22923	32776	83094	124701	173622	279845	367364	484155	701061	774600
Provisions		1470	2746	8844	18511	39137	77674	99988	115741	126594	144315	200670	218746
Sub-Total (B)	301	5583	17604	31767	51286	122231	202375	273610	395586	493958	628470	901732	993346
NET CURRENT ASSETS													
(C) = (A - B)	(210)	(1506)	(11620)	(11777)	(24512)	(54258)	(87943)	(147080)	(171883)	(215677)	(315672)	(495155)	(632798)
Misc. Expenditure (to the extent not written off or adjusted)													
Profit & Loss Account (Debit Balance)	127	929	598									39868	9290
TOTAL	(72)	10946	10964	22926	25606	41678	93030	105809	152835	179243	194400	190651	202814

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	IFFCO TOKIO									
	2005	2006	2007	2008	2009	2010	2011	2012	2013	
SOURCES OF FUNDS										
Share Capital	10000	22000	22000	22000	24700	24700	24700	26932	26932	26932
Reserves & Surplus	2532	5990	7674	8390	21061	22732	19465	26553	40032	40032
Share Application Money										
Fair Value Change Account							1	3	2	2
Borrowings										
Others										
Deferred Tax Liability										
TOTAL	12532	27990	29674	30390	45761	47432	44166	53488	66966	66966
APPLICATION OF FUNDS										
Investments	19359	36305	47381	54297	70305	81482	123789	147700	195844	195844
Loans										
Fixed Assets	1280	1608	1643	1458	1326	1516	2372	2698	2743	2743
Deferred Tax Asset	400	737	160	857	587	758	2472	3960	645	645
CURRENT ASSETS										
Cash and Bank Balances	16083	27951	27956	37676	38544	47963	58535	89846	121445	121445
Advances and Other Assets	2880	9578	12466	23364	48764	53736	30290	40986	36378	36378
Sub-Total (A)	18964	37529	40422	61040	87308	101699	88825	130832	157823	157823
CURRENT LIABILITIES										
Provisions	14003	20677	29096	47746	68976	85507	109925	159271	194146	194146
Sub-Total (B)	13468	27513	30836	39515	44789	52517	63368	72430	95943	95943
NET CURRENT ASSETS (C) = (A - B)	27471	48190	59932	87261	113765	138024	173293	231701	290088	290088
Misc. Expenditure (to the extent not written off or adjusted)	(8507)	(10661)	(19510)	(26221)	(26457)	(36325)	(84468)	(100869)	(132266)	(132266)
Profit & Loss Account (Debit Balance)										
TOTAL	12532	27990	29674	30390	45761	47431	44165	53488	66966	66966

Note : Figures in brackets indicate negative values.

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

Particulars	L&T GENERAL				LIBERTY VIDEOCON	MAGMA HDI	RAHEJA OBE					
	2011	2012	2013	2013			2010	2011	2012	2013		
SOURCES OF FUNDS												
Share Capital	20000	32500	41500	35935	10000	20700	20700	20700	20700	20700	20700	20700
Reserves & Surplus					10800							
Share Application Money												
Fair Value Change Account	2	10	29			3	1	7	8			
Borrowings												
Others												
Deferred Tax Liability												
TOTAL	20002	32510	41529	35935	20800	20703	20701	20707	20708			
APPLICATION OF FUNDS												
Investments	7621	18531	25047	22283	25237	18186	18175	20013	21708			
Loans												
Fixed Assets	7140	8264	8418	2286	260	354	213	181	127			
Deferred Tax Asset					791			3	106			
CURRENT ASSETS												
Cash and Bank Balances	477	829	795	6383	641	17	22	86	110			
Advances and Other Assets	1184	3494	7770	1536	1258	940	747	645	825			
Sub-Total (A)	1661	4323	8566	7919	1899	957	769	731	935			
CURRENT LIABILITIES												
Provisions	2218	9386	18156	1043	3934	233	449	919	1567			
Sub-Total (B)	941	6559	9009	(45)	6447	59	233	949	1335			
NET CURRENT ASSETS (C) = (A - B)	3159	15945	27166	998	10381	292	682	1868	2901			
	(1499)	(11622)	(18600)	6921	(8481)	665	87	(1137)	(1966)			
Misc. Expenditure (to the extent not written off or adjusted)												
Profit & Loss Account (Debit Balance)	6741	17337	26665	4444	940	1499	2226	1646	731			
TOTAL	20002	32510	41529	35935	20800	20704	20701	20707	20707			

Note : Figures in brackets indicate negative values.

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

(Lakh)

Particulars	RELIANCE												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS													
Share Capital	10200	10200	10200	10200	10200	10200	10307	10715	11308	11522	11667	12119	12278
Reserves & Surplus	45	735	2158	3057	3641	5078	15633	49985	66398	89184	103239	147087	162429
Share Application Money													
Fair Value Change Account						442	98	(982)	(6958)	(888)	29	(756)	(530)
Borrowings													
Others													
Deferred Tax Liability													
TOTAL	10245	10935	12358	13257	13841	15719	26038	59718	72748	99818	114935	158450	174176
APPLICATION OF FUNDS													
Investments	9745	14966	18149	18210	17283	21934	63315	131073	136397	165666	213718	270213	325250
Loans			1						3006	3006	3006	3006	2994
Fixed Assets	143	162	163	236	283	341	2889	5832	6437	4751	3022	2512	2504
Deferred Tax Asset		(3)			6	9	85	85	85	4097	3887	3727	3727
CURRENT ASSETS													
Cash and Bank Balances	85	338	980	561	3025	1084	1815	7269	11424	8243	6722	6210	5458
Advances and Other Assets	260	1286	2206	2677	1629	2108	5533	29776	55949	74275	23807	21830	94753
Sub-Total (A)	345	1624	3186	3238	4654	3192	7348	37045	67373	82518	30529	28040	100211
CURRENT LIABILITIES													
Provisions	137	5803	8090	6513	4872	6188	17839	57639	88098	110286	134441	175497	277950
Sub-Total (B)	1	123	1125	1952	3512	3568	29759	67994	69000	71523	57537	60622	78906
NET CURRENT ASSETS	138	5926	9215	8465	8385	9756	47598	125633	157098	181809	191978	236118	356857
(C) = (A - B)	207	(4302)	(6029)	(5227)	(3731)	(6564)	(40250)	(88588)	(89725)	(99291)	(161449)	(208078)	(256645)
Misc. Expenditure (to the extent not written off or adjusted)				37									
Profit & Loss Account (Debit Balance)	150	112	75										
TOTAL	10245	10935	12359	13256	13841	15719	26039	59718	72747	99818	114933	158450	174176

Note : Figures in brackets indicate negative values.

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

(` Lakh)

Particulars	ROYAL SUNDARAM												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS													
Share Capital	10100	12969	12979	12990	13000	14000	14000	17000	21000	21000	25000	29000	31500
Reserves & Surplus							244	715	1282	4379	4865	7287	14254
Share Application Money													
Fair Value Change Account						1		(96)	(286)	(63)	(26)	(166)	(164)
Borrowings			94	60	26	3							
Others													
Deferred Tax Liability		85											
TOTAL	10100	13054	13073	13050	13026	14004	14244	17619	21996	25316	29839	36121	45590
APPLICATION OF FUNDS													
Investments	7618	10900	14495	20605	25825	36650	45570	55903	77754	90639	138271	184053	208436
Loans													
Fixed Assets	759	886	1088	1129	1360	1307	1463	1914	1751	1662	1269	1249	1471
Deferred Tax Asset								830	1043	1041	516	584	2033
CURRENT ASSETS													
Cash and Bank Balances	646	2027	3420	2224	2921	3348	6058	9229	3824	4050	4539	7014	5235
Advances and Other Assets	479	891	1468	1775	2545	3634	4827	10288	16083	27123	13557	13892	18760
Sub-Total (A)	1125	2918	4888	3999	5466	6982	10885	19518	19907	31173	18096	20905	23996
CURRENT LIABILITIES													
Provisions	522	2814	5834	7911	11518	17206	22486	30637	40812	58106	78727	106675	118353
Sub-Total (B)	9	2376	5603	8010	10845	15604	21186	29909	37646	41094	49587	63995	71993
NET CURRENT ASSETS													
(C) = (A - B)	594	(2272)	(6549)	(11922)	(16897)	(25827)	(32787)	(41028)	(58551)	(68027)	(110218)	(149765)	(166350)
Misc. Expenditure (to the extent not written off or adjusted)	41												
Profit & Loss Account (Debit Balance)	1088	3540	4040	3239	2738	1875							
TOTAL	10100	13054	13074	13051	13026	14004	14246	17619	21997	25315	29838	36121	45590

Note : Figures in brackets indicate negative values.

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

(` Lakh)

Particulars	SBI			SHRIRAM				
	2011	2012	2013	2009	2010	2011	2012	2013
SOURCES OF FUNDS								
Share Capital	15000	15000	15000	10500	10500	10500	12122	25800
Reserves & Surplus	50310	50310	50310		1197	2452	8605	19623
Share Application Money							2678	
Fair Value Change Account	-	5	(18)					
Borrowings								
Others								
Deferred Tax Liability								
TOTAL	65310	65315	65292	10500	11697	12952	23405	45423
APPLICATION OF FUNDS								
Investments	53754	62916	100807	12977	25867	60815	112857	193041
Loans								
Fixed Assets	7713	6868	9721	1344	2135	2092	2288	2163
Deferred Tax Asset				353	529	772	955	1289
CURRENT ASSETS								
Cash and Bank Balances	7136	6617	2809	1231	2473	19806	1257	3874
Advances and Other Assets	3049	4023	5114	2824	2608	2533	137940	187510
Sub-Total (A)	10185	10640	7923	4055	5081	22339	139197	191384
CURRENT LIABILITIES								
Provisions	1425	14066	46879	4646	13328	48072	193573	267053
Sub-Total (B)	10123	28425	80991	8618	21915	73066	231891	342453
NET CURRENT ASSETS (C) = (A - B)	62	(17785)	(73067)	(4563)	(16834)	(50727)	(92694)	(151069)
Misc. Expenditure (to the extent not written off or adjusted)								
Profit & Loss Account (Debit Balance)	3781	13316	27832	390				
TOTAL	65310	65315	65292	10501	11697	12952	23405	45423

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	TATA AIG												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS													
Share Capital	12350	12350	12350	12350	12500	19500	22500	22500	30000	30000	36500	45000	50500
Reserves & Surplus							1880	3497	3921	4591	4133	1274	11810
Share Application Money													
Fair Value Change Account				(2)	92	680	162	265	(448)	1107	(362)	(1349)	(316)
Borrowings						44							
Others													
Deferred Tax Liability													
TOTAL	12350	12350	12350	12348	12592	20225	24542	26263	33473	35698	40271	44925	61994
APPLICATION OF FUNDS													
Investments	10851	10327	16496	22073	30244	43204	52834	68192	71443	85597	136241	188687	243521
Loans	15	13	11	34	12	1							
Fixed Assets	1268	2196	1845	1562	1911	2485	2953	2692	2755	2933	3285	2986	9230
Deferred Tax Asset				804			77	247	748	988	1189	2836	248
CURRENT ASSETS													
Cash and Bank Balances	526	1574	2450	3608	5315	3619	5281	3068	4666	6417	5323	10719	15155
Advances and Other Assets	622	1369	2197	2862	4407	9938	11309	12588	29149	32096	22719	21390	30247
Sub-Total (A)	1148	2943	4647	6470	9722	13557	16590	15656	33815	38513	28042	32109	45402
CURRENT LIABILITIES													
Provisions	1947	4422	8713	10486	16195	19735	24560	29210	43142	62063	83799	114475	157707
Sub-Total (B)	4	2345	6725	11227	14857	19565	23351	31315	32146	30270	44687	67217	78699
NET CURRENT ASSETS													
(C) = (A - B)	1951	6767	15438	21713	31052	39300	47911	60525	75288	92333	128486	181693	236406
Misc. Expenditure (to the extent not written off or adjusted)	(803)	(3824)	(10791)	(15243)	(21330)	(25743)	(31322)	(44868)	(41473)	(53820)	(100444)	(149584)	(191004)
Profit & Loss Account (Debit Balance)	678	538	398	257	117								
TOTAL	342	3100	4391	2862	1638	277							
TOTAL	12351	12350	12350	12349	12592	20224	24542	26263	33473	35698	40271	44925	61994

Note : Figures in brackets indicate negative values.

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

(Lakh)

Particulars	UNIVERSAL SOMPO					
	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS						
Share Capital	15000	15000	15000	15000	35000	35000
Reserves & Surplus	8580	8580	8580	8580	8580	8580
Share Application Money						
Fair Value Change Account			(6)	(193)	(151)	(261)
Borrowings						
Others						
Deferred Tax Liability						
TOTAL	23580	23580	23574	23387	43429	43319
APPLICATION OF FUNDS						
Investments	11142	18264	25814	32964	40700	77457
Loans						
Fixed Assets	792	2157	2421	2347	1735	1124
Deferred Tax Asset	13	8	155	82	818	1150
CURRENT ASSETS						
Cash and Bank Balances	11138	3368	1709	1782	21518	1922
Advances and Other Assets	1144	1859	6457	7688	11519	13770
Sub-Total (A)	12283	5227	8166	9470	33037	15692
CURRENT LIABILITIES						
Provisions	662	1641	10453	20627	34486	46727
Sub-Total (B)	18	1904	9204	12649	18041	25709
NET CURRENT ASSETS (C) = (A - B)	11604	1682	(11491)	(23806)	(19490)	(56744)
Misc. Expenditure (to the extent not written off or adjusted)						
Profit & Loss Account (Debit Balance)	30	1469	6676	11800	19666	20333
TOTAL	23580	23580	23575	23387	43429	43319

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	TOTAL												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS													
Share Capital	42579	67392	87958	104639	104835	127875	140083	180170	233324	301004	395570	486068	597472
Reserves & Surplus	197	1054	2861	6881	15992	39562	100459	188138	283260	333146	402369	521550	642904
Share Application Money									759	9019	39973	12197	
Fair Value Change Account			(28)	1002	1139	6477	(237)	(3074)	(15706)	11940	6647	2273	5519
Borrowings			120	75	56	64	204	428	291	182	108	31	17
Others							15600	0	2				
Deferred Tax Liability		85	34	84			6	0	73				
TOTAL	42776	68531	90945	112681	122022	173977	256115	365662	502003	655291	844667	1022119	1245912
APPLICATION OF FUNDS													
Investments	32934	71713	123863	175674	234990	344821	553437	810518	998470	1295569	1922433	2548615	3413156
Loans	15	13	262	34	12	1			3006	3006	3006	3006	2994
Fixed Assets	2314	5806	7684	9771	13132	15712	25232	39574	53820	55483	100709	107898	128052
Deferred Tax Asset		1175	869	1632	1591	1843	2555	6774	10312	15916	17822	19644	19149
CURRENT ASSETS													
Cash and Bank Balances	7395	14377	20070	26875	41549	59462	103961	109021	107433	117731	225095	311338	330849
Advances and Other Assets	1702	9101	13675	30137	40492	104950	132029	232493	455997	590966	462010	729564	903131
Sub-Total (A)	9097	23478	33745	57012	82041	164412	235990	341514	563430	708697	687105	1040902	1233980
CURRENT LIABILITIES													
Provisions	3971	27379	54608	79825	119250	201822	307327	463632	718829	970595	1392979	2097190	2700169
Sub-Total (B)	38	15455	31608	62018	100059	158023	257363	387074	451491	540059	658823	889861	1148953
NET CURRENT ASSETS													
(C) = (A - B)	4009	42834	86216	141843	219310	359845	564690	850706	1170320	1510654	2051802	2987051	3849122
Misc. Expenditure (to the extent not written off or adjusted)	5088	(19356)	(52471)	(84831)	(137268)	(195433)	(328700)	(509192)	(606890)	(801957)	(1364697)	(1946148)	(2615142)
Profit & Loss Account (Debit Balance)	869	650	765	522	280	99	35						
TOTAL	1556	8530	9973	9878	9286	6933	3556	17987	43283	87273	165393	289105	297703
TOTAL	42776	68531	90945	112680	122022	173977	256115	365661	502001	655290	844666	1022119	1245912

Note : Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	BAJAJ ALLIANZ		BHARTI AXA		CHOLAMANDALAM		FUTURE GENERALI		HDFC ERGO		ICICI-LOMBARD		IFFCO-TOKIO		L&T	
	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
Share Capital	11023	11023	123867	97655	29881	29881	71000	71000	53862	52928	44659	44506	26932	26932	62000	49500
Reserves & Surplus	211526	155407	17030	16441	42020	28311			46097	35320	237674	193604	82242	61641		
Share Application Money				2000							20	31				
Fair Value Change Account			13	3	47	53	18	152	1224	77	35595	11346	(10)	0	40	20
Borrowings									1	6						
Others									1182	1582						
Deferred Tax Liability									102366	89914	317948	249486	109164	88573	62040	49520
TOTAL	222548	166430	140910	116099	71948	58244	71018	71152	102366	89914	317948	249486	109164	88573	62040	49520
APPLICATION OF FUNDS																
Investments	700693	601785	246424	197046	316457	232821	149367	197482	376669	314313	1019972	930898	278480	219356	46545	29383
Loans																
Fixed Assets	28253	28870	1729	2188	6167	5767	1357	1360	14973	16140	38966	38949	2146	2767	3539	5331
Deferred Tax Asset	4517	3178			2109	67					10800	4139	2532	805		
CURRENT ASSETS																
Cash and Bank Balances	85183	94906	4765	6663	4425	2491	3829	4707	12249	25390	14169	16197	166958	145994	2357	1393
Advances and Other Assets	71538	51138	24934	16725	31730	71483	26457	17842	49081	42418	281732	364305	48660	46156	9004	10795
Sub-Total (A)	156722	146044	29698	23388	36155	73974	30286	22549	61330	67808	295901	380502	215619	192150	11360	12188
CURRENT LIABILITIES	442721	402418	158935	118341	199547	174587	87810	117349	227943	196231	797113	872776	253626	223503	29578	23128
Provisions	224916	211030	63014	61214	89393	79799	53723	58403	122664	112116	250578	232226	135987	103002	15926	10935
Sub-Total (B)	667637	613448	221948	179555	288940	254386	141533	175751	350606	308347	1047691	1105002	389613	326505	45504	34064
NET CURRENT ASSETS																
(C) = (A - B)	(510915)	(467403)	(192250)	(156167)	(252786)	(180412)	(11247)	(153202)	(289277)	(240539)	(751790)	(724500)	(173994)	(134355)	(34144)	(21876)
Misc. Expenditure																
(to the extent not written off or adjusted)																
Profit & Loss Account (Debit Balance)			85007	73032			25512	31541							46100	36683
TOTAL	222548	166430	140910	116099	71948	58244	71018	71152	102366	89914	317948	249486	109164	88573	62040	49520

Note : Figures in brackets indicates negative values.

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

(Lakh)

Particulars	LIBERTY VIDEOCON		MAGMA HDI		RAHEJA QBE		RELIANCE		ROYAL SUNDARAM		SBI		SHRIRAM		TATA AIG		UNIVERSAL SOMPO		TOTAL	
	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
Share Capital	67935	35935	10000	10000	20700	20700	12278	12278	31500	31500	17500	25809	25800	50500	50500	35000	35000	35000	697245	622637
Reserves & Surplus			10800	10800	978	162429	162429	162429	23152	21078	72810	52770	37051	32979	22131	8580	8580	8580	1040285	825601
Share Application Money						9000	0					5							9020	2036
Fair Value Change Account			4	1	23	18	147	70	323	(41)	16	76		1231	1413	433	(9)		39238	13045
Borrowings																			1	6
Others												9	3						9	3
Deferred Tax Liability																			1182	1582
TOTAL	67935	35935	20804	20801	21701	20718	183853	174776	54975	52536	90386	62859	62859	84710	74043	44013	43571	43571	1786981	1464910
APPLICATION OF FUNDS																				
Investments	53040	25237	76604	54691	24001	23496	504833	384272	249144	222340	165530	310978	310978	302824	281076	103570	88952	88952	5301659	4231539
Loans							0	463											0	463
Fixed Assets	2542	2528	480	372	53	92	3493	2660	3625	3465	8379	2049	2012	9683	9152	1748	1275	1275	129187	131148
Deferred Tax Asset			1522	1788	48	63	3727	3727	1935	1525		1514	712	845	392	151	1089	1089	29700	17486
CURRENT ASSETS																				
Cash and Bank Balances	5000	3991	1103	1117	1560	67	7859	6441	4969	5030	5852	1009	644	17505	12480	8878	3208	3208	348548	333194
Advances and Other Assets	4256	2489	4294	3263	1242	889	46374	91226	21141	19714	14252	26512	166092	43323	35667	29400	21038	21038	725315	978357
Sub-Total (A)	9255	6481	5397	4380	2802	956	54233	97667	26110	24744	11854	27521	166736	60828	48147	38278	24246	24246	1073862	1311551
CURRENT LIABILITIES	12631	4835	44270	22580	3181	2060	374265	312956	150047	132241	55047	409309	343681	183856	174388	86166	64599	64599	3589245	3211182
Provisions	13659	8176	21620	21120	2022	1918	90048	90995	75792	67296	112425	81333	73899	105614	90335	31057	26760	26760	1494451	1322389
Sub-Total (B)	26290	13011	65889	43700	5203	3978	464314	403951	225839	199538	211135	490642	417580	289470	264723	117223	91359	91359	5083696	4533571
NET CURRENT ASSETS																				
(C) = (A - B)	(17035)	(6531)	(60492)	(39319)	(2401)	(3022)	(410081)	(306284)	(199728)	(174794)	(121037)	(463121)	(250844)	(228642)	(216576)	(78945)	(67113)	(67113)	(4009834)	(3222020)
Misc. Expenditure																				
(to the extent not written off or adjusted)																				
Profit & Loss Account (Debit Balance)	29388	14701	2690	3270	89	81881	89938				48204	37671							17489	336269
TOTAL	67935	35935	20804	20801	21701	20718	183853	174776	54975	52536	90386	62859	62859	84710	74043	44013	43571	43571	1786981	1464910

Note : Figures in brackets indicates negative values.

TABLE 65: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC) : POLICYHOLDERS ACCOUNT
(Lakh)

PARTICULARS	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	58704	47613	54305	59444	54576	52527	57599	67486	76625	79604
Profit/ Loss on sale/redemption of Investments		1			1		175	346	146	370
Others	29	71	67	78	37	59	1464	601	500	569
Interest, Dividend & Rent – Gross		7066	9611	11454	13035	15684	11753	13662	18949	21519
TOTAL (A)	58733	54751	63983	70976	67649	68270	70992	82096	96219	102062
Claims Incurred (Net)	56956	40386	24964	18711	(1598)	35523	67518	75744	67961	81280
Commission	(87)	(49)	(7)	(17)	(3408)	(2476)	(3157)	(953)	(5792)	(5504)
Operating Expenses related to Insurance Business	4757	5628	11308	7396	10448	9437	10360	15148	12669	13825
Other - Premium Deficiency							4820	(4820)	4686	(4686)
Others- Amortizations, Write offs & Provisions										
Foreign Taxes										
TOTAL (B)	61625	45966	36265	26089	5442	42484	79540	85118	79525	84915
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	(2893)	8785	27718	44887	62207	25786	(8548)	(3023)	16695	17148
APPROPRIATIONS										
Transfer to Shareholders' Account	(2893)	8785	27718	44887	62207	25786	(8548)	(3023)	16695	17148
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	(2893)	8785	27718	44887	62207	25786	(8548)	(3023)	16695	17148

Note : Figures in brackets indicate negative values.

TABLE 65A: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD.
(ECGC): POLICYHOLDERS ACCOUNT

PARTICULARS	(Lakh)	
	2014-15	2013-14
Premiums earned (Net)	101927.27	90734.60
Profit/ Loss on sale/redemption of Investments	206.05	568.29
Interest, Dividend & Rent – Gross	29233.37	25711.07
Others	317.39	431.57
TOTAL (A)	131684.08	117445.53
Claims Incurred (Net)	116350.03	74606.73
Commission	(5748.19)	(5792.41)
Operating Expenses related to Insurance Business	20516.71	15658.04
TOTAL (B)	131118.55	84472.36
"Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)"	565.53	32973.17
APPROPRIATIONS		
Transfer to Shareholders' Account	565.53	32973.17
Transfer to Catastrophe Reserve		
Transfer to Other Reserves		
TOTAL (C)	565.53	32973.17

Note : Figures in brackets indicate negative values.

TABLE 66: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC): SHAREHOLDERS ACCOUNT (Lakh)

PARTICULARS	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance										
(b) Marine Insurance										
(c) Miscellaneous Insurance	(2893)	8785	27718	44887	62207	25786	(8548)	(3023)	16695	17148
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent – Gross	(2893)	8785	27718	44887	62207	25786	(8548)	(3023)	16695	17148
(b) Profit on sale of investments	11891	4343	6149	10161	14744	18166	15584	13667	16141	17607
Less: Loss on sale of investments	(1)				1	0.03	233	346	124	302
OTHER INCOME	123	104	417	126	319	381	158	1063	131	689
TOTAL (A)	9121	13232	34285	55174	77271	44333	7426	12054	33091	35746
PROVISIONS (Other than taxation)										
(a) For diminution in the value of investments										
(b) For doubtful debts	28	713	28		4	301	712	6		
(c) Others										
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business										
(b) Bad debts written off										
(c) Others	28	713	28		93	203	167	285	319	732
TOTAL (B)	9093	12519	34257	55174	77175	43829	6548	11763	32772	35014
Profit Before Tax	2523	4338	12181	18908	28861	15213	2756	3589	10188	10964
Provision for Taxation	(286)	568	(100)	(704)	371	277	(1581)	(393)	63	(228)
Prior Period Adjustments	6856	7614	22176	36970	47943	28339	5373	8566	22521	24279
Profit after Tax										
APPROPRIATIONS										
(a) Interim dividends paid during the year			1000	2500	9657	11583			2700	
(b) Dividend distribution tax on Interim Dividends									438	
(c) Proposed final dividend	1371	1523	3435	10000	8200	8100	1075	2610	2700	6000
(d) Dividend distribution tax	176	199	482	1403	1394	1377	183	423	438	1020
(e) Transfer to any Reserves or Other Accounts	5309	5892	17259	23067	28694	7279	4116	5534	16245	17260
Transfer to General Reserve	2	2	2	2	2	1	2	2	1	1
Balance of Profit / Loss B/f from last year	2	2	2	2	1	2	2	1	1	1
Balance C/f to Balance Sheet										

Note : Figures in brackets indicate negative values.

TABLE 66A: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC): SHAREHOLDERS ACCOUNT (Lakh)

PARTICULARS	2014-15	2013-14
OPERATING PROFIT/(LOSS)		
(a) Fire Insurance		32973.17
(b) Marine Insurance		32973.17
(c) Miscellaneous Insurance	565.53	
TOTAL (1)	565.53	
INCOME FROM INVESTMENTS		
(a) Interest, Dividend & Rent – Gross	22969.07	20201.55
(b) Profit on sale of investments	165.19	446.51
Less: Loss on sale of investments	(3.29)	
TOTAL (2)	23130.97	20648.06
OTHER INCOME		
TOTAL (3)	1950.96	874.41
TOTAL (A)	1950.96	874.41
PROVISIONS (Other than taxation)		
(a) For diminution in the value of investments		54495.64
(b) For doubtful debts	(3.81)	
(c) Others		3.81
OTHER EXPENSES		
(a) Expenses other than those related to Insurance Business		
-Expenses towards Investment	134.89	118.88
-Miscellaneous Expenses		0.08
TOTAL (B)	131.08	122.77
Profit Before Tax	25516.38	54372.87
Provision for Taxation	7031.01	17482.18
Prior Period Adjustments	475.80	13.59
Tax Adjustments - Earlier Years		415.88
Profit after Tax	18009.57	36461.22
APPROPRIATIONS		
(a) Interim dividends paid during the year		
(b) Dividend distribution tax on Interim Dividends		
(b) Proposed final dividend	4800.00	8800.00
(c) Dividend distribution tax	982.79	1495.56
(d) Expenses towards Corporate Social Responsibility	337.17	391.61
(e) Transfer to Corporate Social Responsibility & SD	434.83	108.39
(f) Transfer to Reserve for Factoring Scheme		6000.00
(g) Transfer to General Reserve		19665.66
Balance of Profit / Loss B/f from last year	11454.78	
Balance C/f to Balance Sheet		

Note : Figures in brackets indicate negative values

TABLE 67: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD. (ECGC) : BALANCE SHEET
(As on 31st March)

Particulars	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
(₹ Lakh)										
SOURCES OF FUNDS										
Share Capital	50000	60000	70000	80000	90000	90000	90000	90000	90000	100000
Reserves & Surplus	16696	22588	39847	62914	91342	98622	102738	108271	124516	141775
Fair Value Change Account						3156	27	7951	2259	1925
Borrowings					848	3133				
Deferred Tax Liability	131									
TOTAL	66827	82588	109847	142914	182190	191755	195921	206222	216775	243700
APPLICATION OF FUNDS										
Investments	4672	4672	4672	22808	58621	106198	262046	316356	334043	393794
Loans	1105	964	402	1487						
Fixed Assets	5648	5660	5616	12094	12470	13629	13568	14319	14705	15264
CURRENT ASSETS										
Cash & Bank Balance	169677	201062	248671	260246	227726	200179	79228	87686	95245	112278
Advances and Other Assets	12422	12302	10171	9212	12805	29997	37946	44383	50485	62253
Sub-Total (A)	182099	213364	258842	269459	240531	230176	117174	132069	145730	174531
CURRENT LIABILITIES										
Provisions	24451	28301	45121	48540	37706	39907	38257	48160	50958	54313
Sub-Total (B)	126696	142452	161591	164713	130995	161491	198929	256927	279740	340563
Net Current Assets (C) = (A-B)	55403	70912	97251	104745	109535	68685	(81755)	(124858)	(134010)	(166032)
Deferred Tax Assets		381	1906	1780	46	219	2063	405	2036	673
Misc. Expenditure (to the extent not written off or adjusted)					1518	3024				
Profit & Loss Account (Debit Balance)										
TOTAL	66827	82588	109847	142914	182190	191755	195921	206222	216775	243700

Note : Figures in brackets indicate negative values.

TABLE 67A: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD (ECGC): BALANCE SHEET
(As on 31st March)

	2015	2014
	(Lakh)	
SOURCES OF FUNDS		
Share Capital	120000.00	110000.00
Reserves & Surplus	178895.42	167440.64
Fair Value Change Account	17298.52	5439.33
Borrowings		
Deferred Tax Liability	316193.94	282879.97
TOTAL		
APPLICATION OF FUNDS		
Investments	571638.12	461437.02
Loans		
Fixed Assets	22043.37	20194.35
CURRENT ASSETS		
Cash & Bank Balance	118576.92	114405.74
Advances and Other Assets	90954.76	84429.66
Sub-Total (A)	209531.68	198835.40
CURRENT LIABILITIES		
Provisions	419550.45	333052.27
Sub-Total (B)	69016.45	65501.36
	488566.90	398553.63
Net Current Assets (c) = (A+B)	(279035)	(199718)
Deferred Tax Assets	1547.67	966.83
Misc. Expenditure (to the extent not written off or adjusted)		
Profit & Loss Account (Debit Balance)		
TOTAL	316193.94	282879.97

Note : Figures in brackets indicate negative values.

TABLE 68: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) : POLICYHOLDERS ACCOUNT

PARTICULARS	(Lakh)										
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
Premiums earned (Net)	18910	45537	55092	55876	63614	74261	102252	127592	132021	147624	
Profit/ Loss on sale/redemption of Investments				4	56		107	152	0.36		
Others											
Interest, Dividend & Rent – Gross	588	4771	4711	6661	9810	10555	11058	12848	15016	16484	
TOTAL (A)	19498	50309	59803	62541	73480	84816	113417	140592	147038	164109	
Claims Incurred (Net)	28251	27685	51873	55075	52954	52962	118919	95015	102102	144461	
Commission		(10)	(24)	(0)	(2194)	(894)	(4430)	(13108)	(23660)	(22254)	
Operating Expenses related to Insurance Business	541	845	1217	1023	1412	1588	2024	4480	3637	4644	
Others- Amortizations, Write offs & Provisions		57	169	211	259	269	207	2176	129	133	
Foreign Taxes											
TOTAL (B)	28792	28576	53236	56309	52431	53926	116720	88564	82208	126983	
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	(9294)	21732	6567	6232	21049	30891	(3303)	52028	64830	37126	
APPROPRIATIONS											
Transfer to Shareholders' Account	(9294)	21732	6567	6232	21049	30891	(3303)	52028	64830	37126	
Transfer to Catastrophe Reserve											
Transfer to Other Reserves											
TOTAL (C)	(9294)	21732	6567	6232	21049	30891	(3303)	52028	64830	37126	

Note : Figures in the brackets indicate negative values.

TABLE 68A: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) :
POLICYHOLDERS ACCOUNT

PARTICULARS	(Lakh)	
	2014-15	2013-14
Premiums earned (Net)	159837.59	164786.21
Profit/ Loss on sale/redemption of Investments		27.48
Accretion of Discount on Investment	464.24	266.49
Interest, Dividend & Rent – Gross	22407.48	19037.44
TOTAL (A)	182709.31	184117.62
Claims Incurred (Net)	173370.69	172445.05
Commission	(6816.69)	(17218.22)
Operating Expenses related to Insurance Business	6935.85	6320.81
Premium Deficiency	2167.47	
Others:		
- Amortizations, Write offs & Provisions	94.04	93.23
- Bank Interest	33.04	836.84
- Other Expenses	13.58	11.37
TOTAL (B)	175797.98	162489.08
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	6911.33	21628.54
APPROPRIATIONS		
Transfer to Shareholders' Account	6911.33	21628.54
Transfer to Catastrophe Reserve		
Transfer to Other Reserves		
TOTAL (C)	6911.33	21628.54

Note : Figures in the brackets indicate negative values.

TABLE 69: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) : SHAREHOLDERS ACCOUNT

PARTICULARS	(Lakh)									
	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance										
(b) Marine Insurance										
(c) Miscellaneous Insurance	(9294)	21732	6567	6232	21049	30891	(3303)	52028	64830	37126
INCOME FROM INVESTMENTS	(9294)	21732	6567	6232	21049	30891	(3303)	52028	64830	37126
(a) Interest, Dividend & Rent – Gross	1070	749	2020	2849	3996	4935	6777	5199	9377	14387
(b) Profit on sale of investments			150	2	23		66	61	0.22	
Less: Loss on sale of investments										
OTHER INCOME										
TOTAL (A)	(8224)	22486	8793	9127	25081	35859	4025	57353	74667	51568
PROVISIONS (Other than taxation)										
(a) For diminution in the value of investments										
(b) For doubtful debts				19	39			(136)		
(c) Others	5	21	73	490		138	220	84	124	219
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business		3	91	4						
(b) Bad debts written off										
(c) Others	63	45	358	91	105	126	127	110	88	122
TOTAL (B)	68	69	522	604	144	264	383	59	212	341
Profit Before Tax	(8292)	22417	8271	8523	24936	35594	3642	57294	74454	51227
Provision for Taxation		5571	3091	3625	8805	12333	302	19265	24242	16406
Profit after Tax	(8292)	16846	5181	4898	16131	23261	3340	38030	50213	34821
APPROPRIATIONS										
(a) Interim dividends paid during the year										
(b) Proposed final dividend					2000	2000		2000	2500	
(c) Dividend distribution tax					340	340		324	406	
(d) Transfer to any Reserves or Other Accounts		92								
Transfer to General Reserve		8462								
Balance of Profit / Loss B/f from last year		(8292)	5181	4898	13791	20921		35705	47307	34821
Balance C/f to Balance Sheet	(8292)									34821

Note : Figures in the brackets indicate negative values.

TABLE 69A: AGRICULTURE INSURANCE COMPANY OF INDIA LTD (AIC) : SHAREHOLDERS ACCOUNT

PARTICULARS	(Lakh)	
	2014-15	2013-14
OPERATING PROFIT/(LOSS)		
(a) Fire Insurance	6911.33	21628.54
(b) Marine Insurance	6911.33	21628.54
(c) Miscellaneous Insurance		
TOTAL (1)		
INCOME FROM INVESTMENTS		
(a) Interest, Dividend & Rent – Gross	17470.61	14782.19
(b) Profit on sale of investments	361.96	21.34
(c) Accretion of Discount on Investment		206.93
TOTAL (2)	17832.57	15010.46
OTHER INCOME	155.05	123.76
TOTAL (3)	155.05	123.76
TOTAL (A) [1+2+3]	24898.95	36762.76
PROVISIONS (Other than taxation)		
(a) For diminution in the value of investments		
(b) Provision on Standard Assets	151.61	55.52
OTHER EXPENSES		
(a) Expenses other than those related to Insurance Business		
(b) Amortisation of Premium on Investment	73.32	72.39
(c) Corporate Social Responsibility	400.00	
(d) Others	65.25	56.36
TOTAL (B)	690.18	184.27
Profit Before Tax	24208.77	36578.49
Provision for Taxation	7403.97	11713.69
Profit after Tax	16804.80	24864.80
APPROPRIATIONS		
(a) Interim dividends paid during the year		
(b) Proposed final dividend	2000.00	
(c) Dividend distribution tax	407.15	
(d) Transfer to General Reserve	14397.65	24864.80
TOTAL	16804.80	24864.80
Balance of Profit / Loss B/f from last year		
Balance C/f to Balance Sheet		

Note : Figures in the brackets indicate negative values.

TABLE 70: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) : BALANCE SHEET

Particulars	(` Lakh)										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
SOURCES OF FUNDS											
Share Capital	20000	19864	19909	20000	20000	20000	20000	20000	20000	20000	
Reserves & Surplus		8462	13642	18540	32317	53237	56578	92283	139590	174411	
Fair Value Change Account		73	167	243	337	18	618	382	(379)	(734)	
Borrowings		2061								451	
TOTAL	20000	30459	33718	38783	52654	73255	77196	112665	159211	194128	
APPLICATION OF FUNDS											
Investments	9688	40666	61813	69308	87678	92334	144209	156484	200355	241363	
Loans	10	25	34	146	144	139	129	125	119	192	
Fixed Assets	396	484	459	475	493	462	2944	2349	1977	4908	
Deferred Tax Assets					343	392	277	194	310		
CURRENT ASSETS											
Cash & Bank Balance	81294	63808	81252	74537	72716	104786	93324	162946	122651	164690	
Advances and Other Assets	4496	6284	13882	15957	19882	18268	45840	49535	54444	95974	
Sub-Total (A)	85790	70093	95135	90494	92597	123055	139164	212481	177095	260664	
CURRENT LIABILITIES											
Provisions	66335	50861	95080	91997	89388	100339	144484	190743	143720	230720	
Sub-Total (B)	18031	29948	28643	29642	39213	42788	65043	68224	76925	82279	
Net Current Assets (c) = (A-B)	1424	(10717)	(28588)	(31145)	(36004)	(20072)	(70363)	(46486)	(43550)	(52335)	
Misc. Expenditure (to the extent not written off or adjusted)	189										
Profit & Loss Account (Debit Balance)	8292										
TOTAL	20000	30459	33718	38783	52654	73255	77196	112665	159211	194128	

Note : Figures in the brackets indicate negative values.

TABLE 70A: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC): BALANCE SHEET
(As on 31st March)

Particulars	(Lakhs)	
	2015	2014
SOURCES OF FUNDS		
Share Capital	20000.00	20000.00
Reserves & Surplus	213655.64	199276.13
Fair Value Change Account	(451.68)	(949.86)
Deferred Tax Liability (Net)	346.21	317.11
Borrowings		
TOTAL	233550.17	218643.38
APPLICATION OF FUNDS		
Investments	470702.24	401906.73
Loans	385.48	321.40
Fixed Assets	4293.69	5465.39
Deferred Tax Assets		
CURRENT ASSETS		
Cash & Bank Balance	35579.06	14908.60
Advances and Other Assets	112938.00	97773.25
Sub-Total (A)	148517.06	112681.85
CURRENT LIABILITIES		
Provisions	307291.47	213441.05
	83056.83	88290.94
Sub-Total (B)	390348.30	301731.99
Net Current Assets (c) = (A-B)	(241831.24)	(189050.14)
Misc. Expenditure (to the extent not written off or adjusted)		
Profit & Loss Account (Debit Balance)		
TOTAL	233550.17	218643.38

Note : Figures in the brackets indicate negative values.

TABLE 71: GENERAL INSURANCE CORPORATION : POLICYHOLDERS ACCOUNT

Particulars	(Lakh)												
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	203968	243846	318632	399178	437368	445884	526380	722896	780617	807643	954403	1131573	1332179
Profit/Loss on sale/redemption of Investments	9332	11513	12555	33349	28282	50067	54523	58721	31786	48792	43191	24461	76914
Others	(313)	69	722	(925)	379	74	(98)	(72)	794	(82)	(2041)	1065	12640
Interest, Dividend & Rent – Gross	42141	45420	45316	52820	56882	59661	68700	70255	82096	80778	90800	117530	143935
TOTAL (A)	255128	300848	377225	484423	522912	555686	649505	851800	895294	937131	1086354	1274629	1565667
Claims Incurred (Net)	185183	229508	274440	289536	370280	457307	362271	601150	621714	685639	862578	1398641	1094234
Commission	49610	63633	90901	107164	120749	110293	167012	208965	174918	193025	192635	206663	290575
Operating Expenses related to Insurance Business & Investments	2422	2513	2980	3383	4060	4533	4811	5697	6312	7146	7882	10589	11532
Premium Deficiency												14147	(14147)
TOTAL (B)	237215	295654	368321	400083	495089	572133	534094	815811	802943	885809	1063094	1630040	1382194
Operating Profit/(Loss) C = (A - B)	17913	5194	8904	84340	27823	(16448)	115410	35989	92351	51322	23260	(355411)	183473
APPROPRIATIONS													
Transfer to Shareholders' Account	17913	5194	8904	84340	27823	(16448)	115410	35989	92351	51322	23260	(355411)	183473
Transfer to Catastrophe Reserve													
Transfer to Other Reserves													
TOTAL (C)	17913	5194	8904	84340	27823	(16448)	115410	35989	92351	51322	23260	(355411)	183473

Note : Figures in brackets indicate negative values.

TABLE 71A: GENERAL INSURANCE CORPORATION : POLICYHOLDERS ACCOUNT

Particulars	2014-15					2013-14				
	Fire	Marine	Misc	Life	Total	Fire	Marine	Misc	Life	Total
Premiums earned (Net)	396871.11	93345.89	852565.15	13043.08	1355825.23	365301.02	102681.45	882298.97	10599.88	1360881.32
Profit/ Loss on sale/redemption of Investments	46356.72	10429.55	72036.07	511.20	129333.54	26617.86	7455.00	46463.39	230.46	80766.71
Others	(2067.97)	(571.47)	(3177.88)	(25.88)	(5843.20)	6553.89	2129.44	15094.23	77.28	23854.84
Interest, Dividend & Rent – Gross	62143.43	13981.32	96567.84	685.29	173377.88	58101.84	16272.89	101420.96	503.05	176298.74
TOTAL (A)	503303.29	117185.29	1017991.18	14213.69	1652693.45	456574.61	128538.78	1045277.55	11410.67	1641801.61
Claims Incurred (Net)	265389.19	99191.85	815269.48	9326.66	1189177.18	373567.11	56212.78	770925.13	10024.40	1210729.42
Commission	96586.00	19834.59	161230.33	774.32	278425.24	74056.59	20275.42	150040.13	526.52	244898.66
Operating Expenses related to Insurance Business & Investments	5523.86	887.80	9600.34	161.40	16173.40	6559.26	1025.60	10278.06	151.07	18013.99
Premium Deficiency	0.00	5845.96	0.00	0.00	5845.96	0.00	0.00	0.00	0.00	0.00
TOTAL (B)	367499.05	125760.20	986100.15	10262.38	1489621.78	454182.96	77513.80	931243.32	10701.99	1473642.07
Operating Profit/(Loss) C = (A - B)	135804.24	(8574.91)	31891.03	3951.31	163071.67	2391.65	51024.98	114034.23	708.68	168159.54
APPROPRIATIONS										
Transfer to Shareholders' Account	135804.24	(8574.91)	31891.03	3951.31	163071.67	2391.65	51024.98	114034.23	708.68	168159.54
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (c)	135804.24	(8574.91)	31891.03	3951.31	163071.67	2391.65	51024.98	114034.23	708.68	168159.54

Note : Figures in the brackets indicate negative values.

TABLE 72: GENERAL INSURANCE CORPORATION : SHAREHOLDERS ACCOUNT

(` Lakh)

Particulars	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)													
(a) Fire Insurance	11675	(137)	20236	45336	24144	14039	6047	(23031)	(3872)	32771	24694	(240554)	38162
(b) Marine Insurance	16917	10776	4201	6665	(1803)	3940	(8132)	(19197)	(7078)	26312	17533	(47007)	59580
(c) Miscellaneous Insurance	(10679)	(5445)	(15533)	32352	5670	(34470)	117405	77762	102368	(8246)	(19370)	(70144)	85502
(d) Life Insurance	17913	5194	8904	(12)	(188)	43	90	453	932	485	401	2294	229
INCOME FROM INVESTMENTS													
(a) Interest, Dividend & Rent - Gross	29363	31310	29066	30139	36608	33868	34529	40614	46865	51201	59639	69374	44925
(b) Profit on sale of investments	6503	7936	8053	19028	18202	28424	27403	33946	18145	30927	28369	14438	24006
Less: Loss on sale of investments		(1)											
OTHER INCOME	923	1544	3585	1269	5595	458	5694	7113	27703	22007	17190	41404	5894
TOTAL (A)	54702	45983	49608	134777	88228	46302	183036	117662	185065	155457	128458	(230195)	258298
PROVISIONS (Other than taxation)													
(a) For diminution in the value of investments	2927	3308	7667	2348	1228	374	1793	657	977	1303	3192	1615	323
(b) For doubtful debts	3806	6940	6300	1170	3580	(4750)	(1339)	(945)	(131)	(1438)	3643	15070	957
(c) Others		43	1286	2329	3338	6384	3496	3389	2969	2544	2273	2021	1885
OTHER EXPENSES													
(a) Expenses other than those related insurance business	111						109	143	112	145	183	167	99
(b) Loss on Exchange							30	24	0.08	23835			
(c) Bad debts written off								7664	(22)	47	13	0	16817
(d) Others	257	22	66	1239	73						219		
(e) Interest on Service Tax													
TOTAL (B)	7101	10313	15319	7086	8220	2008	4089	10933	3906	26437	9523	18873	20080
Profit before Tax	47601	35670	34289	127691	80008	44294	178947	106730	181159	129020	118935	(249067)	238217
Provision for Taxation	5895	4453	6123	23927	60006	(15558)	25811	7451	40439	(48440)	15594	(2192)	3755
Profit after Tax	41706	31217	28166	103764	20002	59852	153134	99278	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	4300	4300	4730	6450	6450	8600	30960	19780	27950	35260	20640		46870
(c) Dividend distribution tax	4386		606	826	905	1206	5262	3362	4750	5856	3428	(80)	7966
(d) Transfer to any Reserves or other Accounts													
(e) Transfer to General Reserve	36968	26915	22830	96480	12650	50050	116910	76140	108020	136339	79273		23446
(f) Balance of Profit / Loss Bif from last year		1	3	3	8	6	2	5	1	6	6		(246789)
(g) Balance c/f to Balance Sheet	1		3	8	6	2	5	1	1				(90609)

Note: Figures in brackets indicate negative values.

TABLE 72A: GENERAL INSURANCE CORPORATION : SHAREHOLDERS ACCOUNT

PARTICULARS	(Lakh)	
	2015	2014
OPERATING PROFIT/(LOSS)		
(a) Fire Insurance	135804.24	2391.65
(b) Marine Insurance	(8574.91)	51024.98
(c) Miscellaneous Insurance	31891.03	114034.23
(d) Life Insurance	3951.31	708.68
TOTAL (1)	163071.67	168159.54
INCOME FROM INVESTMENTS		
(a) Interest, Dividend & Rent – Gross	70369.80	62606.20
(b) Profit on sale of investments	52493.29	28681.41
Less: Loss on sale of investments		
TOTAL (2)	122863.09	91287.61
OTHER INCOME		
TOTAL (3)	23370.49	10258.79
TOTAL (A) [1+2+3]	23370.49	10258.79
309305.25	269705.94	
PROVISIONS (Other than taxation)		
(a) For diminution in the value of investments	5880.77	11114.86
(b) For doubtful debts	10751.22	7647.67
(c) Others	2130.33	6847.75
OTHER EXPENSES		
(a) Expenses other than those related Insurance business	93.29	65.74
(b) Loss on Exchange	2751.31	0.00
(c) Bad debts written off		
(d) Others	4974.86	13686.28
(e) Interest on Service Tax		
TOTAL (B)	26581.78	39362.30
Profit before Tax	282723.47	230343.64
Provision for Taxation	13351.42	5026.19
Profit after Tax	269372.05	225317.45
APPROPRIATIONS		
(a) Interim dividends paid during the year	0.00	11825.00
(b) Proposed final dividend	54000.00	33110.00
(c) Dividend distribution tax	10993.32	7636.70
(d) Transfer to any Reserves or other Accounts		
(e) Transfer to General Reserve	204380.00	82127.90
(f) Balance of Profit / Loss B/f from last year	8.96	(90608.89)
(g) Balance c/f to Balance Sheet	7.69	8.96

Note : Figures in the brackets indicate negative values.

TABLE 73: GENERAL INSURANCE CORPORATION : BALANCE SHEET
(As on 31st March)

Particulars	(- Lakh)												
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS													
Share Capital	21500	21500	21500	21500	21500	43000	43000	43000	43000	43000	43000	43000	43000
Reserves & Surplus	244704	271622	295293	391778	404426	432913	549826	625377	735334	859657	939022	726051	923160
Fair Value Change Account		153903	114968	415409	514414	1031161	982843	1428743	607474	1702846	1881771	1707279	1757604
Borrowings													
Deferred Tax Liability			601	529	402				191				
TOTAL	266204	447025	432361	829216	940742	1507074	1575668	2097120	1385999	2605503	2863793	2476330	2723764
APPLICATION OF FUNDS													
Investments	471893	713282	782716	1212696	1463026	2138083	2290511	2851378	2099471	3357393	3669248	3694609	3997610
Loans	83391	81589	79582	80045	80405	75323	74910	68017	71932	69515	59539	49919	46291
Fixed Assets	2589	4111	4098	3794	4031	4276	4369	4102	4361	4465	4489	4940	5477
Deferred Tax Asset						16989	6179	13944		7535	152	505	704
CURRENT ASSETS													
Cash & Bank Balance	121126	111080	151681	178791	149437	187645	180375	252759	313270	277311	475660	691437	823428
Advances and Other Assets	98367	127822	151434	168788	258286	220088	296054	411083	512929	667994	763768	931681	1120480
Sub-Total (A)	219493	238902	303115	347579	407723	407732	476429	663842	826199	945305	1239428	1623118	1943907
CURRENT LIABILITIES													
Provisions	339468	394677	477497	510854	649893	872167	872919	1004706	1144044	1229704	1476642	2134473	2421540
Sub-Total (B)	171694	196182	259653	304043	364550	263162	403811	499458	471921	549005	632421	762289	848685
Net Current Assets (C)= (A-B)	511162	590859	737150	814898	1014442	1135329	1276730	1504164	1615964	1778710	2109064	2896762	3270225
	(291669)	(351957)	(434035)	(467319)	(606719)	(727597)	(800301)	(840321)	(789765)	(833404)	(869636)	(1273644)	(1326317)
Misc. Expenditure													
(to the extent not written off or adjusted)													
Profit & Loss Account (Debit Balance)													
TOTAL	266204	447025	432361	829216	940742	1507074	1575668	2097120	1385999	2605503	2863793	2476330	2723764

Note : Figures in brackets indicate negative values.

TABLE 73A: GENERAL INSURANCE CORPORATION : BALANCE SHEET
(As on 31st March)

Particulars	(Lakh)	
	2015	2014
SOURCES OF FUNDS		
Share Capital	43000.00	43000.00
Reserves & Surplus	1336365.00	1145207.73
Fair Value Change Account	2814684.52	2050002.88
Borrowings		
Deferred Tax Liability		
TOTAL	4194049.52	3238210.61
APPLICATION OF FUNDS		
Investments	5572506.26	4565583.21
Loans	39384.49	42405.08
Fixed Assets	13762.70	11431.03
Deferred Tax Asset	1747.05	670.75
CURRENT ASSETS		
Cash & Bank Balance	772808.74	826392.03
Advances and Other Assets	1409122.28	1252703.73
Sub-Total (A)	2181931.02	2079095.76
CURRENT LIABILITIES		
Provisions	2730156.08	2648334.06
	885125.92	812641.16
Sub-Total (B)	3615282.00	3460975.22
Net Current Assets (c) = (A-B)	(1433350.98)	(1381879.46)
Misc. Expenditure		
(to the extent not written off or adjusted)		
Profit & Loss Account (Debit Balance)		
TOTAL	4194049.52	3238210.61

Note : Figures in the brackets indicate negative values.

TABLE 74: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT)
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2011 - 12)

(No. of Persons in '000) (Premium in ` lakh)

Name of the Insurance Company	Government Sponsored Schemes including RSBY			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	Gross Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium
Bajaj Allianz	0	0	0	887	721	19443	136358	318	6693	188913	415	10582	326158	1455	36719
Bharti AXA	34	0	865	2452	598	13126	0	0	0	16472	28	606	18958	626	14596
CHOLA MS	30	10194	16090	993	528	4886	15581	170	904	14660	40	1009	31264	10932	22890
Future Generali	0	0	0	529	202	11139	7487	25	404	11473	18	441	19489	245	11984
HDFC ERGO	0	0	1101	422	634	10246	108624	251	6032	327925	276	22199	436971	1162	39578
ICICI Lombard	71	23839	47174	2002	2289	62745	110403	300	11317	271079	286	23570	383555	26713	144806
IFFCO Tokio	134	1941	3154	726	635	13482	11528	38	669	23290	50	1736	35678	2664	19042
Liberty Videocon	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L&T General	0	0	0	31	195	787	200	1	26	190	0	15	421	196	828
Magma HDI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Raheja OBE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reliance	8	501	1046	658	1660	11275	80273	345	5466	31264	44	1147	112203	2550	18934
Royal Sundaram	8	1452	5908	505	1737	4782	47959	92	2016	214143	365	10408	262615	3646	23114
SBI General	0	0	0	64	51	374	0	0	0	0	0	0	64	51	374
Shriram General	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tata AIG	17	986	4058	0	0	0	21164	67	1756	60822	69	2357	82003	1122	8171
Universal Sampo	0	0	0	165	150	1937	51945	130	1561	3878	10	76	55988	290	3574
Private Total	302	38913	79397	9434	9401	154222	591522	1736	36844	1164109	1601	74147	1765367	51651	344610
National	62593	15710	24733	13514	4892	105609	142480	441	10222	1294411	3341	66649	1512998	24384	207213
New India	6341	2752	3955	5275	4937	111350	68355	238	5501	1450661	4337	101561	1530632	12264	222366
Oriental	84	11483	18816	54825	2830	71882	448070	1105	27035	557732	1260	31014	1060711	16678	148747
United India	75	15018	34400	14220	7000	125200	108482	334	12900	1156004	3025	50700	1278781	25377	223200
Public Total	69093	44963	81904	87834	19659	414041	767387	2118	55658	4458808	11963	249924	5383122	78703	801527
Apollo Munich	662	1971	2964	344	621	20236	91	284	13758	146	244	8454	1242	3119	45412
Max Bupa	0	0	0	216	69	2196	42152	113	5300	34064	33	2400	76432	215	9896
Religare	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Star Health	14	75327	58266	4121	242	4121	582515	1977	27315	423273	526	15826	1009923	78073	105528
Specialised Health Insurers Total	676	77298	61230	4681	931	26553	624758	2374	46374	457483	803	26680	1087597	81407	160836
Grand Total	70071	161174	222531	101949	29991	594816	1983667	6228	138876	6080400	14367	350750	8236086	211760	1306973

TABLE 74: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT)
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2012-13) (Contd.)

(No. of Persons in '000) (Premium in ` lakh)

Name of the Insurance Company	Government Sponsored Schemes including RSBY			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	Gross Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	Premium
Bajaj Allianz	0	0	0	1337	1049	31769	144444	413	8110	258625	471	12371	404406	1933	52250
Bharti AXA	34	0	348	3051	801	20060	0	0	0	16177	28	651	19262	829	21060
CHOLA MS	28	20408	19101	1126	224	5249	22167	494	2570	39796	60	1211	63117	21185	28130
Future Generali	0	0	0	685	502	11766	9635	33	559	12565	20	543	22885	555	12869
HDFC ERGO	4	1613	2295	746	984	13779	140371	316	8434	326642	268	25230	467763	3182	49738
ICICI Lombard	93	22372	49696	2598	1831	72142	103857	288	12242	321145	341	33385	427693	24833	167466
IFFCO Tokio	133	2634	5922	758	635	12146	16522	55	979	27274	51	1791	44687	3375	20839
Liberty Videocon	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L&T General	0	0	0	27	81	2310	1530	4	157	2295	3	155	3852	88	2623
Magma HDI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Raheja OBE	0	0	0	0	0	0	0	0	0	44	0	2	44	0	2
Reliance	31	3054	5816	652	1498	13894	71353	242	5048	32088	37	1192	104124	4831	25951
Royal Sundaram	45	975	3399	475	538	2601	50984	146	3755	210221	367	11687	261725	2027	21442
SBI General	0	0	0	205	23	644	21	0	2	1002	1	28	1228	24	674
Shriram General	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tata AIG	22	1568	7607	25	20	122	26316	86	2335	51479	61	1833	77842	1735	11897
Universal Sampo	0	0	0	199	223	2869	75721	203	2180	44283	66	514	120203	492	5563
Private Total	390	52624	94185	11884	8409	189352	662921	2281	46371	1343636	1775	90596	2018831	65089	420504
National	43527	11895	22578	12052	4976	141956	161548	618	12244	1369444	4380	77318	1586571	21869	254096
New India	75	12445	21955	4773	6690	141441	93685	304	7759	1496305	3564	105546	1594838	23003	276701
Oriental	47	10088	14232	65790	2979	79095	554295	1467	35910	573430	1389	34178	1194206	15279	163414
United India	130	54793	67699	14465	9600	130550	285142	440	16200	977879	2901	49326	1277616	67734	263775
Public Total	43779	89221	126464	97080	24245	493042	1094670	2829	72113	4417058	12234	266367	5653231	127885	957986
Apollo Munich	939	3388	3646	612	937	22522	300	845	18185	404	512	14970	2255	5682	59324
Max Bupa	2	782	719	1664	145	3860	84819	257	12134	55601	56	3903	142086	1239	20615
Religare	0	0	0	87	135	2487	8839	27	872	7850	8	480	16776	171	3839
Star Health	230	3364	9783	5303	388	7323	658554	2219	44788	488147	603	21133	1152234	6573	83027
Specialised Health Insurers Total	1171	7534	14148	7666	1605	36192	752512	3347	75979	552002	1179	40486	1313351	13664	166805
Grand Total	45340	149378	234797	116630	34258	718586	2510103	8458	194464	6312696	15188	397449	8985413	206638	1545295

TABLE 74: HEALTH INSURANCE (EXCLUDING TRAVEL -DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT)
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14) (Contd.)

(No. of Persons in '000) (Premium in ` lakh)

Name of the Insurance Company	Government Sponsored Schemes including RSBY		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	Gross Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	Premium
Bajaj Allianz			40362	1836	395077	1101	24258	12791	409704	2240	65975
Bharti AXA			18491	2641	17995	28	915		20636	681	19406
CHOLA MS	3	1562	8586	5483	46870	119	1799	39692	92048	2402	19404
Future Generali	1	81	9	746	11906	40	804	13577	26230	518	12121
HDFC ERGO	17	1368	2995	906	146116	348	8777	269967	417006	3552	58608
ICICI Lombard	49	12218	20866	3404	109309	295	14128	488918	601680	15650	152650
IFFCO Tokio	116	9887	11007	802	35788	128	2200	57650	94356	10933	28219
Liberty Videocon			419	61					61	44	419
L&T General	7	1776	1376	102	9047	26	832	11904	21060	1924	4575
Magma HDI	0	0	0								
Raheja OBE	0	0	0					66	66	0	2
Reliance	70	11194	22526	712	59141	174	4442	37537	97460	11927	43352
Royal Sundaram	0	1260	4154	478	66205	186	4309	230174	296857	2167	21354
SBI General	0	0	0	385	9603	25	524	34343	44331	146	2116
Shriram General	0	0	0								
Tata AIG	15	1905	4792	3970	46638	155	2975	61582	112205	2228	11307
Universal Sampo	0	0	0	2106	102244	580	3478	32694	137044	1061	8669
Private Total	278	41251	76312	23632	105939	3205	69439	1290895	2370744	55474	448178
National	31655	55264	62988	9711	177729	489	14259	1388616	1607711	60855	300970
New India	26	6786	10385	5665	95981	336	9257	1491673	1593345	18457	330144
Oriental	58	1579	17226	4457	576597	1614	45182	626030	1207142	8647	187599
United India	24	43004	35483	137008	328128	886	20515	747216	1212376	57378	265359
Public Total	31763	106633	126082	156841	1178435	3325	89214	4253535	5620574	145336	1084072
Apollo Munich	15	156	777	603	206616	686	29124	222061	429295	1878	65821
Cigna TTK	0	0	0		224	665	21	325	549	1008	34
Max Bupa	3	1046	789	1022	130794	387	19539	72790	204609	1769	30753
Religare	8	1725	445	579	35936	115	3909	31720	68243	2463	15004
Star Health	20	4477	3788	5302	803843	2713	62642	522921	1332086	8302	105593
Specialised Health Insurers Total	46	7403	5799	7506	1177413	4565	115235	849817	2034782	15421	217204
Grand Total	32087	155287	208193	187979	3411787	11096	273887	6394247	10026100	216231	1749454

TABLE 74: HEALTH INSURANCE (EXCLUDING TRAVEL -DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT)
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2014-15) (Concl.d.)

(No. of Policies in Actuals) (No. of Persons in '000) (Amount in ` Lakh)

Name of the Insurance Company	Government Sponsored Schemes including RSBY		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	Gross Premium	No. of policies	No. of Persons Covered	Premium	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	Premium			
Bajaj Allianz			33212.71	2056	705	16921.05	238117	465	168693	472	12872.82	408866	1641	63006.59
Bharti AXA			15300.68	2107	1124	820.82	18152	34				20259	1158	16121.51
CHOLA MS	9.00	1873.64	3179.64	8666	1012	10533.63	52811	147	29937	46	1293.59	91423	3079	17285.96
Future Generali	8.00	1373.24	978.76	925	307	10486.71	14829	49	13604	23	810.38	29366	1752	13316.38
HDFC ERGO			-99.84	813	381	8910.05	168157	413	273341	236	26498.81	442311	3848	50336.03
ICICI Lombard	88.00	8179.95	14475.48	3074	1717	50255.35	106515	304	551607	557	54498.17	661284	10758	134861.77
IFFCO Tokio	57.00	12259.20	7439.90	1000	1379	21578.18	55240	237	59096	92	2405.43	115393	13967	35132.83
Liberty Videocon			3679.02	343	180	9.99	111	0.33	120	0	5.72	574	180	3694.73
L&T General	8.00	606.23	384.64	87	42	479.56	24321	73	24490	35	1940.26	48906	755	4736.13
Magma HDI									1	0.001	0.05	1	0.00	0.05
Raheja OBE									58	0.06	1.40	58	0.06	1.40
Reliance	50.00	17667.79	27107.37	667	486	12921.00	56444	175	27079	30	1344.85	84240	18359	44707.97
Royal Sundaram	7.00	1757	2117.32	516	703	5355.68	68010	190	123972	236	8327.12	192505	2886	20436.31
SBI General			9768.45	908	637		1264	4	3851	4	74.44	6023	645	9939.67
Shriram General														
Tata AIG	38.00	1526.00	3401.00	573	331	1929.02	143850	214	141177	89	2371.00	285638	2160	11764.95
Universal Sampo														
Private Total	265	48061	58984	25536	9903	192039	1105822	3198	74891	1840	112700	2569255	63002	438615
National	29501.00	73429.64	94323.22	10061	5051	154077.58	220487	686	1448917	4208	107728.32	1708966	83374	373630.69
New India	82.00	23222.99	43893.06	11964	9405	188098.81	628937	2045	989626	2321	103025.31	1630609	36994	392978.91
Oriental	35.00	15442.44	5289.36	166131	4854	113378.00	687945	1935	487493	825	30312.09	1341604	23056	204573.29
United India	41.00	46869.00	36358.00	84649	17261	196549.00	330580	924	767005	2973	56488.00	1182275	68027	317018.00
Public Total	29659	158964	179864	272805	36571	652103	1867949	5590	3693041	10327	297554	5863454	211451	1288201
Apollo Munich			-6.01	735	786	22784.75	261576	833	221708	349	19318.76	484019	1968	75015.55
Cigna TTK				1	0.35	232.35	9560	29	8083	9	681.23	17644	38	2123.86
Max Bupa	3.00	1045.54	124.33	267	204	2778.10	159372	466	72341	72	5843.88	231983	1788	37205.59
Religare	8.00	1869.304	811.06	1260	384	9911.67	65751	209	61742	71	7225.44	128761	2533	25832.26
Star Health	17.00	4426.00	2761.56	5392	454	9993.54	1048105	1698	580575	675	38703.21	1634089	7252	142628.58
Specialised Health Insurers Total	28	7341	3691	7655	1828	45700	1544364	3234	944449	1176	71773	2496496	13579	282806
Grand Total	29952	214366	242539	305996	48301	889843	4518135	12022	6075122	13343	482026	10929205	288032	2009622

TABLE 75: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2011-12)

(Amount in ` Lakh)

Name of the Insurance Company	Government Sponsored Schemes including RSBY			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%
Bharti AXA	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 OBE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	4241.11	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 Sampo	-	-	-	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	93527.38	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	34282.74	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	87902.00	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Private 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	99.99%	91799.61	54498.21	59.37%	257828.94	243751.88	94.54%	966057.37	901342.34	93.30%

-- Not Applicable

TABLE 75: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2012-13) (Contd.)

(Amount in ` Lakh)

Name of the Insurance Company	Government Sponsored Schemes including RSBY			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
Bejaj 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 OBE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-28.50	2.72	-9.53%	448.57	519.22	115.75%
Shriram General	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tata AIG	2978.84	934.75	31.38%	45.94	-	-	1946.91	192.15	9.87%	1620.79	476.31	29.39%	6592.48	1603.22	24.32%
Universal Sampo	-	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Private Total	3692.99	1348.52	36.52%	20215.56	17876.70	88.43%	19412.57	9092.00	46.84%	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%

--- Not Applicable

TABLE 75: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2013-14) (Contd.)

(Amount in ` Lakh)

Name of the Insurance Company	Government Sponsored Schemes including RSBY			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				41097.15	43627.45	106.16%	21236.34	12505.58	58.89%	1237.74	729.67	58.95%	63571.22	56862.70	89.45%
Bharti AXA				16554.96	13889.85	83.90%	814.14	311.56	38.27%	17369.10	14201.42	81.76%	17369.10	14201.42	81.76%
CHOLAMS	12254.55	7988.85	65.19%	5549.79	3186.41	57.41%	2410.69	259.21	10.75%	786.76	1521.52	193.39%	21001.79	12956.00	61.69%
Future Generali	0.76	0.00	0.00%	7778.52	6917.98	88.94%	628.19	549.55	87.48%	560.51	514.77	91.84%	8967.98	7982.31	89.01%
HDFC ERGO	1826.41	1424.90	78.02%	22437.08	28145.61	125.44%	6098.01	2304.16	37.79%	7455.85	1665.29	22.34%	37817.34	33539.96	88.69%
ICICI Lombard	29632.28	25925.29	87.49%	62657.59	65388.00	104.36%	10246.79	7871.65	76.82%	12335.01	8016.79	64.99%	114871.68	107201.73	93.32%
IFFCO Tokio	6734.51	4805.11	71.35%	9661.41	9751.88	100.94%	1305.29	947.48	72.59%	1762.30	1353.61	76.81%	19463.51	16858.07	86.61%
Liberty Videocon				40.55	16.15	39.83%				40.55	16.15		40.55	16.15	39.83%
L&T General	430.70	64.14	14.89%	3248.14	3644.82	112.21%	91.94	141.16	153.54%	633.49	141.92	22.40%	4404.26	3992.04	90.64%
Magma HDI										1.54	0.00	0.00%	1.54	0.00	0.00%
Raheja OBE				13325.82	14218.65	106.70%	4452.06	4874.81	109.50%	1660.26	2343.59	141.16%	32516.18	33478.04	102.96%
Reliance	13078.04	12040.98	92.07%	2557.15	2046.73	80.04%	3469.80	1687.12	48.62%	9330.22	4510.28	48.34%	20591.16	11764.60	57.13%
Royal Sundaram	5233.99	3520.47	67.26%	582.95	408.65	70.11%	142.39	17.00	11.94%	186.22	17.65	9.48%	911.55	443.30	48.64%
SBI General															
Shriram General															
Tata AIG	3852.31	2339.99	60.74%	1046.34	851.26	81.36%	2027.85	306.73	15.13%	1648.28	546.78	33.17%	8574.77	4044.76	47.17%
Universal Sampo				4021.52	4467.73	111.10%	2205.90	2205.76	99.99%	291.14	109.16	37.49%	6518.56	6782.65	104.05%
Private Total	73043.55	58109.73	79.55%	190558.97	196561.17	103.15%	55129.38	33981.78	61.64%	37889.29	21471.03	56.67%	356621.19	310123.72	86.96%
National	44974.92	37655.30	83.73%	118279.57	139969.47	118.34%	13161.44	13682.67	103.96%	90991.87	88523.04	97.29%	267407.81	279830.48	104.65%
New India	8905.08	9938.77	111.61%	147888.11	164664.06	111.34%	7937.92	5208.82	65.62%	118355.10	99576.33	84.13%	283086.20	278082.98	98.23%
Oriental	16721.00	21737.24	130.00%	88265.99	96245.00	109.04%	39843.20	38603.90	96.89%	31041.57	40499.53	130.47%	175871.76	197085.67	112.06%
United India	28127.00	34792.00	123.70%	117635.00	139086.00	118.00%	15181.00	15359.00	101.00%	46081.00	47800.00	103.00%	207024.00	237037.00	114.50%
Public Total	98728.00	104123.31	105.46%	472068.67	539964.53	114.38%	76123.56	72854.39	95.71%	286469.54	276398.90	96.48%	933389.77	992036.13	106.28%
Apollo Munich	1538.99	854.29	55.51%	16360.41	15233.81	93.11%	21783.71	11622.85	53.36%	12277.70	7474.08	60.88%	51960.81	35185.02	67.71%
Cigna TTK							23.37	0.00	0.00%	14.32	0.00	0.00%	37.69	0.00	0.00%
Max Bupa	841.44	374.38	44.49%	4664.26	4617.28	98.99%	14362.25	6796.00	47.32%	3858.83	2235.12	57.92%	23726.78	14022.78	59.10%
Religare	48.69	8.11	16.65%	5348.74	5200.06	97.22%	1716.52	653.72	38.08%	941.38	319.15	33.90%	8055.33	6181.03	76.73%
Star Health	3270.98	1936.59	59.21%	5118.32	3499.76	68.38%	37108.22	25373.54	68.38%	18081.33	12363.49	68.38%	63578.84	43173.38	67.91%
Specialised Health Insurers Total	5700.10	3173.37	55.67%	31491.73	28550.90	90.66%	74994.08	44446.11	59.27%	35173.55	22391.84	63.66%	147359.45	98562.22	66.89%
Grand Total	177471.64	165406.41	93.20%	694119.37	765076.60	110.22%	206247.02	151282.29	73.35%	359532.38	320261.77	89.08%	1437370.41	1400722.07	97.45%

-- Not Applicable

TABLE 75: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2014-15) (Concl'd.)

Name of the Insurance Company	(Amount in ` Lakh) (Net Incurred Claims in Percentage)														
	Government Sponsored Schemes including RSBY			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				31490.49	30170.42	95.8%	15058.27	10241.71	68.0%	12001.94	6390.80	53.2%	58550.70	46802.93	79.9%
Bharti AXA				16096.16	17157.99	106.6%	1137.54	321.02	28.2%				17233.69	17479.01	101.4%
CHOLA MS	3818.07	2198.64	57.6%	8438.49	4463.59	52.9%	1825.79	1551.30	85.0%	1036.30	115.91	11.2%	15118.64	8329.44	55.1%
Future Generali	332.94	49.02	14.7%	7059.01	7287.74	103.2%	889.99	777.09	87.3%	704.13	698.41	99.2%	8986.08	8814.84	98.1%
HDFC ERGO	1760.97	1795.06	101.9%	9647.95	9561.44	99.1%	14254.91	4006.16	28.1%	2663.58	3538.52	132.8%	28327.42	18901.18	66.7%
ICICI Lombard	14727.66	13187.60	89.5%	53305.46	54572.09	102.4%	12006.82	7669.61	63.9%	14692.96	8999.09	61.2%	94732.90	84428.38	89.1%
IFFCO Tokio	8146.11	6185.58	75.9%	13702.96	14948.32	109.1%	2741.39	2030.88	74.1%	2183.98	1672.71	76.6%	26774.44	24837.49	92.8%
Liberty Videocon				2233.53	2471.82	110.7%	1.35	0.00	0.0%	0.49	1.20	245.8%	2235.38	2473.02	110.6%
L&T General	260.17	3.13	1.2%	856.81	519.66	60.7%	1,123.71	531.88	47.3%	1121.90	531.02	47.3%	3362.59	1585.69	47.2%
Magma HDI										0.01	0.00	0.0%	0.01	0.00	0.0%
Raheja QBE										1.79	0.00	0.0%	2	0	0.0%
Reliance	20462.53	20879.75	102.0%	13863.95	15651.24	112.9%	2920.40	4996.95	118.8%	1389.82	2163.48	135.0%	38636.70	43691.42	108.9%
Royal Sundaram	1905.59	1364.69	71.6%	4452.39	2790.16	62.7%	4329.92	2242.19	51.8%	8389.31	4728.64	56.4%	19077.20	11125.69	58.3%
SBI General				5131.73	2850.11	55.5%	66.76	16.68	25.0%	41.14	18.78	45.6%	5239.63	2885.56	55.1%
Shriram General															
Tata AIG	3231.00	2256.91	69.9%	3240.00	2449.90	75.6%	3682.00	588.67	16.0%	1972.00	637.25	32.3%	12125.00	5932.73	48.9%
Universal Sampo				5891.05	7155.87	121.5%	3395.87	2424.58	71.4%	291.38	58.75	20.2%	9578.30	9639.20	100.6%
Private Total	54645.03	47920.38	87.7%	175409.99	172050.34	98.1%	63434.72	37398.73	59.0%	46490.72	29554.57	63.6%	339980.47	286926.60	84.4%
National	78655.39	74461.09	94.7%	164927.37	211107.03	128.0%	15880.05	16417.31	103.4%	99446.27	102423.64	103.0%	358909.08	404409.07	112.7%
New India	28205.56	28810.69	102.1%	169805.10	200981.09	118.4%	52324.61	46562.18	89.0%	93005.50	69927.95	75.2%	343340.77	346281.91	100.9%
Oriental	5289.36	22921.64	433.4%	107710.00	119271.00	110.7%	52792.35	49193.13	93.2%	28797.07	35385.00	122.9%	194588.78	226770.77	116.5%
United India	38403.00	49228.00	128.2%	166501.00	218294.00	131.1%	22865.00	22106.00	96.7%	52905.00	55018.00	104.0%	280674.00	344646.00	122.8%
Public Total	150553.31	175421.42	116.5%	608943.47	749653.12	123.1%	143862.01	134278.62	93.3%	274153.84	262754.59	95.8%	1177512.63	1322107.75	112.3%
Apollo Munich	315.47	37.54	11.9%	19404.93	16593.65	85.5%	27266.38	14901.24	54.7%	14901.70	9047.93	60.7%	61888.48	40580.36	65.6%
Cigna TTK				183.64	128.55	70.0%	323.43	200.08	61.9%	158.59	99.75	62.9%	665.67	428.38	64.4%
Max Bupa	605.65	296.41	48.9%	4052.78	3435.35	84.8%	10946.59	5555.66	50.8%	15822.33	8030.22	50.8%	31427.36	17317.64	55.1%
Religare	323.62	240.96	74.5%	6368.73	6036.78	94.8%	5041.21	1956.11	38.8%	3183.04	838.25	26.3%	14916.60	9072.10	60.8%
Star Health	2638.86	1315.78	49.9%	6932.88	5860.15	84.5%	63256.73	42014.95	66.4%	26849.81	14954.84	55.7%	99678.28	64145.72	64.4%
Specialised Health Insurers Total	3883.60	1890.69	48.7%	36942.97	32054.48	86.8%	106834.34	64628.04	60.5%	60915.47	32970.99	54.1%	208576.39	131544.20	63.1%
Grand Total	209081.94	225232.50	107.7%	821296.43	953757.94	116.1%	314131.08	236305.38	75.2%	381560.04	325280.15	85.3%	1726069.49	1740578.55	100.8%

-- Not Applicable

TABLE 76: PERSONAL ACCIDENT INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2011-12)

Name of the Insurance Company	Government Sponsored Schemes including RSBY		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
Bejaj Allianz	-	-	-	4268	-	2063	-	511273	3874	515541	511	5937
Bharti AXA	-	-	-	3183	2049	2048	-	8935	96	12118	9	2144
Cholamandalam MS	31	57	10	5183	1624	4562	-	14730	143	19944	18	4715
Future Generali	2	4895	685	1548	1410	3181	-	56495	763	58045	56	4630
HDFC ERGO	-	-	-	34880	4661	2658	442336	663861	10213	1141077	640	18724
ICICI Lombard	6	1123	93	2757	3487	5157	-	653979	8648	656742	654	13899
IFFCO Tokio	-	-	-	8290	3041	2625	-	22896	129	31186	26	2755
Liberty Videocon	--	--	--	--	--	--	--	--	--	--	--	--
L&T General	-	-	-	18	303	179	-	7174	12	7192	12	191
Magma HDI	--	--	--	--	--	--	--	--	--	--	--	--
Raheja OBE	-	-	-	172	24	50	-	11	0	183	0	50
Reliance	-	-	-	2776	3503	2427	3203	17074	102	23053	19	2561
Royal Sundaram	-	-	-	22948	1550	1975	-	86522	1787	109470	95	3762
SBI General	-	-	-	38	1204	605	-	-	-	38	-	605
Shriram General	-	-	-	185	64	232	16	-	31	7379	7	264
Tata AIG	-	-	-	44561	9950	4782	11965	40075	1285	96601	55	6573
Universal Sampo	-	-	-	669	630	254	-	8459	209	9128	2902	463
Private Total	39	6075	788	131476	33501	32801	457520	2098662	27293	2687697	5006	67273
National	-	-	-	38111	2293	12489	-	549594	3233	587705	773	15723
New India	2697	4	2	24804	5150	9906	-	508183	4321	535684	2057	14228
Oriental	1	28151	2327	39912	21259	7988	-	1047002	9067	1086915	18200	19382
United India	1	613	306	203363	78498	16338	-	644904	2179	848268	806	18823
Public Total	2699	28768	2635	306190	107199	46721	-	2749683	18800	3058572	21836	68156
Apollo Munich	-	-	-	200	201	388	-	774	1302	974	783	1690
Max Bupa	-	-	-	-	-	-	-	-	-	-	-	-
Religare	--	--	--	--	--	--	--	--	--	--	--	--
Star Health	-	-	-	9372	600	988	-	217440	740	226812	236	1728
Standalone Health Private Total	-	-	-	9572	801	1376	-	218214	2042	227786	1019	3418
Grand Total	2738	34843	3423	447238	141501	80998	457520	5066559	48136	5974055	27861	138847

-- Not Applicable

TABLE 76: PERSONAL ACCIDENT INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2012-13) (Contd.)

Name of the Insurance Company	Government Sponsored Schemes including RSBY		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	No. of Persons Covered	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	
Bajaj Allianz	-	-	3971	-	2549	-	519871	520	523842	520	5680
Bharti AXA	-	-	3823	3661	2722	-	7523	8	11346	3669	2819
Cholamandalam MS	65	108	10211	2285	5201	-	10247	14	20523	2407	5330
Future Generali	3	8220	1925	3972	3318	-	77115	77	79043	12269	6235
HDFC ERGO	-	-	27632	3802	3777	70698	1387139	1318	1485469	5267	25368
ICICI Lombard	3	891	2845	5386	6621	-	579434	579	582282	6856	16964
IFFCO Tokio	-	-	5397	5112	2889	-	23476	28	28873	5140	3053
Liberty Videocon	-	-	-	-	-	-	-	-	-	-	-
L&T General	-	-	72	62	325	37	2110	2	2219	64	335
Magma HDI	-	-	-	-	-	-	-	-	-	-	-
Raheja OBE	-	-	118	35	62	-	12	0	130	35	62
Reliance	-	-	1257	2769	2126	4338	12020	14	17615	2789	2228
Royal Sundaram	1	132	60066	1358	2689	-	71984	152	132051	1642	5089
SBI General	-	-	597	11808	10845	-	-	-	597	11808	10845
Shriram General	-	-	2076	109	347	85	10309	10	12470	119	383
Tata AIG	-	-	27251	13728	5024	13572	70770	78	111593	13847	6939
Universal Sampo	-	-	483	843	276	-	7603	2548	8086	3390	502
Private Total	72	9351	147724	54930	48771	88730	2779613	5347	3016139	69824	91832
National	-	-	39202	2876	11163	-	519557	767	558759	3643	14579
New India	149	0	26392	7520	10801	-	510475	2314	537016	9835	15880
Oriental	-	-	21449	21149	7919	-	993000	10777	1014449	31927	15549
United India	-	-	175387	80069	16043	-	556188	1047	731575	81116	19093
Public Total	149	0	262430	111615	45926	-	2579220	14905	2841799	126520	65101
Apollo Munich	-	-	324	327	513	-	819	831	1143	1158	2124
Max Bupa	-	-	-	-	-	924	6979	7	7903	10	91
Religare	-	-	34	38	40	-	-	-	34	38	40
Star Health	-	-	10231	697	1107	-	116829	136	127060	832	1663
Standalone Health Private Total	-	-	10589	1061	1660	924	124627	973	136140	2037	3919
Grand Total	221	9351	420743	167606	96357	89654	5483460	21226	5994078	198381	160851

-- Not Applicable

TABLE 76: PERSONAL ACCIDENT INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14) (Contd.)

Name of the Insurance Company	Government Sponsored Schemes including RSBY		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	No. of Persons Covered	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	Premium	
Bejaj Allianz					219716	230	1593	55955	56	275671	286	2078
Bharti AXA			3600	2133	9957	9	141	2700		13557	2142	2840
CHOLAMS			17089	2366				5821	15	29413	2381	5960
Future Generali			2242	8158	1438	4	33	3418	93	96201	8254	5028
HDFC ERGO			26907	5610	130688	312	2390	5170	1197	1398858	7120	29940
ICICI Lombard	6	1407	222237	5300				14168		491928	6972	20048
IFFCO Tokio			3484	3824				2536	140	123851	3964	3111
Liberty Videocon			245	1293				994		245	1293	994
L&T General			199	181	284	0	4	266	4	4399	185	294
Magma HDI												
Raheja OBE			29	36				45	0	37	36	45
Reliance			47005	8092	792	2	6	2668	21	68810	8115	2788
Royal Sundaram	94	6	9094	874				3048	164	106588	1044	4178
SBI General			4261	15361				18149	0	4290	15361	18149
Shriram General												
Tata AIG			22900	39832	38136	103	957	6994	165	221889	40100	10522
Universal Sampo												
Private Total	100	1412	359292	93060	401011	660	5124	2075334	2121	2835737	97254	105976
National			38669	48759				8209	13487	543870	62245	11189
New India	3	110	27069	1924				11434	1311	529716	3345	17881
Oriental	36	465	61090	2238				5967	1346	846502	4049	11500
United India			67824	4989				15173	645	654239	5634	20853
Public Total	39	575	194652	57910	0	0	0	40783	16789	2574327	75274	61424
Apollo Munich			503	1107				1667	60	44262	1167	2780
Cigna TTK												
Max Bupa			294	17				132		294	17	132
Religare			309	39				227		309	39	227
Star Health			11364	691				1301	161	150065	852	2338
Specialised Health Insurers Total	0	0	12470	1853	0	0	0	3327	221	194930	2075	5477
Grand Total	139	1987	566414	152823	401011	660	5124	4637430	19131	5604994	174602	172877

-- Not Applicable

TABLE 76: PERSONAL ACCIDENT INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2014-15) (Concl.d.)

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

Name of the Insurance Company	Government Sponsored Schemes including RSBY		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	No. of policies	No. of Persons Covered	Premium	
Bejjaj Allianz				4960	27	3068.85	1208588	1259	3608.35	1213548	1286	6677
Bharti AXA				3229	1786	1957.27	121747	62	218.75	124976	1848	2176
CHOLAMS				23290	2586	6281.60				45260	2611	6511
Future Generali				4633	7293	2473.50				133524	7425	4434
HDFC ERGO				18882	143743	3284.28	132869	330	2768.25	1798560	145559	38796
ICICI Lombard	3	319	23.46	253882	4624	16357.14				520562	5204	23307
IFFCO Tokio				7445	6404	3177.86	95605	113	413.13	122187	6541	3794
Liberty Videocon	3	7195	784.05	499	5494	920.54				905	12689	1711
L&T General				271	91	144.79	62	0	0.81	5792	98	197
Magma HDI				209	314	106.16				10230	324	134
Raheja OBE				75	44	30.11				81	54	30
Reliance				1211	8400	3582.44				47133	8446	3761
Royal Sundaram				1422	1823	2796.39				67703	1950	3748
SBI General				896	17873	28700.17	405	1	4.20	21934	17895	28755
Shriram General				332	368	443.78				78370	446	562
Tata AIG	4	6381	1616.00	26300	20743	5119.00	25824	67	632.00	204325	27352	9988
Universal Sampo				7103	3963	592.56				13746	3970	619
Private Total	10	13894	2424	354639	225575	79036	1585132	1832	7646	4408836	243698	135200
National				39605	6606	11396.81				880461	15798	14393
New India				26869	2155	10750.11				2996.46	4149	18565
Oriental				22932	22824	8929.30				524881	30754	14651
United India				49906	24731	17079.00				879219	25706	23210
Public Total	12	680	1978	139312	56316	48155	0	0	0	3174208	76407	70819
Apollo Munich				527	1575	2482.16				71415	1666	4421
Cigna TTK										8139	8	59
Max Bupa				59	4	60.15				59	4	60
Religare				822	194	647.21				14755	208	1553
Star Health				12088	729	1517.00				200168	1142	3268
Specialised Health Insurers Total	0	0	0	13496	2501	4707	0	0	0	294536	3028	9361
Grand Total	22	14574	4401	507447	284392	131898	1585132	1832	7646	7877580	323132	215380

-- Not Applicable

TABLE 77: PERSONAL ACCIDENT INSURANCE
INCURRED CLAIMS RATIO (2011-12)

(Amount in ` Lakh)

Name of the Insurance Company	Government Sponsored Schemes including RSBY			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	0	0	0	1612	1607	99.66%	0	0	0	2947	1004	34.08%	4559	2611	57.27%
Bharti AXA	0	0	0	327	203	62.00%	0	0	0	68	44	65.07%	395	247	62.53%
CHOLAMS	0	0	0	2000	1021	51.04%	0	0	0	121	63	52.32%	2121	1084	51.11%
Future Generali	432	834	193.15%	1529	823	53.83%	0	0	0	538	300	55.69%	2499	1957	78.30%
HDFC ERGO	0	0	0	2201	1297	58.93%	3209	642	20.01%	5599	2312	41.29%	11008	4251	38.61%
ICICI Lombard	87	238	272.58%	4261	3389	79.55%	0	0	0	2019	712	35.26%	6367	4339	68.15%
IFFCO Tokio	0	0	0	1838	1336	72.70%	0	0	0	89	69	77.89%	1927	1405	72.94%
Liberty Videocon	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L&T General	0	0	0	17	31	185.68%	0	0	0	5	6	123.74%	22	37	171.96%
Magma HDI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Raheja OBE	0	0	0	28	51	183.92%	0	0	0	0	0	0	28	51	183.92%
Reliance	0	0	0	1579	1490	94.36%	31	54	2	105	22	21.06%	1715	1566	91.32%
Royal Sundaram	0	0	0	1617	1110	68.67%	0	0	0	1720	374	21.73%	3337	1484	44.47%
SBI General	0	0	0	173	95	54.76%	0	0	0	0	0	0	173	95	54.76%
Shriram General	0	0	0	55	27	49.65%	0	0	20.44%	41	12	29.02%	96	39	40.78%
Tata AIG	0	0	0	4141	1816	43.85%	421	(54)	-12.81%	1078	194	18.00%	5640	1956	34.68%
Universal Sampo	0	0	0	67	119	177.04%	0	0	0	100	68	68.31%	167	187	112.08%
Private Total	519	1072	206.52%	21444	14415	67.22%	3661	642	17.53%	14428	5180	35.90%	40053	21309	53.20%
National	0	0	0	10248	5349	52.20%	0	0	0	2653	552	20.80%	12901	5901	45.74%
New India	1	63	4328.12%	8832	4385	49.65%	0	0	0	3864	1304	33.75%	12697	5752	45.30%
Oriental	46	34	73.00%	7922	6797	85.79%	0	0	0	6385	6759	105.86%	14353	13590	94.68%
United India	220	0	0.00%	12105	8624	71.24%	0	0	0	1561	982	62.91%	13886	9606	69.18%
Public Total	268	97	0.00%	39108	25156	64.32%	0	0	0%	14462	9597	66.36%	53837	34849	64.73%
Apollo Munich	0	0	0	146	27	18.58%	0	0	0	976	92	9.43%	1123	119	10.63%
Max Bupa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Religare	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Star Health	0	0	0	6	3	47.87%	0	0	0	4	1	22.05%	10	4	36.82%
Specialised Health Insurers Total	0	0	0%	152	30	19.72%	0	0	0%	981	93	9.49%	1133	123	10.87%
Grand Total	787	1169	148.57%	60704	39600	65.24%	3661	642	17.53%	29872	14870	49.78%	95023	56281	59.23%

TABLE 77: PERSONAL ACCIDENT INSURANCE INCURRED CLAIMS RATIO (2012-13) (Contd.)

Name of the Insurance Company	Government Sponsored Schemes including RSBY			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	0.00	0.00	0.00%	1845.89	1182.57	64.07%	0.00	0.00	0.00%	3071.89	1053.66	34.30%	4917.78	2236.23	45.47%
Bharti AXA	0.00	0.00	0.00%	487.00	271.90	55.83%	0.00	0.00	0.00%	59.72	30.30	50.74%	546.72	302.20	55.28%
CHOLAMS	0.00	0.00	0.00%	2288.43	1332.93	58.25%	0.00	0.00	0.00%	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%	0.00	0.00	0.00%	771.93	334.36	43.31%	3577.67	2735.69	76.47%
HDFC ERGO	0.00	0.00	0.00%	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%	0.00	0.00	0.00%	3126.01	671.89	21.49%	8279.63	4099.39	49.51%
IFFCO Tokio	0.00	0.00	0.00%	2253.36	1644.98	73.00%	0.00	0.00	0.00%	119.48	110.70	92.65%	2372.84	1755.68	73.99%
Liberty Videocon	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	0.00%
L&T General	0.00	0.00	0.00%	135.25	217.42	160.75%	0.00	0.00	0.00%	9.14	6.52	71.26%	144.40	223.94	155.09%
Magma HDI	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	0.00%
Raheja OBE	0.00	0.00	0.00%	39.58	10.49	26.50%	0.00	0.00	0.00%	0.00	0.00	0.00%	39.58	10.49	26.50%
Reliance	0.00	0.00	0.00%	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%	0.00	0.00	0.00%	1663.31	451.38	27.00%	3695.78	1808.93	48.95%
SBI General	0.00	0.00	0.00%	2655.36	2866.65	107.96%	0.00	0.00	0.00%	0.00	0.00	0.00%	2655.36	2866.65	107.96%
Shriram General	0.00	0.00	0.00%	83.27	74.87	89.92%	0.00	0.00	0.00%	22.35	20.37	91.13%	105.62	95.24	90.17%
Tata AIG	0.00	0.00	0.00%	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 Sampo	0.00	0.00	0.00%	147.83	118.52	80.17%	0.00	0.00	0.00%	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	0.00	0.00	0.00%	10380.76	5982.43	57.63%	0.00	0.00	0.00%	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%	0.00	0.00	0.00%	4582.28	1786.00	38.98%	14328.87	8963.18	62.55%
Oriental	0.00	0.00	0.00%	7153.84	4732.64	66.15%	0.00	0.00	0.00%	6192.66	9344.83	150.90%	13346.51	14077.47	105.48%
United India	0.00	0.00	0.00%	11495.00	8474.00	73.72%	0.00	0.00	0.00%	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%	0.00	0.00	0.00%	17000.74	13819.93	81.29%	55776.92	40186.18	72.05%
Apollo Munich	0.00	0.00	0.00%	87.30	13.48	15.44%	0.00	0.00	0.00%	1145.93	150.74	13.15%	1233.23	164.22	13.32%
Max Bupa	0.00	0.00	0.00%	0.00	0.00	0.00%	5.31	0.00	0.00%	21.98	0.01	0.04%	27.29	0.01	0.03%
Religare	0.00	0.00	0.00%	1.25	6.45	515.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	1.25	6.45	516.00%
Star Health	0.00	0.00	0.00%	7.25	3.40	46.81%	0.00	0.00	0.00%	3.65	1.61	44.14%	10.90	5.01	45.92%
Specialised Health Insurers Total	0.00	0.00	0.00%	95.80	23.33	24.35%	5.31	0.00	0.00%	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%

(Amount in ` Lakh)

TABLE 77: PERSONAL ACCIDENT INSURANCE
INCURRED CLAIMS RATIO (2013-14) (Contd.)

(Amount in ` Lakh)

Name of the Insurance Company	Government Sponsored Schemes including RSBY			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				2415.97	1225.90	50.74%	1620.39	573.73	35.41%	538.43	218.28	40.54%	2158.82	792.01	36.69%
Bharti AXA				2834.61	1219.02	43.00%	125.10	100.91	80.66%				2541.07	1326.81	52.21%
CHOLAMS				3315.57	2849.72	85.95%	25.04	2.78	11.11%	108.44	939.95	29.47%	2943.05	1250.98	42.51%
Future Generali				3819.85	3373.06	88.30%	1597.43	400.14	25.05%	1093.92	3692.41	24.69%	4434.53	3792.45	85.52%
HDFC ERGO				7197.76	3650.26	50.71%				14957.45	677.06	27.33%	9894.17	7465.61	36.64%
ICICI Lombard	218.73	254.71	116.45%	2494.80	1528.85	61.28%				2477.67	898.30	59.84%	3995.91	4582.03	46.31%
IFFCO Tokio				135.65	47.18	34.78%				1501.11			135.65	47.18	34.78%
Liberty Videocon				208.19	238.60	114.61%	2.19	9.00	411.34%	7.00	6.05	86.50%	217.38	253.65	116.69%
L&T General															
Magma HDI				41.04	15.01	36.57%				0.21	0.00	0.00%	41.25	15.01	36.39%
Raheja OBE				1736.48	1503.14	86.56%	23.37	4.51	19.31%	80.94	20.56	25.40%	1840.79	1528.22	83.02%
Reliance				1595.36	618.65	38.78%				2531.61	925.62	36.56%	4188.85	1638.18	39.11%
Royal Sundaram	61.88	93.91	151.77%	11641.95	15743.97	135.23%				0.01	0.00	19.38%	11641.95	15743.97	135.23%
SBI General															
Shriram General				5412.23	2942.32	54.36%	586.51	47.71	8.13%	1518.13	970.41	63.92%	7516.87	3960.44	52.69%
Tata AIG				42849.44	34955.67	81.58%	3980.02	1138.78	28.61%	24814.94	8380.60	33.77%	71925.01	44823.68	62.32%
Universal Sampo				4295.32	5280.21	122.93%				1209.89	1033.47	85.42%	5505.21	6313.67	114.69%
Private Total	280.61	348.63	124.24%	6589.72	6545.30	99.33%				2473.91	1884.73	76.18%	10033.63	8802.03	87.73%
National				5489.66	4678.83	78.41%				4423.65	3170.00	71.66%	10557.28	8547.24	80.96%
New India	970.00	372.00	38.35%	11942.78	8350.31	69.92%				3801.45	1568.10	41.25%	15744.23	9918.41	63.00%
Oriental	643.97	698.42	121.00%	28317.48	24854.65	87.77%	0.00	0.00	0.00%	11908.90	7656.30	64.29%	41840.35	33581.35	80.26%
United India	1613.97	1070.42	66.32%	1168.28	43.71	3.74%				629.71	177.32	28.16%	1797.99	221.03	12.29%
Public Total															
Apollo Munich															
Cigna TTK				39.20	10.32	26.32%							39.20	10.32	26.32%
Max Bupa				109.03	59.56	54.63%							109.03	59.56	54.63%
Religare				738.70	324.27	43.90%				588.81	258.47	43.90%	1327.51	582.74	43.90%
Star Health															
Specialised Health Insurers Total	0.00	0.00	0.00%	2055.21	437.86	21.30%	0.00	0.00	0.00%	1218.52	435.79	35.76%	3273.73	873.66	26.69%
Grand Total	1894.58	1419.05	74.90%	73222.13	60248.18	82.28%	3980.02	1138.78	28.61%	37942.36	16472.69	43.42%	117039.10	79278.69	67.74%

TABLE 77: PERSONAL ACCIDENT INSURANCE INCURRED CLAIMS RATIO (2014-15) (Concd.)

(Amount in ` Lakh)

Name of the Insurance Company	Government Sponsored Schemes including RSBY			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				2878.71	1415.09	49.2%	3883.56	1793.03	46.2%				6762.27	3208.13	47.4%
Bharti AXA				1867.23	1273.97	68.2%	154.29	28.28	18.3%				2021.52	1302.26	64.4%
CHOLAMS				4359.43	1877.27	43.1%				158.98	88.48	55.7%	4518.41	1965.75	43.5%
Future Generali				2510.49	1518.07	60.5%				1587.48	680.71	42.9%	4097.98	2198.78	53.7%
HDFC ERGO			223.7%	3713.59	1772.23	47.7%	1666.80	664.58	39.9%	19715.39	5646.48	28.6%	25095.78	8083.29	32.2%
ICICI Lombard	94.06	210.43		7672.42	4283.62	55.8%				3656.60	782.76	21.4%	11423.08	5276.82	46.2%
IFFCO Tokio				2461.14	1635.84	66.5%	329.62	241.65	73.3%	172.24	109.66	63.7%	2963.00	1987.15	67.1%
Liberty Videocon	308.14	261.92	85.0%	1048.75	937.13	89.4%				0.13			1357.02	1199.05	88.4%
L&T General		0.00		139.47	217.70	156.1%	0.76	0.28	37.4%	41.94	15.69	37.4%	182.17	233.67	128.3%
Magma HDI				52.20	51.51	98.7%				13.82	9.65	69.9%	66.02	61.16	92.6%
Raheja OBE				32.69	39.68	121.4%				0.15	0.00	0.0%	32.84	39.68	120.8%
Reliance				2470.36	3039.23	123.0%				135.21	53.80	39.8%	2605.57	3093.04	118.7%
Royal Sundaram				2619.96	814.62	31.1%		45.63		975.84	171.98	17.6%	3595.80	1032.23	28.7%
SBI General				19894.38	16168.92	81.3%	1.32	0.00	0.0%	19.86	55.41	279.0%	19915.56	16224.34	81.5%
Shriram General				119.25	93.01	78.0%	0.35	0.00	0.0%	94.55	58.73	62.1%	214.15	151.74	70.9%
Tata AIG	1685.00	1654.00	98.2%	4365.00	3825.00	87.6%	519.00	288.90	55.7%	2212.00	985.55	44.6%	8781.00	6753.45	76.9%
Universal Sampo				450.27	324.41	72.0%				13.18	14.14	107.3%	463.45	338.55	73.0%
Private Total	2087.20	2126.35	101.88%	56655.36	39287.29	69.34%	6555.70	3062.37	46.71%	28797.37	8673.06	30.12%	94095.63	53149.08	56.48%
National				11539.61	7896.15	68.4%				2473.02	918.62	37.1%	14012.63	8814.77	62.9%
New India	1473.93	92.03	6.2%	10600.71	7905.28	74.6%				5649.81	3784.12	67.0%	17724.45	11781.43	66.5%
Oriental				8223.31	6184.88	75.2%				5150.22	3370.04	65.4%	13373.53	9554.92	71.4%
United India				124.33	57.40	46.2%				54.60	57.50	105.3%	178.93	114.90	64.2%
Public Total	1473.93	92.03	6.24%	30487.96	22043.72	72.30%	0.00	0.00	0.00%	13327.65	8130.28	61.00%	45289.54	30266.02	66.83%
Apollo Munich				1893.51	96.73	5.1%				1074.95	422.79	39.3%	2968.46	519.52	17.5%
Cigna TTK										1.80	0.99	55.0%	1.80	0.99	55.0%
Max Bupa				96.28	69.90	72.6%							96.28	69.90	72.6%
Religare				231.84	145.18	62.6%				120.88	90.10	74.5%	352.72	235.28	66.7%
Star Health				838.10	453.11	54.1%				952.13	350.28	36.8%	1790.23	803.39	44.9%
Specialised Health Insurers Total	0.00	0.00	0.00%	3059.73	764.92	25.00%	0.00	0.00	0.00%	2149.77	864.16	40.20%	5209.50	1629.08	31.27%
Grand Total	3561.13	2218.38	62.29%	90203.05	62095.93	68.84%	6555.70	3062.37	46.71%	44274.78	17667.50	39.90%	144594.67	85044.17	58.82%

TABLE 78: OVERSEAS TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2011-12)

(No. of Persons in '000) (Premium in ` Lakh)

Name of the Insurance Company	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	0	1098	0	0	0	300883	301	5483	390680	301	6580
Bharti AXA	0	0	0	0	0	0	0	0	0	0	0	0
CHOLAMS	879	26	50	0	0	0	27755	30	632	28634	56	682
Future Generali	398	8	34	194	1	3	57631	60	949	58223	69	985
HDFC ERGO	397	119	1424	611	2	25	6681	28	123	7689	148	1572
ICICI Lombard	108200	108	363	0	0	0	133459	133	5457	241659	242	5820
IFFCO Tokio	0	0	0	0	0	0	42422	42	285	42422	42	285
Liberty Videocon	0	0	0	0	0	0	0	0	0	0	0	0
L&T General	0	0	0	0	0	0	0	0	0	0	0	0
Magma HDI	0	0	0	0	0	0	0	0	0	0	0	0
Raheja OBE	0	0	0	0	0	0	0	0	0	0	0	0
Reliance	75648	76	305	3934	8	71	646069	646	3218	725651	730	3594
Royal Sundaram	0	0	0	0	0	0	7541	8	106	7541	8	106
SBI General	0	0	0	0	0	0	0	0	0	0	0	0
Shriram General	0	0	0	0	0	0	5	0	0	5	0	0
Tata AIG	167686	384	2158	5783	21	107	294213	401	7607	467682	805	9872
Universal Sampo	0	0	0	0	0	0	554	1	10	554	1	10
Private Total	443005	721	5431	10522	31	206	1517213	1649	23869	1970740	2401	29506
National	7	7	18	0	0	0	19464	20	746	19471	27	764
New India	0	0	0	0	0	0	41087	41	1087	41087	41	1087
Oriental	0	0	0	0	0	0	28408	28	698	28408	28	698
United India	0	0	0	0	0	0	16181	18	396	16181	18	396
Public Total	7	7	18	0	0	0	105140	108	2927	105147	114	2945
Apollo Munich	8	12	91	0	1	7	16	16	363	24	28	461
Max Bupa	0	0	0	0	0	0	114	0	12	114	0	12
Religare	0	0	0	0	0	0	0	0	0	0	0	0
Star Health	1	0	1	416	1	9	34714	35	1243	35131	36	1253
Specialised Health Insurers Total	9	12	92	416	2	16	34844	50	1618	35269	64	1727
Grand Total	443021	740	5541	10938	33	222	1657197	1807	28414	2111156	2579	34177

TABLE 78: OVERSEAS TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2012-13) (Contd.)

(No. of Persons in '000) (Premium in ` Lakh)

Name of the Insurance Company	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	0	1196	0	0	0	316112	316	6131	396511	316	7327
Bharti AXA	0	0	0	0	0	0	0	0	0	0	0	0
CHOLAMS	885	37	57	0	0	0	14803	21	512	15688	58	569
Future Generali	495	12	40	113	1	2	56970	57	1003	57578	70	1044
HDFC ERGO	446	1074	2188	742	2	27	13287	13	196	14475	1089	2412
ICICI Lombard	161205	161	596	0	0	0	138796	139	5961	300001	300	6557
IFFCO Tokio	0	0	0	0	0	0	34461	35	271	34461	35	271
Liberty Videocon	0	0	0	0	0	0	0	0	0	0	0	0
L&T General	0	0	0	0	0	0	0	0	0	0	0	0
Magma HDI	0	0	0	0	0	0	0	0	0	0	0	0
Raheja OBE	0	0	0	0	0	0	0	0	0	0	0	0
Reliance	48303	48	229	4193	9	77	668794	669	3168	721290	726	3474
Royal Sundaram	0	0	0	0	0	0	9312	9	134	9312	9	134
SBI General	0	0	0	0	0	0	0	0	0	0	0	0
Shriram General	0	0	0	0	0	0	0	0	0	0	0	0
Tata AIG	177845	217	2635	483	1	58	298825	372	7961	477153	591	10654
Universal Sampo	0	0	0	0	0	0	1583	2	14	1583	2	14
Private Total	469578	1550	6942	5531	13	164	1552943	1632	25351	2028052	3195	32456
National	7	13	33	0	0	0	18137	19	2020	18144	32	2053
New India	0	0	0	0	0	0	39600	40	1127	39600	40	1127
Oriental	0	0	0	0	0	0	25169	25	618	25169	25	618
United India	0	0	0	0	0	0	18904	19	506	18904	19	506
Public Total	7	13	33	0	0	0	101810	103	4271	101817	116	4304
Apollo Munich	11	11	135	0	1	11	25	34	411	36	46	557
Max Bupa	0	0	0	4	0	0	144	0	15	148	0	16
Religare	0	0	0	0	0	0	0	0	0	0	0	0
Star Health	1	0	1	455	1	10	37356	37	1320	37812	39	1331
Specialised Health Insurers Total	12	11	135	459	3	22	37525	72	1747	37996	85	1904
Grand Total	469597	1574	7110	5990	15	186	1692278	1807	31369	2167865	3396	38664

TABLE 78: OVERSEAS TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14) (Contd.)

Name of the Insurance Company	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	100006	100	1605				302959	303	6804	402965	403	8409
Bharti AXA	139	0	46				19183	19	534	19322	19	580
CHOLAMS	449	23	38	97	0	1	52933	53	1067	53479	76	1106
Future Generali	405	1464	2667	1140	3	46	20978	20	361	22523	1487	3074
HDFC ERGO	298377	298	1718	1438	1	127	130445	130	6189	430260	430	8034
ICICI Lombard							50956	51	366	50956	51	366
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	26619	28	117	4525	12	85	693439	693	3220	724583	733	3422
Royal Sundaram							13576	14	187	13576	14	187
SBI General												
Shriram General												
Tata AIG	194911	237	4785	5614	15	553	314531	420	8749	515056	672	14087
Universal Sampo				1592	1963	24	49	49	2	1641	2012	27
Private Total	620906	2150	10976	14406	1995	836	1599049	1752	27479	2234361	5897	39291
National							15930	17	2082	15930	17	2082
New India							40190	42	1206	40190	42	1206
Oriental							19942	20	676	19942	20	676
United India	312	3	7	21333	21	627	21333	21	627	21645	25	634
Public Total	312	3	7				97395	101	4590	97707	104	4597
Apollo Munich	63	21	130	442	0	13	29630	32	514	30135	53	657
Cigna TTK												
Max Bupa												
Religare												
Star Health	3		1	447	1	9	33140	32	1146	33590	33	1156
Specialised Health Insurers Total	66	21	132	889	1	22	62770	64	1660	63725	86	1813
Grand Total	621284	2174	11115	15295	1996	858	1759214	1917	33729	2395793	6087	45701

**TABLE 78: OVERSEAS TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2014-15) (Concl.)**

Name of the Insurance Company	(No. of Policies in Actuals) (No. of Persons in '000) (Amount in ` Lakh)						TOTAL		
	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies		
	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	104095	104	2367.94	348779	349	7781.41	452874	453	10149.35
Bharti AXA				86	101	1.08	86	101	1.08
CHOLAMS	134	19	57.43				15712	18	475.31
Future Generali	545	25	47.11	104	0	1.51	59091	59	1163.03
HDFC ERGO									
ICICI Lombard	317850	318	2079.51	7271	15	428.10	119850	120	5388.17
IFFCO Tokio							4712	48	364.15
Liberty Videocon									
L&T General									
Magma HDI									
Raheja OBE									
Reliance	126	33	204.07	8014	21	139.49	520996	522	3126.08
Royal Sundaram							1416	14	183.57
SBI General	3	0	1.21	90	0	4.47	972	1	24.92
Shriram General									
Tata AIG	222330	268	5571.00	5996	16	585.00	369082	462	10218.00
Universal Sampo				3392	4	47.38	65	0	2.25
Private Total	645083	768	10328	373732	506	8988	1091896	1244	20945
National	6	0	16.84				16972	17760	1538.88
New India							40107	10	1200.30
Oriental							18429	18	698.00
United India							2654	26	668.00
Public Total	6	0	17	0	0	0	78162	17814	4105
Apollo Munich	134	20	119.11	308	0	10.13	40258	41	747.48
Cigna TTK									
Max Bupa									
Religare							631	8	195.46
Star Health	3	0	0.75	430	1	9.44	31807	32	1012.17
Specialised Health Insurers Total	137	20	120	738	2	20	72696	81	1955
Grand Total	645226	788	10465	374470	508	9008	1242754	19139	27006
							73571	102	2095
							2262450	20434	46479

TABLE 79: OVERSEAS TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2011-12)

(Amount in ` Lakh)

Name of the Insurance Company	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%	0.00	0.00	0.00%	4483.02	861.69	19.22%	5378.46	1107.89	20.60%
Bharti AXA	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
CHOLAMS	50.88	14.75	29.10%	0.00	0.00	0.00%	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%	0.00	0.00	0.00%	4919.60	3525.47	71.66%	5267.19	3710.94	70.45%
IFFCO Tokio	0.00	0.00	0.00%	0.00	0.00	0.00%	215.60	144.59	67.00%	215.60	144.59	67.06%
Liberty Videocon	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
L&T General	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
Magma HDI	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
Raheja OBE	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
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	0.00	0.00	0.00%	0.00	0.00	0.00%	92.88	47.62	51.27%	92.88	47.62	51.27%
SBI General	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
Shriram General	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
Tata AIG	1933.69	1327.08	68.63%	99.72		0.00%	6914.62	2642.51	38.22%	8948.03	3969.58	44.36%
Universal Sampo	0.00	0.00	0.00%	0.00	0.00	0.00%	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	0.00	0.00%	0.00	0.00	0.00%	677.86	420.87	6208.85%	694.12	420.87	60.63%
New India	0.00	0.00	0.00%	0.00	0.00	0.00%	978.00	531.00	54.29%	978.00	531.00	54.29%
Oriental	0.00	0.00	0.00%	0.00	0.00	0.00%	691.23	312.92	45.27%	691.23	312.92	45.27%
United India	0.00	0.00	0.00%	0.00	0.00	0.00%	396.00	87.00	21.97%	396.00	87.00	21.97%
Public Total	16.26	0.00	0.00%	0.00	0.00	0.00%	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	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
Religare	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
Star Health	0.00	0.00	0.00%	0.02	0.02	67.04%	3.24	3.11	96.23%	3.26	3.13	96.02%
Specialised 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%

TABLE 79: OVERSEAS TRAVEL INSURANCE INCURRED CLAIMS RATIO (2012-13) (Contd.)

(Amount in ` Lakh)

Name of the Insurance Company	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%	0.00	0.00	0.00%	5418.81	1297.20	23.94%	6466.56	2140.99	33.11%
Bharti AXA	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
CHOLAMS	57.36	16.63	29.00%	0.00	0.00	0.00%	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%	0.00	0.00	0.00%	5325.33	2615.93	49.12%	5814.25	2950.40	50.74%
IFFCO Tokio	0.00	0.00	0.00%	0.00	0.00	0.00%	228.88	176.32	77.04%	228.88	176.32	77.04%
Liberty Videocon	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
L&T General	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
Magma HDI	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
Raheja OBE	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
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	0.00	0.00	0.00%	0.00	0.00	0.00%	115.46	49.94	43.30%	115.46	49.94	43.25%
SBI General	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
Shriram General	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
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 Sampo	0.00	0.00	0.00%	0.00	0.00	0.00%	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%	0.00	0.00	0.00%	1385.88	1000.67	72.20%	1408.44	1021.76	72.55%
New India	0.00	0.00	0.00%	0.00	0.00	0.00%	935.28	401.43	42.92%	935.28	401.43	42.92%
Oriental	0.00	0.00	0.00%	0.00	0.00	0.00%	612.37	354.14	57.83%	612.37	354.14	57.83%
United India	0.00	0.00	0.00%	0.00	0.00	0.00%	455.40	187.00	41.06%	455.40	187.00	41.06%
Public Total	22.56	21.08	93.45%	0.00	0.00	0.00%	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	0.00	0.00	0.00%	0.00	0.00	0.00%	13.63	1.09	7.97%	13.63	1.09	7.97%
Religare	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
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%
Specialised 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%

TABLE 79: OVERSEAS TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2013-14) (Contd.)

(Amount in ` Lakh)

Name of the Insurance Company	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	1614.22	1759.31	108.99%				6615.30	2406.92	36.38%	8229.52	4166.23	50.63%
Bharti AXA												
CHOLAMS	4.52	3.90	86.37%				51.96	44.88	86.37%	56.48	48.78	86.37%
Future Generali	35.96	2.42	6.73%	1.18	1.53	128.88%	960.88	439.46	45.74%	998.03	443.41	44.43%
HDFC ERGO	2437.94	3455.11	141.72%	39.57	8.45	21.35%	310.69	278.45	89.62%	2788.20	3742.00	134.21%
ICICI Lombard	1540.02	724.52	47.05%	49.73	23.50	47.26%	5813.94	4226.74	72.70%	7403.69	4974.76	67.19%
IFFCO Tokio							277.84	80.00	28.79%	277.84	80.00	28.79%
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	120.41	-14.70	-12.21%	85.34	61.75	72.36%	2878.87	1764.50	61.29%	3084.62	1811.55	58.73%
Royal Sundaram							178.21	55.04	30.88%	178.21	55.04	30.88%
SBI General												
Shriram General												
Tata AIG	4531.99	4573.03	100.91%	493.21	349.30	70.82%	8141.06	4020.00	49.38%	13166.26	8942.33	67.92%
Universal Sampo				18.36	2.70	14.68%	1.39	0.23	16.18%	19.75	2.92	14.79%
Private Total	10285.07	10503.59	102.12%	687.39	447.22	65.06%	25230.14	13316.21	52.78%	36202.60	24267.02	67.03%
National							1852.72	2117.96	114.32%	1852.72	2117.96	114.32%
New India							1033.89	348.05	33.66%	1033.89	348.05	33.66%
Oriental							578.92	377.39	65.19%	578.92	377.39	65.19%
United India	3.00	0.00	0.00%				475.00	61.00	12.84%	478.00	61.00	12.76%
Public Total	3.00	0.00	0.00%				3940.53	2904.40	73.71%	3943.53	2904.40	73.65%
Apollo Munich	142.40	69.30	48.67%	10.99	0.48	4.38%	428.20	167.76	39.18%	581.59	237.55	40.84%
Cigna TTK												
Max Bupa												
Religare												
Star Health	0.40	0.02	0.00%	2.68	0.13	0.00%	341.24	16.23	4.76%	344.32	16.38	4.76%
Specialised Health Insurers Total	142.79	69.32	48.55%	13.67	0.61	4.46%	769.44	183.99	23.91%	925.91	253.93	27.42%
Grand Total	10430.86	10572.91	101.36%	701.07	447.83	63.88%	29940.11	16404.61	54.79%	41072.03	27425.35	66.77%

TABLE 79: OVERSEAS TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2014-15) (Concl.)

(Amount in ` Lakh)

Name of the Insurance Company	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	2,351	1,177	50%	7,589	2,332	31%	5,174.69	1,684.95	32.6%	9,940	3,509	35%
Bharti AXA				0.54	0.49	92%				0.54	0.50	91.5%
CHOLAMS	55	360	658%				453	25	6%	508.24	385.79	75.9%
Future Generali	43	16	38%	1.39	0.38	27.4%	1,064	314	29.6%	1,108.20	331.09	29.9%
HDFC ERGO												
ICICI Lombard	1849.33	555.85	3.6%	387.96	188.19	48.5%	5,174.69	1,684.95	32.6%	7,411.93	2,429.00	32.8%
IFFCO Tokio							389.53	163.16	41.9%	389.53	163.16	41.9%
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	196.75	93.58	47.5%	129.13	22.54	17.4%	3,327.16	1,400.44	42.09%	3,653.39	1,516.45	41.5%
Royal Sundaram							174.15	8.64	5.0%	174.15	8.64	5.0%
SBI General	1.15	0.58	50.8%	3.44	1.98	57.6%	18.96	15.94	84.1%	23.54	17.66	75.0%
Shriram General												
Tata AIG	5172.00	5495.66	16.3%	570	293	51%	9,583.00	3,683.54	38.4%	15,325.00	9,471.87	61.9%
Universal Sampo				43	2	5%	2.21	-0.01	-0.4%	45.32	2.21	4.9%
Private Total	9667.98	7699.37	79.64%	8724.63	2840.50	32.56%	20,186.67	7,296.51	36.15%	38,579.58	17,836.37	46.23%
National	16.17	60.80	375.9%				1,538.74	2,388.22	155.2%	1,554.91	2,449.01	157.5%
New India							1,083.56	677.72	62.5%	1,083.56	677.72	62.5%
Oriental							662.00	117.00	17.7%	662.00	117.00	17.7%
United India							668.00	539.00	80.7%	668.00	539.00	80.7%
Public Total	16.17	60.80	3.76	0.00	0.00	0.00	3,952.30	3,721.94	94.17%	3,968.47	3,782.74	95.32%
Apollo Munich	100.95	22.52	22.3%	8.57	0.94	10.9%	622.00	219.37	35.27%	731.51	242.82	33.2%
Cigna TTK												
Max Bupa												
Religare							12.95	89.28	689.3%	12.95	89.28	689.3%
Star Health	0.21	0.00	0.0%	2.64	0.34	13.6%	282.89	139.62	49.4%	285.74	139.97	49.0%
Specialised Health Insurers Total	101.16	22.52	22.26%	11.20	1.28	11.43%	917.84	448.27	48.84%	1,030.20	472.07	45.82%
Grand Total	9785.31	7782.68	79.53%	8735.84	2841.78	32.53%	25,056.81	11,466.72	45.76%	43,578.25	22,091.18	50.69%

TABLE 80: DOMESTIC TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2011-12)

Name of the Insurance Company	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	0	0	0	0	0	0	16575	17	21	16575	17	21
Bharti AXA	0	0	0	0	0	0	0	0	0	0	0	0
CHOLAMS	0	0	0	0	0	0	1075	1	1	1075	1	1
Future Generali	0	0	0	0	0	0	0	0	0	0	0	0
HDFC ERGO	0	0	0	0	0	0	0	0	0	0	0	0
ICICI Lombard	447021	447	525	0	0	0	0	0	0	447021	447	525
IFFCO Tokio	0	0	0	0	0	0	0	0	0	0	0	0
Liberty Videocon	0	0	0	0	0	0	0	0	0	0	0	0
L&T General	0	0	0	0	0	0	0	0	0	0	0	0
Magma HDI	0	0	0	0	0	0	0	0	0	0	0	0
Raheja OBE	0	0	0	0	0	0	0	0	0	0	0	0
Reliance	699	1	0	0	0	0	0	0	0	699	1	0
Royal Sundaram	0	0	0	0	0	0	0	0	0	0	0	0
SBI General	0	0	0	0	0	0	0	0	0	0	0	0
Shriram General	0	0	0	0	0	0	0	0	0	0	0	0
Tata AIG	0	0	0	0	0	0	595823	750	876	595823	750	876
Universal Sampo	0	0	0	0	0	0	0	0	0	0	0	0
Private Total	447720	448	525	0	0	0	613473	767	897	1061193	1215	1422
National	0	0	0	0	0	0	180	0	3	180	0	3
New India	0	0	0	0	0	0	0	0	0	0	0	0
Oriental	0	0	0	0	0	0	0	0	0	0	0	0
United India	0	0	0	0	0	0	0	0	0	0	0	0
Public Total	0	0	0	0	0	0	180	0	3	180	0	3
Apollo Munich	0	0	0	0	0	0	0	0	0	0	0	0
Max Bupa	0	0	0	0	0	0	0	0	0	0	0	0
Religare	0	0	0	0	0	0	0	0	0	0	0	0
Star Health	0	0	0	0	0	0	0	0	0	0	0	0
Specialised Health Insurers Total	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total	447720	448	525	0	0	0	613653	768	900	1061373	1216	1425

TABLE 80: DOMESTIC TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2012-13) (Contd.)

Name of the Insurance Company	(No. of Policies in Actuals) (No. of Persons in '000) (Amount in ` Lakh)								
	Group Insurance Business			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
Bajaj Allianz	0	0	0	18420	18	20	18420	18	20
Bharti AXA	0	0	0	0	0	0	0	0	0
CHOLAMS	0	0	0	1111	1	1	1111	1	1
Future Generali	0	0	0	0	0	0	0	0	0
HDFC ERGO	0	0	0	0	0	0	0	0	0
ICICI Lombard	532940	533	646	0	0	0	532940	533	646
IFFCO Tokio	0	0	0	0	0	0	0	0	0
Liberty Videocon	0	0	0	0	0	0	0	0	0
L&T General	0	0	0	0	0	0	0	0	0
Magma HDI	0	0	0	0	0	0	0	0	0
Raheja OBE	0	0	0	0	0	0	0	0	0
Reliance	111843	128	128	0	0	0	111843	128	128
Royal Sundaram	0	0	0	0	0	0	0	0	0
SBI General	0	0	0	0	0	0	0	0	0
Shriram General	0	0	0	0	0	0	0	0	0
Tata AIG	0	0	0	399002	583	749	399002	583	749
Universal Sampo	0	0	0	0	0	0	0	0	0
Private Total	644783	661	774	418533	602	769	1063316	1263	1543
National	0	0	0	172	0	4	172	0	4
New India	0	0	0	0	0	0	0	0	0
Oriental	0	0	0	0	0	0	0	0	0
United India	0	0	0	0	0	0	0	0	0
Public Total	0	0	0	172	0	4	172	0	4
Apollo Munich	0	0	0	0	0	0	0	0	0
Max Bupa	0	0	0	0	0	0	0	0	0
Religare	0	0	0	0	0	0	0	0	0
Star Health	0	0	0	0	0	0	0	0	0
Specialised Health Insurers Total	0	0	0	0	0	0	0	0	0
Grand Total	644783	661	774	418705	603	773	1063488	1264	1547

TABLE 80: DOMESTIC TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14) (Contd.)

Name of the Insurance Company	(No. of Policies in Actuals) (No. of Persons in '000) (Amount in ` Lakh)											
	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				13663	14	14	13663	14	14	13663	14	14
Bharti AXA				1383	1	1	1383	1	1	1383	1	1
CHOLA MS												
Future Generali												
HDFC ERGO	525201	525	602							525201	525	602
ICICI Lombard												
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	204719	205	235							204719	205	235
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							1962	4	380	1962	4	380
Universal Sampo												
Private Total	729920	730	837	0	0	0	17008	19	395	746928	749	1232
National							150	0	3	150	0	3
New India												
Oriental												
United India												
Public Total	0	0	0	150	0	0	150	0	3	150	0	3
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Specialised Health Insurers Total	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total	729920	730	837	17158	19	398	747078	749	1235	747078	749	1235

TABLE 80: DOMESTIC TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2014-15) (Concl.)

Name of the Insurance Company	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				15638	16	16				15638	16	16
Bharti AXA							1404	1	1	1404	1	1
CHOLAMS												
Future Generali												
HDFC ERGO			857									
ICICI Lombard	1389583	1390								1389583	1390	857
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	5	7	32							5	7	32
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG				2847	5	699				2847	5	699
Universal Sampo				1	0	0				1	0	0.001
Private Total	1389588	1397	888	15638	16	16	4252	6	700	1409478	1419	1605
National							64	1	1		64	1
New India												
Oriental												
United India												
Public Total	0	0	0	0	0	0	64	1	1	64	1	1
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Specialised Health Insurers Total	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total	1389588	1397	888	15638	16	16	4316	7	701	1409542	1420	1605

TABLE 81: DOMESTIC TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2011-12)

(Amount in ` Lakh)

Name of the Insurance Company	Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family /Floater Policies			TOTAL		
	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio	Net Earned Permium	Claims Incurred (Net)	Incurred Claims Ratio
Bajaj Allianz	0	0	0	0	0	0	17	1	6.88%	17	1	0
Bharti AXA	0	0	0	0	0	0	0	0	0	0	0	0
CHOLA MS	0	0	0	0	0	0	1	0	31.42%	1	0	0
Future Generali	0	0	0	0	0	0	0	0	0	0	0	0
HDFC ERGO	0	0	0	0	0	0	0	0	0	0	0	0
ICICI Lombard	472	1	0.002%	0	0	0	472	1	0	472	1	0
IFFCO Tokio	0	0	0	0	0	0	0	0	0	0	0	0
Liberty Videocon	0	0	0	0	0	0	0	0	0	0	0	0
L&T General	0	0	0	0	0	0	0	0	0	0	0	0
Magma HDI	0	0	0	0	0	0	0	0	0	0	0	0
Raheja OBE	0	0	0	0	0	0	0	0	0	0	0	0
Reliance	0.23	0.01	3.92%	0	0	0	0	0	0	0	0	0
Royal Sundaram	0	0	0	0	0	0	0	0	0	0	0	0
SBI General	0	0	0	0	0	0	0	0	0	0	0	0
Shriram General	0	0	0	0	0	0	5	0	3.14%	5	0	0
Tata AIG	0	0	0	0	0	0	957	6	0.64%	957	6	0
Universal Sampo	0	0	0	0	0	0	0	0	0	0	0	0
Private Total	473	1	0.13%	0	0	0.00%	980	8	0.77%	1453	8	0.90%
National	0	0	0	0	0	0	2	0	0.00%	2	0	0
New India	0	0	0	0	0	0	0	0	0	0	0	0
Oriental	0	0	0	0	0	0	0	0	0	0	0	0
United India	0	0	0	0	0	0	0	0	0	0	0	0
Public Total	0	0	0%	0	0	0%	2	0	0%	2	0	0.00%
Apollo Munich	0	0	0	0	0	0	0	0	0	0	0	0
Max Bupa	0	0	0	0	0	0	0	0	0	0	0	0
Religare	0	0	0	0	0	0	0	0	0	0	0	0
Star Health	0	0	0	0	0	0	0	0	0	0	0	0
Specialised Health Insurers Total	0	0	0%	0	0	0%	0	0	0%	0	0	0.00%
Grand Total	473	1	0.13%	0	0	0.00%	982	8	0.77%	1455	8	0.90%

TABLE 81: DOMESTIC TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2012-13) (Contd.)

Name of the Insurance Company	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)	Incurring Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurring Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurring Claims Ratio	Net Earned Premium	Claims Incurred (Net)	Incurring Claims Ratio
Bajaj Allianz	0	0	0	0	0	0	17	(1)	-7.26%	17	-1	0
Bharti AXA	0	0	0	0	0	0	0	0	0	0	0	0
CHOLA MS	0	0	0	0	0	0	0.80	0.27	34.00%	1	0	0
Future Generali	0	0	0	0	0	0	0	0	0	0	0	0
HDFC ERGO	0	0	0	0	0	0	0	0	0	0	0	0
ICICI Lombard	577	(17)	-2.87%	0	0	0	0	0	0	577	-17	0
IFFCO Tokio	0	0	0	0	0	0	0	0	0	0	0	0
Liberty Videocon	0	0	0	0	0	0	0	0	0	0	0	0
L&T General	0	0	0	0	0	0	0	0	0	0	0	0
Magma HDI	0	0	0	0	0	0	0	0	0	0	0	0
Raheja OBE	0	0	0	0	0	0	0	0	0	0	0	0
Reliance	113	1	0.57%	0	0	0	0	0	0	113	1	0
Royal Sundaram	0	0	0	0	0	0	0	0	0	0	0	0
SBI General	0	0	0	0	0	0	0	0	0	0	0	0
Shriram General	0	0	0	0	0	0	0	0	0	0	0	0
Tata AIG	0	0	0	0	0	0	718	(2)	-0.31%	718	-2	0
Universal Sampo	0	0	0	0	0	0	0	0	0	0	0	0
Private Total	690	(16)	-2.31%	0	0	0%	736	(3)	-0.44%	1426	(19)	-2.75%
National	0	0	0	0	0	0	3	0	0	3	0	0
New India	0	0	0	0	0	0	0	0	0	0	0	0
Oriental	0	0	0	0	0	0	0	0	0	0	0	0
United India	0	0	0	0	0	0	0	0	0	0	0	0
Public Total	0	0	0%	0	0	0%	3	0	0.00%	3	0	0.00%
Apollo Munich	0	0	0	0	0	0	0	0	0	0	0	0
Max Bupa	0	0	0	0	0	0	0	0	0	0	0	0
Religare	0	0	0	0	0	0	0	0	0	0	0	0
Star Health	0	0	0	0	0	0	0	0	0	0	0	0
Specialised Health Insurers Total	0	0	0%	0	0	0%	0	0	0%	0	0	0.00%
Grand Total	690	(16)	-2.31%	0	0	0%	739	(3)	-0.43%	1430	(19)	-2.74%

(Amount in ` Lakh)

TABLE 81: DOMESTIC TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2013-14) (Contd.)

(Amount in ` Lakh)

Name of the Insurance Company	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							13.73			13.73		
Bharti AXA							1.13			1.13		
CHOLA MS												
Future Generali												
HDFC ERGO	569.38	-4.17	-0.73%				569.38			569.38	-4.17	-0.73%
ICICI Lombard												
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	221.44	9.57	4.32%				221.44			221.44	9.57	4.32%
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							391.08	1.87	0.48%	391.08	1.87	0.48%
Universal Sampo												
Private Total	790.82	5.40	0.68%				405.94	1.87	0.46%	1196.76	7.27	0.61%
National							3.28			3.28		
New India												
Oriental												
United India												
Public Total							3.28			3.28		
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Specialised Health Insurers Total	790.82	5.40	0.68%				409.22	1.87	0.46%	1200.03	7.27	0.61%
Grand Total												

**TABLE 81: DOMESTIC TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2014-15) (Concd.)**

Name of the Insurance Company	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				16	0.36	2%				16	0.36	2%
Bharti AXA												
CHOLA MS							0.93			0.9	0	0%
Future Generali												
HDFC ERGO			2%							799.43	12.74	2%
ICICI Lombard	799.43	12.74										
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE			-33%							31.19	-10.15	-33%
Reliance	31.19	-10.15										
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							548	13	2%	548	13	2%
Universal Sampo							0.00109	0	0%	0.00109	0	0%
Private Total	830.62	2.59	0.31%	15.62	0.36	2.30%	548.93	13.00	2.37%	1395.18	15.95	1.14%
National							0.62	0	0%	0.62	0.00	0%
New India												
Oriental												
United India												
Public Total	0.00	0.00	0.00	0.00	0.00	0.00	0.62	0.00	0.00	0.62	0.00	0.00
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Specialised Health Insurers Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total	830.62	2.59	0.31%	15.62	0.36	2.30%	549.55	13.00	2.37%	1395.80	15.95	1.14%

TABLE 82: STATE WISE HEALTH INSURANCE BUSINESS
(EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) FOR FY 2014-15

State/UT	Group Business (other than RSBY & Govt Sponsored Schemes)					Group Business (only of RSBY & Other Govt Sponsored Schemes)					Individual Business including family/floater policies					Total Health Insurance Business (Individual + Group)				
	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims settled	Amount of Claims Settled	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims settled	Amount of Claims Settled	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims settled	Amount of Claims Settled	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims settled	Amount of Claims Settled
Andhra Pradesh	12,210	851	25,974	76,764	32,206	329	1	380	170,538	517	309,283	762	23,264	10,898	321,822	1,615	49,618	271,057	43,622	
Arunachal Pradesh	9	0	1,446	4	482	4	1,205	1,458	2,024	462	519	2	23	6	532	1,207	2,927	2,039	950	
Assam	969	29	419	1,134	355	835	513	3,412	331,756	2,325	57,704	117	3,455	1,564	59,508	658	7,286	337,395	4,244	
Bihar	2,690	54	922	1,789	813	83	1,977	225	67,976	748	45,244	112	2,767	2,508	48,017	2,143	3,914	72,273	2,532	
Chhattisgarh	878	57	1,242	4,407	1,268	89	21,648	11,453	383,415	23,881	33,726	66	2,293	2,271	34,693	21,771	14,989	390,093	26,050	
Goa	967	173	1,685	3,656	1,603	4	0	0	111	4	30,457	68	2,328	3,519	31,428	241	4,013	7,286	2,876	
Gujarat	21,722	936	12,280	54,098	13,733	3,571	5,082	6,851	83,100	4,978	1,855,541	3,953	114,004	392,486	105,720	1,610,834	9,971	133,135	529,684	124,431
Haryana	19,259	1,224	34,528	119,143	52,296	42	921	578	20,862	909	348,589	888	37,455	53,672	19,970	367,890	3,033	72,561	193,677	73,174
Himachal Pradesh	1,624	7	150	1,568	488	31	1,119	1,319	30,000	945	9,114	19	735	958	10,769	1,145	2,204	32,526	1,702	
Jammu & Kashmir	1,566	21	641	2,188	537	0	0	18	8,448	88	13,068	25	966	675	14,634	46	1,625	11,311	1,039	
Jharkhand	1,542	58	825	95,346	892	63	5,767	7,023	145,872	4,154	37,739	80	2,402	3,028	10,116	39,344	5,905	10,250	244,246	6,063
Karnataka	29,174	6,042	152,123	425,061	163,002	5,325	16,517	9,237	41,756	1,094	629,486	1,340	50,926	80,358	25,594	663,985	23,998	212,286	547,175	189,690
Kerala	13,274	838	11,456	58,607	11,079	4,942	10,048	21,645	529,771	21,329	613,289	1,454	36,011	141,218	12,341	631,505	12,341	69,113	729,596	53,543
Madhya Pradesh	9,096	279	3,523	13,556	2,967	653	510	812	28,537	426	304,609	634	19,164	48,062	12,246	314,358	1,424	23,499	90,156	15,640
Maharashtra	47,770	16,418	346,819	1,399,564	415,438	2,430	63,636	74,971	10,074	36,839	2,545,778	5,675	235,666	462,005	166,575	2,595,978	85,728	657,455	1,871,643	618,851
Manipur	3	0	0	4	1	49	274	292	28,853	420	833	2	47	31	11	885	276	340	28,888	432
Meghalaya	39	4	74	125	74	22	3	845	19,475	994	1,541	2	97	155	35	1,602	9	1,016	19,755	1,104
Mizoram	33	1	1	1	0	8	186	1,142	11	1,416	123	0	9	2	1	164	187	1,152	14	1,417
Nagaland	7	3	0	2	0	0	0	20	3,041	19	1,391	1	128	23	87	1,398	4	148	3,066	106
Orissa	3,096	939	5,022	6,111	4,567	473	23,989	21,312	394,005	12,590	77,952	143	4,638	4,131	1,582	81,521	25,071	30,972	404,247	18,740
Punjab	17,289	275	3,510	15,023	3,656	360	225	65	350	90	195,470	473	16,899	22,994	9,499	213,119	973	20,474	38,367	13,245
Rajasthan	11,199	1,454	4,438	19,930	4,538	1,268	1,232	4,220	3,839	1,444	231,721	1,011	21,301	24,181	10,149	244,188	3,697	29,959	47,949	16,131
Sikkim	22	1	19	33	8	0	0	0	3	0	806	2	74	61	21	828	3	93	97	29
Tamil Nadu	23,560	10,059	123,717	337,501	144,410	3,121	37,303	48,201	757,762	53,290	910,878	2,151	76,813	122,865	42,295	937,559	49,513	248,731	1,218,128	239,995
Telangana	3,656	1,277	23,110	99,371	26,121	47	0	3	3,302	78	226,618	491	19,239	28,156	11,092	230,321	1,768	42,352	130,829	37,291
Tripura	16	3	30	121	27	76	1,757	2,106	97,805	1,838	6,143	56	526	80	6,235	1,817	2,662	98,006	2,086	
Uttar Pradesh	28,068	1,160	30,115	105,436	31,879	748	5,144	4,381	315,869	8,286	429,028	1,313	38,100	46,334	18,914	457,844	7,617	72,596	467,638	59,079
Uttarakhand	1,965	62	773	11,740	715	7	0	52	5,567	41	60,661	176	4,587	2,678	2,035	62,633	238	5,413	19,985	2,791
West Bengal	14,909	1,297	18,280	89,298	26,347	5,253	13,935	17,563	754,121	30,894	920,852	1,996	66,205	165,228	46,209	941,014	17,230	102,048	1,008,647	103,449
Andaman & Nicobar Is.	10	0	0	0	0	1	0	0	1	0	362	1	26	11	9	373	1	26	12	9
Chandigarh	3,365	77	822	10,517	2,006	10	1,222	2,092	28,926	2,259	36,469	71	3,411	3,082	1,488	39,844	1,370	6,324	42,525	5,752
Dadra & Nagar Haveli	19	2	87	482	273	1	110	154	451	51	2,159	3	154	305	51	2,179	115	394	1,238	375
Daman & Diu	21	14	296	1,347	310	0	29	20	44	10	3,851	7	262	683	165	3,872	51	578	2,073	485
Delhi	35,817	4,670	85,316	183,854	87,109	54	14	688	2,408	115	909,030	2,246	92,257	185,087	67,546	944,901	6,930	178,261	371,348	154,770
Lakshadweep	24	0	1	2	1	0	0	0	0	0	22	0	0	4	3	46	0	2	6	4
Puducherry	128	16	199	1,654	215	53	0	1	27	2	13,201	23	1,005	1,123	379	13,382	38	1,206	2,804	595
Total	305,996	48,301	889,844	3,139,435	1,029,416	29,952	214,366	242,539	4,270,100	212,536	10,593,257	25,364	877,239	1,826,245	580,341	10,929,205	288,033	2,009,622	9,235,780	1,822,293

TABLE 83: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS FOR FY 2014-15

(No. of Persons in '000)(Premium in ` Lakh)

State/UT	Group Business (other than RSBY & Govt Sponsored Schemes)				Group Business (Government Sponsored Schemes including RSBY)				Individual Business including family/floater policies				Total Business (Individual+Group+Govt)						
	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims settled	Amount of Claims Settled	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims settled	Amount of Claims Settled	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims settled	Amount of Claims Settled	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims settled
Andhra Pradesh	22021	15860	7195	2527	3734	8	257	683	6	23	464809	-64	6554	1678	486838	16054	14431	5478	5435
Arunachal Pradesh	40	3	11	18	30	0	0	0	0	0	645	1	14	38	685	5	25	56	44
Assam	752	1335	398	130	175	0	0	0	0	0	104414	205	1073	208	105166	1540	1471	460	382
Bihar	2177	1452	750	162	435	2	68	604	3	19	75971	257	807	180	78150	1777	2162	459	634
Chhattisgarh	21808	994	686	827	1069	0	0	0	1	3	52339	152	556	177	74147	1146	1243	1109	1250
Goa	4094	363	441	392	202	0	0	0	0	0	44851	54	312	137	48945	417	753	529	262
Gujarat	36700	7173	5520	6020	4588	0	0	0	65	87	927445	2241	9577	3834	964145	9413	15097	19919	8126
Haryana	10646	6542	6262	3858	2259	0	0	0	0	0	173616	483	2774	1012	184262	7025	9037	5382	3272
Himachal Pradesh	1059	105	160	132	180	1	2	0	0	0	39329	126	262	285	40389	234	422	417	337
Jammu & Kashmir	740	369	315	71	210	0	0	0	2	5	22700	82	194	767	301	23440	509	840	516
Jharkhand	9323	1050	1159	460	733	1	58	672	57	50	76724	149	645	325	86048	1258	2477	842	940
Karnataka	45382	12529	9388	3171	4144	1	69	227	70	88	440756	590	5792	1386	486139	13188	15407	5469	5619
Kerala	17981	3553	2759	2461	1821	0	0	0	1	1	287169	1023	3006	1031	305150	4576	5766	6330	2853
Madhya Pradesh	17771	3402	1723	1364	1301	0	0	0	136	67	226393	820	1992	1641	244164	4222	3715	3141	2019
Maharashtra	95880	176092	52711	15047	18804	6	13508	2174	1725	1702	1537563	4552	16148	4585	1633449	194152	71033	25834	25091
Manipur	42	7	7	8	8	0	0	0	0	0	2490	7	38	5	2532	9	44	13	10
Meghalaya	32	2	9	7	48	0	0	0	0	0	1749	4	44	5	1781	6	53	12	48
Mizoram	8	2	1	4	6	0	0	0	0	0	1600	3	15	0	1608	5	17	4	6
Nagaland	16	4	1	6	12	0	0	0	0	0	765	4	16	3	781	8	18	9	12
Orissa	11344	5520	1192	398	628	0	0	0	0	0	135919	707	1314	739	147263	6227	2507	1137	971
Punjab	11535	6560	1748	1032	1254	0	0	0	0	0	263543	715	3042	1754	275078	7274	4790	2786	2216
Rajasthan	23577	2436	2519	1406	3086	0	0	0	2	0	281718	1329	2954	1361	305295	3765	5473	5032	4447
Sikkim	223	87	128	59	44	0	0	0	0	0	7942	19	44	6	8165	106	172	65	47
Tamil Nadu	89742	14360	14428	6970	6591	0	0	0	0	0	875654	1050	7220	3111	965396	15409	21648	10081	8813
Telangana	5998	2553	4133	1751	2302	0	0	0	0	0	93338	303	1121	256	99336	2856	5254	2007	2499
Tripura	122	30	106	26	43	0	0	0	0	0	37773	74	52	12	37895	104	158	38	49
Uttar Pradesh	29469	3927	3741	2488	3468	2	312	23	54	80	365161	1536	3852	3247	394632	5775	7616	5789	5391
Uttarakhand	5677	605	504	449	546	0	0	0	0	0	43175	94	512	161	48852	699	1017	610	682
West Bengal	14737	5014	2104	2072	2585	1	300	19	0	0	256703	1087	2613	1030	271441	6402	4735	3102	3344
Andaman & Nicobar Is.	185	36	61	63	37	0	0	0	0	0	1423	1	12	6	1608	38	73	69	40
Chandigarh	832	1675	373	628	260	0	0	0	11	29	29854	64	424	138	30686	1739	797	777	494
Dadra & Nagar Haveli	151	14	102	4	3	0	0	0	0	0	4657	6	462	26	4808	19	564	30	11
Daman & Diu	1136	260	333	178	228	0	0	0	0	0	19215	12	53	27	20351	272	386	205	236
Delhi	21909	8658	8880	5157	4973	0	0	0	222	793	338690	6383	5209	2867	360599	15040	14089	8246	7271
Lakshadweep	9	0	0	0	0	0	0	0	0	0	26	0	2	0	35	0	2	0	0
Puducherry	4328	1827	2047	1406	1255	0	0	0	0	0	133992	95	371	112	138320	1922	2418	1518	1351
Total	507447	284392	131898	60752	67065	22	14575	4402	2355	2949	7370111	24166	79080	54688	7877580	323132	215380	117795	94718

TABLE 84: CHANNEL WISE PERFORMANCE OF HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS DURING FY 2014-15

(No. of Persons in '000)(Premium in ` Lakh)

Name of the Channel	Individual Insurance including Family/Floater Policies			Group Business (including Government Sponsored Insurance Schemes & RSBY)			Total (Individual + Group)		
	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of policies Issued	No. of Persons Covered	Gross Premium
Brokers	288151	729	27203	24836	23145	490073	312987	23873	517276
Corporate Agent - Banks	1552686	3277	101075	173062	2703	39878	1725748	5981	140953
Corporate Agent - Other than Banks	246732	630	37594	35218	538	6804	281950	1169	44398
Direct Sale - Online	238162	487	22998	344	432	987	238506	918	23985
Direct Sale - Other than Online	971248	2434	74813	58017	228847	509299	1029265	231281	584112
Individual Agents	7295723	17805	613554	43653	6992	85253	7339376	24797	698807
Micro-insurance Agents	555	2	3	818	11	87	1373	13	90
Total of all channels	10593257	25364	877240	335948	262667	1132382	10929205	288032	2009622

SHARE OF DIFFERENT CHANNELS IN HEALTH INSURANCE BUSINESS (IN PERCENTAGE)

(No. of Persons in '000)(Premium in ` Lakh)

Name of the Channel	Individual Insurance including Family/Floater Policies			Group Business (including Government Sponsored Insurance Schemes & RSBY)			Total (Individual + Group)		
	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of policies Issued	No. of Persons Covered	Gross Premium
Brokers	3%	3%	3%	7%	9%	43%	3%	9%	26%
Corporate Agent - Banks	15%	13%	11%	52%	1%	3%	16%	2%	7%
Corporate Agent - Other than Banks	2%	2%	4%	11%	0%	1%	3%	0%	2%
Direct Sale - Online	2%	2%	3%	0%	0%	0%	2%	0%	1%
Direct Sale - Other than Online	9%	10%	9%	17%	87%	45%	9%	80%	29%
Individual Agents	69%	70%	70%	13%	3%	8%	67%	9%	35%
Micro-insurance Agents	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total of all channels	100%	100%	100%	100%	100%	100%	100%	100%	100%

TABLE 85: DETAILS OF CLAIMS DEVELOPMENT & AGING - DURING 2014-15

(Number in Actuals)(Amount in ` Lakh)

Details of Claims Development	For Claims Handled through TPAs						For Claims handled directly by insurers					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims pending at the beginning of the period	214,691	25,957	141,908	37,705	162	60	574,592	19,037	73,570	82,394	1,873	4,551
New claims registered during the period	2,948,225	893,386	2,743,720	905,460	1,108	195	3,093,065	253,136	940,609	372,422	19,122	32,057
Claims settled during the period	2,681,472	667,282	2,438,734	634,613	611	144	3,361,565	215,294	739,047	281,385	14,351	23,575
Claims repudiated during the period	187,695	76,773	305,101	108,203	476	76	168,769	36,656	200,771	103,541	4,382	6,992
Claims pending at the end of the year	293,749	175,288	141,793	200,348	183	35	137,323	20,223	74,361	69,891	2,262	6,040
Penal Interest Paid	-	-	60	0.42	-	-	-	-	2,516	4	-	-
Ageing of pending claims*	For Claims Handled through TPAs						For Claims handled directly by insurers					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims pending for less than 1 Month	168,192	117,192	97,610	99,896	107	13	100,937	15,518	44,031	47,554	734	1,625
Claims pending for greater than 1 month and less than 3 months	46,626	28,951	27,825	51,958	41	4	23,628	3,077	19,859	10,454	391	2,038
Claims pending for greater than 3 month and less than 6 months	23,346	11,428	7,462	22,912	17	2	861	261	4,744	5,440	286	938
Claims pending for greater than 6 month and less than 12 months	26,170	6,224	4,530	14,343	6	1	1,572	283	2,762	3,407	332	536
Claims pending for greater than 1 year and less than 2 years	18,451	10,751	2,722	7,226	5	4	10,099	1,014	1,307	1,781	228	398
Claims pending for more than 2 years	10,967	742	1,644	4,014	7	12	226	71	1,659	1,255	291	506
Total	293,749	175,289	141,794	200,349	183	35	137,323	20,223	74,361	69,891	2,262	6,040

* Reckoned from the date of 1st intimation

TABLE 85: DETAILS OF CLAIMS DEVELOPMENT & AGING - DURING 2014-15

(Number in Actuals)(Amount in ` Lakh)

Ageing of settled claims**	For Claims Handled through TPAs						For Claims handled directly by insurers					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims settled for less than 1 month	2,190,358	495,263	1,831,059	334,443	350	54	2,920,013	193,826	596,635	231,219	10,512	10,421
Claims settled for greater than 1 month and less than 3 months	407,339	142,313	410,911	175,762	179	39	375,939	17,735	101,294	32,540	2,508	8,193
Claims settled for greater than 3 months and less than 6 months	60,796	22,712	149,255	94,191	61	37	63,262	2,798	32,830	11,649	953	3,621
Claims settled for greater than 6 months and less than 12 months	21,095	5,884	37,537	25,505	15	11	2,210	883	6,519	4,572	306	1,121
Claims settled for greater than 1 year and less than 2 years	1,474	936	7,203	3,461	3	1	109	41	1,096	506	54	201
Claims settled for more than 2 years	410	175	2,769	1,252	3	1	32	12	673	898	18	18
Total	2,681,472	667,282	2,438,734	634,614	611	144	3,361,565	215,294	739,047	281,385	14,351	23,575

Ageing of repudiated claims**	For Claims Handled through TPAs						For Claims handled directly by insurers					
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Claims repudiated for less than 1 month	147,062	62,941	175,867	66,818	145	31	122,959	32,698	123,813	41,716	2,555	3,139
Claims repudiated for greater than 1 month and less than 3 months	22,333	10,038	79,005	24,249	191	22	20,393	1,745	58,392	24,714	1,379	2,131
Claims repudiated for greater than 3 months and less than 6 months	10,533	2,672	29,909	9,989	108	14	24,062	1,961	14,409	14,009	169	565
Claims repudiated for greater than 6 months and less than 12 months	7,396	1,011	13,020	4,799	23	3	1,267	218	2,585	14,767	76	277
Claims repudiated for greater than 1 year and less than 2 years	301	87	5,735	1,918	6	3	80	10	1,160	5,941	43	149
Claims repudiated for more than 2 years	70	24	1,565	430	3	2	8	24	412	2,393	160	731
Total	187,695	76,773	305,101	108,203	476	76	168,769	36,655	200,771	103,541	4,382	6,992

**Reckoned from date of receipt of last requirement.

TABLE 86: HEALTH INSURERS : POLICYHOLDERS ACCOUNT

(` Lakh)

Particulars	APOLLO MUNICH						MAX BUPA			
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	28	2164	6996	14874	30082	44213	0	815	5092	12837
Profit/ Loss on sale/redemption of Investments					65	139				
Others										
Interest, Dividend & Rent – Gross	1	96	300	670	1415	2151	0	114	418	975
TOTAL (A)	29	2260	7296	15544	31563	46503	0	929	5510	13812
Claims Incurred (Net)	25	2473	5974	9215	17509	26198	0	406	2886	7504
Commission	33	359	1056	1774	2813	4229	0	139	550	1286
Operating Expenses related to Insurance Business	3168	7238	9830	13326	17411	18917	3855	12668	14926	17709
Others- Amortizations, Write offs & Provisions										
Foreign Taxes										
TOTAL (B)	3226	10070	16860	24316	37733	49344	3855	13213	18361	26499
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(3197)	(7810)	(9564)	(8772)	(6170)	(2841)	(3855)	(12284)	(12851)	(12687)
APPROPRIATIONS										
Transfer to Shareholders' Account	(3197)	(7810)	(9564)	(8772)	(6170)	(2841)	(3855)	(12284)	(12851)	(12687)
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	(3197)	(7810)	(9564)	(8772)	(6170)	(2841)	(3855)	(12284)	(12851)	(12687)

Note : Figures in brackets indicate negative values.

TABLE 86: HEALTH INSURERS : POLICYHOLDERS ACCOUNT (Contd.)

(` Lakh)

Particulars	RELIGARE	STAR HEALTH							
	2012-13	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
Premiums earned (Net)	1308	489	8823	30145	61043	83140	80851	51123	
Profit/ Loss on sale/redemption of Investments				142			(42)	(53)	
Others								57	
Interest, Dividend & Rent – Gross	84	20	172	442	717	1251	1257	1458	
TOTAL (A)	1392	509	8995	30730	61760	84391	82066	52585	
Claims Incurred (Net)	1319	150	6724	25847	53173	75814	77423	32297	
Commission	220	(303)	(814)	(1228)	(1267)	(883)	465	1375	
Operating Expenses related to Insurance Business	4602	1798	3477	6270	9311	9077	20278	31864	
Others- Amortizations, Write offs & Provisions									
Foreign Taxes									
TOTAL (B)	6141	1645	9387	30889	61217	84008	98166	65536	
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(4748)	(1136)	(392)	(159)	543	383	(16101)	(12951)	
APPROPRIATIONS									
Transfer to Shareholders' Account	(4748)	(1136)	(392)	(159)	543	383	(16101)	(12951)	
Transfer to Catastrophe Reserve									
Transfer to Other Reserves									
TOTAL (C)	(4748)	(1136)	(392)	(159)	543	383	(16101)	(12951)	

Note : Figures in brackets indicate negative values.

TABLE 86: HEALTH INSURERS : POLICYHOLDERS ACCOUNT (Concl.)

(` Lakh)

Particulars	TOTAL						
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Premiums earned (Net)	489	8851	32309	68039	98828	116025	109481
Profit/ Loss on sale/redemption of Investments			142			23	85
Others							57
Interest, Dividend & Rent – Gross	20	173	539	1017	2035	3091	4669
TOTAL (A)	509	9024	32990	69056	100863	119138	114293
Claims Incurred (Net)	150	6749	28320	59147	85435	97818	67317
Commission	(303)	(781)	(869)	(211)	1030	3828	7111
Operating Expenses related to Insurance Business	1798	6645	13508	22996	35071	52615	73093
Others- Amortizations, Write offs & Provisions							
Foreign Taxes							
TOTAL (B)	1645	12613	40959	81932	121536	154261	147520
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(1136)	(3589)	(7969)	(12876)	(20673)	(35123)	(33227)
APPROPRIATIONS							
Transfer to Shareholders' Account	(1136)	(3589)	(7969)	(12876)	(20673)	(35123)	(33227)
Transfer to Catastrophe Reserve							
Transfer to Other Reserves							
TOTAL (C)	(1136)	(3589)	(7969)	(12876)	(20673)	(35123)	(33227)

Note : Figures in brackets indicate negative values.

TABLE 86A: HEALTH INSURERS : POLICYHOLDERS ACCOUNT

(` Lakh)

Particulars	APOLLO MUNICH		MAX BUPA		RELIGARE HEALTH		STAR HEALTH		CIGNA TTK		TOTAL	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
Premiums earned (Net)	65588.45	54340.39	31523.64	23765.98	15372.27	8164.36	101792.95	67539.50	667.47	1.24	214944.78	153811.47
Profit/ Loss on sale/redemption of Investments	228.24	173.44	147.36	79.41	152.23	83.29	1616.06	1616.06	12.78		540.61	336.14
Interest, Dividend & Rent – Gross	3276.16	2551.56	1795.10	1406.90	1118.75	477.89	4047.36	2551.88	46.26	0.17	10283.63	6988.40
Others												1616.06
TOTAL (A)	69092.85	57065.39	33318.74	25172.88	16638.38	8721.66	105992.54	71790.73	726.51	1.41	225769.02	162752.07
Claims Incurred (Net)	41342.70	35643.60	17387.53	14039.62	9396.66	6524.79	65105.91	45394.56	429.37	0.74	133662.17	101603.31
Commission	4533.36	6387.20	3219.85	2787.60	1989.75	1274.67	10101.22	3666.02	148.98	3.06	19993.16	14118.55
Operating Expenses related to Insurance Business	25577.92	20829.62	23269.35	22766.76	15720.70	9731.57	45583.41	33186.46	12237.88	6271.57	122389.26	92785.98
Others- Amortizations, Write offs & Provisions			(56.53)	56.53							(56.53)	56.53
Foreign Taxes												
TOTAL (B)	71453.98	62860.42	43820.20	39650.51	27107.11	17531.03	120790.54	82247.04	12816.23	6275.37	275988.06	208564.37
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(2361.13)	(5795.03)	(10501.46)	(14477.63)	(10468.73)	(8809.37)	(14798.00)	(10456.31)	(12089.72)	(6273.96)	(50219.04)	(45812.30)
APPROPRIATIONS												
Transfer to Shareholders' Account	(2361.13)	(5795.03)	(10501.46)	(14477.63)	(10468.73)	(8809.37)	(14798.00)	(10456.31)	(12089.72)	(6273.96)	(50219.04)	(45812.30)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(2361.13)	(5795.03)	(10501.46)	(14477.63)	(10468.73)	(8809.37)	(14798.00)	(10456.31)	(12089.72)	(6273.96)	(50219.04)	(45812.30)

Note : Figures in brackets indicate negative values

TABLE 87: HEALTH INSURERS : SHAREHOLDERS ACCOUNT (Contd.)

(` Lakh)

Particulars	APOLLO MUNICH				MAX BUPA					
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance	(3197)	(7810)	(9564)	(8772)	(6170)	(2841)	(3855)	(12284)	(12851)	(12687)
(b) Marine Insurance	(3197)	(7810)	(9564)	(8772)	(6170)	(2841)	(3855)	(12284)	(12851)	(12687)
(c) Miscellaneous Insurance										
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent - Gross	414	469	539	621	1257	1651	57	596	764	848
Amortisation of discount/ premium		94	13	82	179	108	125	84	200	210
(b) Profit on sale of investments		80	104	42	91	113				
Less: loss on sale of investments				(18)	(25)					
OTHER INCOME	1	1	2	169	52	160	13	9	1	32
TOTAL (A)	(2782)	(7166)	(8907)	(7844)	(4616)	(809)	(3660)	(11595)	(11887)	(11596)
PROVISIONS (Other than taxation)										
(a) For diminution in the value of investments				18						
(b) For doubtful debts										
(c) Others										
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business	32	16	63	82	125	176				
(b) Bad debts written off										
(c) Others								30		
TOTAL (B)	32	16	63	99	125	176		30		
Profit Before Tax	(2815)	(7182)	(8970)	(7943)	(4741)	(985)	(3660)	(11625)	(11887)	(11596)
Provision for Taxation	20	36	0.04	1	1	(1495)	0.04	0.04		
Profit after Tax	(2834)	(7218)	(8970)	(7944)	(4743)	(510)	(3660)	(11625)	(11887)	(11596)
APPROPRIATIONS										
(a) Interim dividends paid during the year										
(b) Proposed final dividend										
(c) Dividend distribution tax										
(d) Transfer to any Reserves or Other Accounts										
Transfer to General Reserve										
Balance of Profit / Loss B/f from last year	(25)	(2859)	(10077)	(19047)	(26991)	(31734)	(636)	(4296)	(15921)	(27807)
Balance C/f to Balance Sheet	(2859)	(10077)	(19047)	(26991)	(31734)	(31224)	(4296)	(15921)	(27807)	(39403)

Note : Figures in brackets indicate negative values.

TABLE 87: HEALTH INSURERS : SHAREHOLDERS ACCOUNT (Contd.)

(` Lakh)

Particulars	STAR HEALTH								
	2012-13	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	
OPERATING PROFIT/(LOSS)									
(a) Fire Insurance	(4748)	(1136)	(392)	(159)	543	383	(16101)	(12951)	
(b) Marine Insurance	(4748)	(1136)	(392)	(159)	543	383	(16101)	(12951)	
(c) Miscellaneous Insurance									
INCOME FROM INVESTMENTS									
(a) Interest, Dividend & Rent – Gross	1190	703	746	540	498	800	677	388	
Amortisation of discount/ premium			1	174					
(b) Profit on sale of investments	89							0.46	
Less: loss on sale of investments	(4)						(23)	(15)	
OTHER INCOME	0.23							15	
TOTAL (A)	(3473)	(433)	355	555	1041	1183	(15447)	(12563)	
PROVISIONS (Other than taxation)									
(a) For diminution in the value of investments									
(b) For doubtful debts				2					
(c) Others									
OTHER EXPENSES									
(a) Expenses other than those related to Insurance Business	342								
(b) Bad debts written off									
© Others		6	39	26	19	16	(1)	(1)	
TOTAL (B)	342	6	39	28	19	16	(1)	(1)	
Profit Before Tax	(3816)	(439)	316	527	1022	1167	(15445)	(12562)	
Provision for Taxation	22	(180)	188	404	496	428	(691)		
Profit after Tax	(3838)	(259)	128	124	526	739	(14754)	(12562)	
APPROPRIATIONS									
(a) Interim dividends paid during the year									
(b) Proposed final dividend									
(c) Dividend distribution tax									
(d) Transfer to any Reserves or Other Accounts				124	526	739			
Transfer to General Reserve									
Balance of Profit / Loss B/f from last year	779	(126)	(385)	(258)	(258)	(258)	(258)	(15012)	
Balance C/f to Balance Sheet	(4617)	(385)	(258)	(258)	(258)	(258)	(15012)	(27573)	

Note : Figures in brackets indicate negative values.

TABLE 87: HEALTH INSURERS : SHAREHOLDERS ACCOUNT (Concl.)

(` Lakh)

Particulars	TOTAL						
	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
OPERATING PROFIT/(LOSS)							
(a) Fire Insurance	(1136)	(3589)	(7969)	(12877)	(20673)	(35123)	(33227)
(b) Marine Insurance	(1136)	(3589)	(7969)	(12877)	(20673)	(35123)	(33227)
(C) Miscellaneous Insurance							
INCOME FROM INVESTMENTS	703	1160	1009	1094	2016	2698	4076
(a) Interest, Dividend & Rent – Gross		1	268	138	166	179	108
Amortisation of discount/ premium			80	104	42	291	414
(b) Profit on sale of investments					(18)	(48)	(19)
Less: loss on sale of investments		1	1	15	178	53	208
OTHER INCOME	(433)	(2427)	(6611)	(11526)	(18256)	(31949)	(28441)
TOTAL (A)							
PROVISIONS (Other than taxation)							
(a) For diminution in the value of investments					18		
(b) For doubtful debts			2				
(c) Others							
OTHER EXPENSES							
(a) Expenses other than those related to Insurance Business		32	16	63	82	125	518
(b) Bad debts written off		39	26	19	45	(1)	(1)
(c) Others	6	71	44	82	145	124	517
TOTAL (B)							
Profit Before Tax	(439)	(2499)	(6655)	(11608)	(18401)	(32073)	(28958)
Provision for Taxation	(180)	208	439	496	429	(690)	(1473)
Profit after Tax	(259)	(2706)	(7095)	(12104)	(18830)	(31383)	(27486)
APPROPRIATIONS							
(a) Interim dividends paid during the year			124	526	739		
(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	(126)	(410)	(3116)	(10971)	(23600)	(43169)	(73774)
Balance C/f to Balance Sheet	(385)	(3117)	(10335)	(23600)	(43169)	(74553)	(102817)

Note : Figures in brackets indicate negative values.

TABLE 87A: HEALTH INSURERS : SHAREHOLDERS ACCOUNT

(Lakh)

PARTICULARS	APOLLO MUNICH		MAX BUPA		RELIGARE HEALTH		CIGNA TTK		STAR HEALTH		TOTAL	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
OPERATING PROFIT/(LOSS)												
(a) Fire Insurance	(2361.13)	(5795.03)	(10501.46)	(14477.63)	(10468.73)	(8809.37)	(12089.71)	(6273.97)	(14798.00)	(10456.31)	(50219.03)	(45812.31)
(b) Marine Insurance												
(c) Miscellaneous Insurance												
TOTAL (1)	2361.13	(5795.03)	(10501.46)	(14477.63)	(10468.73)	(8809.37)	(12089.71)	(6273.97)	(14798.00)	(10456.31)	(50219.03)	(45812.31)
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent - Gross	2236.97	1933.78	1328.30	919.58	830.77	975.35	1034.60	398.63	888.45	1093.66	6319.09	5321.00
(b) amortisation of discount/premium	64.60	57.92			4.31	130.43	202.37		33.42	(2.59)	64.60	57.92
(C) Profit on sale of investments	160.45	135.38	247.80	254.54	4.31	(30.75)					648.35	558.64
Less: Loss on sale of investments	(0.11)										(0.11)	(33.34)
TOTAL (2)	2461.91	2127.08	1576.10	1174.12	835.08	1075.03	1236.97	398.63	921.87	1129.36	7031.93	5904.22
OTHER INCOME	256.36	178.67	21.62	40.35		0.44					277.98	219.46
TOTAL (3)	256.36	178.67	21.62	40.35		0.44					277.98	219.46
TOTAL (A) [1+2+3]	357.14	(3489.28)	(8903.74)	(13263.16)	(9633.65)	(7733.90)	(10852.74)	(5875.34)	(13876.13)	(9326.95)	(42909.12)	(39688.63)
PROVISIONS (Other than taxation)												
(a) For diminution in the value of investments												
(b) For doubtful debts	152.73		152.73								152.73	
(c) Others	31.89		31.89	23.97							31.89	23.97
OTHER EXPENSES												
(a) Expenses other than those related to Insurance Business	287.52	204.43	242.96		291.80	227.49					822.28	431.92
(b) Bad debts written off					(0.11)	0.06	601.95	156.25	128.96	5.41	730.80	161.72
(c) Others												
TOTAL (B)	287.52	204.43	427.58	23.97	291.69	227.55	601.95	156.25	128.96	5.41	1737.70	617.61
Profit Before Tax	69.62	(3693.71)	(9331.32)	(13287.13)	(9925.34)	(7961.45)	(11454.69)	(6031.59)	(14005.09)	(9332.36)	(44646.82)	(40306.24)
Provision for Taxation	3.17	2.97			0.51	1.15					3.68	4.12
Profit after Tax	66.45	(3696.68)	(9331.32)	(13287.13)	(9925.85)	(7962.60)	(11454.69)	(6031.59)	(14005.09)	(9332.36)	(44650.50)	(40310.36)
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	(34920.55)	(31223.87)	(52690.47)	(39403.34)	(12579.72)	(4617.12)	(6045.45)	(13.86)	(35516.79)	(26184.43)	(141752.98)	(101442.62)
Adjustment on account of depreciation due to change in accounting policy			(60.39)		(13.49)						(73.88)	
Balance C/f to Balance Sheet	(34854.10)	(34920.55)	(62082.18)	(52690.47)	(22519.06)	(12579.72)	(17500.14)	(6045.45)	(49521.88)	(35516.79)	(186477.36)	(141752.98)

Note : Figures in brackets indicate negative values.

TABLE 88: HEALTH INSURERS : BALANCE SHEET
(As on 31st March)

(₹ Lakh)

Particulars	APOLLO MUNICH					MAX BUPA					
	2008	2009	2010	2011	2012	2013	2010	2011	2012	2013	
SOURCES OF FUNDS											
Share Capital	10055	10737	12930	19620	25465	30898	15100	27100	35200	50400	
Share Application Money		3491	374						3250	702	
Reserves & Surplus		5472	14696	17878	20632	23364					
Fair Value Change Account		(18)	2	23	4	4	7	10	6	14	
Deferred Tax Liability											
Borrowings		19682	28001	37522	46101	54266	15107	27110	38456	51116	
TOTAL	10055	19682	28001	37522	46101	54266	15107	27110	38456	51116	
APPLICATION OF FUNDS											
Investments	3064	8111	13431	25209	32750	37764	9260	12626	18915	25989	
Loans											
Fixed Assets	1205	1966	2068	1556	1388	1567	1261	2132	2149	2285	
Deferred Tax Assets						1498					
CURRENT ASSETS	3288	2474	1099	5435	10015	17777	1150	668	260	320	
Cash & Bank Balance											
Advances and Other Assets	1066	1989	2545	3800	6207	8323	1137	1447	1536	2894	
Sub-Total (A)	4354	4463	3643	9235	16223	26100	2288	2115	1795	3214	
CURRENT LIABILITIES	1179	2348	5044	12294	13088	12584	1934	4088	3175	5452	
Provisions	247	2587	5144	13176	22905	31303	63	1597	9035	14324	
Sub-Total (B)	1427	4935	10188	25470	35993	43886	1997	5684	12210	19776	
Net Current Assets (C)= (A-B)	2927	(472)	(6544)	(16235)	(19771)	(17787)	291	(3569)	(10414)	(16562)	
Misc. Expenditure (to the extent not written off or adjusted)											
Profit & Loss Account (Debit Balance)	2859	10077	19047	26991	31734	31224	4296	15921	27807	39403	
TOTAL	10055	19682	28001	37522	46101	54266	15107	27110	38456	51116	

Note : Figures in brackets indicate negative values.

TABLE 88: HEALTH INSURERS : BALANCE SHEET (Contd.)
(As on 31st March)

(Lakh)

Particulars	STAR HEALTH									
	2013	2007	2008	2009	2010	2011	2012	2013		
RELIGARE										
	2013	2007	2008	2009	2010	2011	2012	2013		
SOURCES OF FUNDS										
Share Capital	17500	10500	10860	10930	16433	20299	27877	32695		
Share Application Money Reserves & Surplus	0.02	1.00		124	13867	10308	16305	22208		
Fair Value Change Account				232	650	6708				
Deferred Tax Liability					329	691				
Borrowings										
TOTAL	17500	10501	10860	11285	31279	38007	44183	54902		
APPLICATION OF FUNDS										
Investments	12529	7135	8652	8106	17452	23484	18493	28072		
Loans			500	500						
Fixed Assets	2382	411	641	2122	3901	6166	6458	5308		
Deferred Tax Assets		188	76							
CURRENT ASSETS										
Cash & Bank Balance	6822	2788	3556	2755	17035	11516	4796	18184		
Advances and Other Assets	775	486	2029	11473	20733	30599	37089	23352		
Sub-Total (A)	7597	3275	5585	14228	37768	42115	41885	41536		
CURRENT LIABILITIES										
Provisions	7384	404	1212	4470	12697	10418	13857	13464		
Sub-Total (B)	2241	489	3639	9458	15805	23597	23809	34123		
	9625	893	4851	13928	28502	34016	37665	47587		
Net Current Assets (C)= (A-B)	(2028)	2381	733	300	9266	8100	4220	(6051)		
Misc. Expenditure (to the extent not written off or adjusted)					403					
Profit & Loss Account (Debit Balance)	4617	385	258	258	258	258	15012	27573		
TOTAL	17500	10501	10860	11285	31279	38007	44183	54902		

Note : Figures in brackets indicate negative values.

TABLE 88: HEALTH INSURERS : BALANCE SHEET (Concl.d.)
(As on 31st March)

(` Lakh)

Particulars	TOTAL						
	2007	2008	2009	2010	2011	2012	2013
SOURCES OF FUNDS							
Share Capital	10500	20915	21667	44463	67019	88542	131493
Share Application Money			3491	14241	10308	3250	702
Reserves & Surplus			5596	15346	24586	36938	45572
Fair Value Change Account	1.00		(18)	9	33	10	18
Deferred Tax Liability			232	329	691		
Borrowings							
TOTAL	10501	20915	30967	74387	102638	128740	177784
APPLICATION OF FUNDS							
Investments	7135	11716	16217	40143	61319	70157	104354
Loans	500	500					
Fixed Assets	411	1846	4087	7229	9855	9995	11543
Deferred Tax Assets	188	76					1498
CURRENT ASSETS							
Cash & Bank Balance	2788	6844	5230	19284	17619	15071	43103
Advances and Other Assets	486	3095	13461	24415	35846	44832	35344
Sub-Total (A)	3275	9939	18691	43699	53465	59903	78447
CURRENT LIABILITIES							
Provisions	404	2391	6818	19675	26799	30119	38884
Sub-Total (B)	489	3886	12046	21012	38370	55749	81991
	893	6278	18864	40687	65170	85868	120875
Net Current Assets (C) = (A-B)	2381	3660	(172)	3012	(11705)	(25965)	(42428)
Misc. Expenditure (to the extent not written off or adjusted)				403			
Profit & Loss Account (Debit Balance)	385	2859	10335	23600	43169	74553	102817
TOTAL	10501	20915	30967	74387	102638	128740	177784

Note : Figures in brackets indicate negative values.

TABLE 88A: HEALTH INSURERS : BALANCE SHEET
(As on 31st March)

(Lakh)

Particulars	APOLLO MUNICH		MAX BUPA		RELIGARE HEALTH		CIGNA TTK		STAR HEALTH		TOTAL	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
SOURCES OF FUNDS												
Share Capital	34922.88	33098.00	79050.00	66900.00	35000.00	25000.00	20000.00	10000.00	36214.41	33386.05	205187.29	168384.05
Share Application Money	25364.14	2700.00							27492.76	21088.52	61876.51	2700.00
Reserves & Surplus	7.92	11.20	9.31	7.87	0.75		8.46	4509.80			9036.84	50062.46
Fair Value Change Account											8.46	4529.62
Deferred Tax Liability												
Borrowings												
TOTAL	60294.94	60273.34	79059.31	66907.87	35000.00	25000.75	29028.07	14509.80	63707.17	54474.57	267089.49	221166.33
APPLICATION OF FUNDS												
Investments	50517.51	47831.29	43003.15	33694.43	30495.80	18756.46	14394.18	7348.59	50183.72	35132.95	188594.36	142763.72
Loans												
Fixed Assets	2312.25	2325.16	3212.66	3140.55	3286.4	3369.37	4.71	3.96	5846.54	5986.76	11376.16	11456.43
Deferred Tax Assets	1498.06	1498.06									4784.46	4867.43
CURRENT ASSETS												
Cash & Bank Balance	26917.88	22453.16	1193.79	1411.77	2552.59	1293.52	240.21	9166.13	32779.17	21550.38	63683.64	55874.96
Advances and Other Assets	8126.30	7590.14	3371.53	4173.58	3617.23	2716.10	2905.62	1037.92	20768.85	23108.28	38789.53	38626.02
Sub-Total (A)	35044.18	30043.30	4565.32	5585.35	6169.82	4009.62	3145.83	10204.05	53548.02	44658.66	102473.17	94500.98
CURRENT LIABILITIES												
Provisions	19356.17	14317.51	7642.07	7396.50	13418.98	7232.52	4445.30	9016.50	20972.18	15793.52	65834.70	53756.55
Sub-Total (B)	44574.99	42027.51	26161.93	20806.43	14052.10	6481.89	1571.49	75.74	74420.82	51027.08	160781.33	120418.65
Net Current Assets (C)= (A-B)	63931.16	56345.02	33804.00	28202.93	27471.08	13714.41	6016.79	9092.24	95393.00	66820.60	226616.03	174175.20
"Misc. Expenditure(to the extent not written off or adjusted)"	(28886.98)	(26301.72)	(29238.68)	(22617.58)	(21301.26)	(9704.79)	(2870.96)	1111.81	(41844.98)	(22161.94)	-124142.86	-79674.22
Profit & Loss Account (Debit Balance)	34854.10	34920.55	62082.18	52690.47	22519.06	12579.71	17500.14	6045.44	49521.89	35516.80	186477.37	141752.97
TOTAL	60294.94	60273.34	79059.31	66907.87	35000.00	25000.75	29028.07	14509.80	63707.17	54474.57	267089.49	221166.33

Note : Figures in brackets indicate negative values

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NON LIFE INSURERS
(As on 31st March)

States/Union Territory	Bajaj Allianz					Bharti AXA					Cholamandalam							
	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015
Andhra Pradesh	22	20	21	21	21	13	4	4	4	4	4	3	5	5	5	5	6	5
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	3	2	3	3	3	4	1	1	1	1	1	1	1	1	1	2	2	2
Bihar	5	4	4	4	4	7	0	0	0	0	0	0	1	1	1	2	2	2
Chhattisgarh	4	4	4	4	4	4	1	2	1	1	1	2	1	1	1	3	3	3
Goa	4	3	4	4	3	4	1	1	1	1	1	1	1	1	2	2	2	2
Gujarat	27	18	22	22	21	22	3	3	3	3	4	5	9	9	8	8	8	8
Haryana	5	4	5	5	5	6	1	2	2	2	2	2	3	4	3	3	3	3
Himachal Pradesh	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir	2	2	2	2	2	2	0	0	0	1	1	1	0	0	0	0	0	0
Jharkhand	4	3	3	3	4	4	1	1	1	1	1	1	2	2	2	2	2	2
Karnataka	16	16	13	13	12	15	5	5	5	5	7	7	6	6	6	5	6	6
Kerala	9	8	9	9	9	9	1	1	1	2	3	3	7	7	6	6	6	6
Madhya Pradesh	6	7	5	5	5	5	2	2	2	2	2	3	3	4	4	4	4	4
Maharashtra	32	24	26	25	28	32	8	8	8	12	12	12	18	16	16	17	19	19
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	6	6	6	6	6	6	1	1	1	1	1	1	2	2	2	2	2	2
Punjab	13	8	9	8	8	8	3	3	3	3	3	3	4	3	3	3	2	2
Rajasthan	7	6	3	3	3	4	3	2	2	2	2	2	2	2	3	3	2	2
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	25	26	19	18	16	17	4	4	4	4	4	6	27	19	19	20	20	21
Telangana	-	-	-	-	-	9	-	-	-	-	-	3	-	-	-	-	-	3
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1
Uttar Pradesh	10	9	8	8	8	9	3	4	4	5	5	5	6	6	6	6	6	6
Uttarakhand	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
West Bengal	14	14	13	15	16	19	2	2	2	3	3	3	3	3	3	3	3	3
Andaman&Nicobar Island	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	0	1	0	0	0	0	1	1	1	1	1	1	0	0	0	0	1	1
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	13	9	9	9	4	7	4	3	3	2	2	2	3	1	1	1	1	1
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	1	1	1	1	1	1	0	0	0	0	0	0	1	1	1	1	1	1
Total	232	199	192	191	186	210	50	51	50	58	59	69	106	96	93	101	107	110

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NON LIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	Future Generali					HDFC Ergo					ICICI Lombard							
	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015
Andhra Pradesh	4	4	4	5	7	4	6	6	6	6	8	5	31	31	27	25	25	16
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	1	1	1	1	2	2	1	1	1	1	2	2	3	3	3	3	3	3
Bihar	2	2	2	1	2	3	1	1	1	1	2	2	4	4	4	4	4	8
Chhattisgarh	1	1	1	1	2	3	1	1	1	1	2	2	7	7	7	5	5	6
Goa	1	1	0	0	1	1	1	1	1	1	1	1	2	2	2	1	2	2
Gujarat	6	10	9	9	13	17	5	5	5	5	9	9	26	25	25	22	22	22
Haryana	5	5	5	4	5	5	2	2	2	3	3	3	16	13	13	10	9	7
Himachal Pradesh	1	1	0	0	1	1	0	0	0	0	0	1	2	2	2	2	2	2
Jammu & Kashmir	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2
Jharkhand	2	2	2	2	4	4	2	2	2	2	2	2	4	4	4	4	4	4
Karnataka	4	4	3	4	6	7	4	4	4	4	5	5	23	22	22	19	19	18
Kerala	6	6	4	4	6	6	8	8	8	8	8	8	16	15	15	14	14	12
Madhya Pradesh	4	4	3	3	5	6	3	3	3	3	3	3	19	17	17	11	11	9
Maharashtra	15	15	16	18	19	24	11	11	11	13	21	19	43	36	36	32	32	30
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	2	2	2	2	4	4	2	2	2	2	4	4	17	16	16	13	13	13
Punjab	4	4	4	3	5	5	4	4	4	4	4	4	19	16	16	16	15	15
Rajasthan	6	6	4	4	4	8	5	5	5	5	5	5	17	14	14	12	12	8
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1
Tamil Nadu	7	7	7	7	6	7	6	5	5	6	8	8	22	21	21	21	21	17
Telangana	-	-	-	-	-	4	-	-	-	-	-	3	-	-	-	-	-	7
Tripura	0	0	0	0	1	1	0	0	0	0	0	0	1	1	1	1	1	1
Uttar Pradesh	11	11	6	4	5	5	5	5	7	8	8	8	36	30	30	27	27	22
Uttarakhand	0	0	1	1	2	2	1	1	1	1	1	1	7	6	6	6	6	4
West Bengal	4	4	5	4	5	4	2	2	2	2	4	4	20	16	16	14	14	14
Andaman & Nicobar Islands	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	1	1	1	1	1	1	2	1	1	1	1	1
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	3	2	2	2	2	2	6	6	3	3	5	5	8	8	8	7	7	7
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Total	91	94	84	82	111	129	78	78	80	81	108	108	350	315	311	275	273	253

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NON LIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	IFFCO Tokio					L&T General					Liberty Videocon				
	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015	2013	2014	2015
Andhra Pradesh	3	3	3	3	3	1	0	1	1	1	1	1	1	2	2
Atunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bihar	0	0	0	1	1	1	0	0	0	0	1	1	0	0	1
Chhattisgarh	1	1	1	1	1	1	0	0	0	0	0	0	0	0	1
Goa	1	1	1	1	1	1	0	0	0	0	0	0	0	0	1
Gujarat	7	8	8	9	9	10	0	1	1	1	1	1	1	2	3
Haryana	3	3	3	3	5	5	0	0	0	0	0	0	0	1	1
Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0
Jharkhand	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Karnataka	4	4	4	5	5	6	0	1	1	1	1	1	1	2	3
Kerala	1	1	1	1	1	1	0	0	0	0	0	0	0	0	1
Madhya Pradesh	3	3	3	3	3	4	0	0	0	0	0	0	0	0	0
Maharashtra	16	16	16	16	13	14	0	2	4	6	6	7	2	5	5
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	1	1	1	1	1	1	0	1	1	1	1	1	0	1	1
Punjab	1	2	2	2	2	2	0	0	0	0	0	0	0	1	1
Rajasthan	1	1	1	3	3	3	0	0	0	1	1	1	0	1	2
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	3	3	3	6	6	6	0	2	2	2	2	2	1	2	3
Telangana	-	-	-	-	-	2	-	-	-	-	-	0	-	-	1
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Uttar Pradesh	3	3	3	3	3	4	0	0	0	1	1	1	0	0	0
Uttarakhand	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0
West Bengal	3	3	3	3	3	3	0	1	1	1	1	1	0	1	1
Andaman & Nicobar Isand	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	0	0	0	0	0	0	0	1	1
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	8	10	10	10	10	10	0	1	1	1	1	1	1	2	2
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	60	66	66	74	73	79	0	10	12	17	17	18	7	21	29

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NON LIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	Magma HDI			Raheja OBE						Reliance General					
	2013	2014	2015	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015
Andhra Pradesh	3	3	3	0	1	1	1	1	1	16	16	14	12	12	6
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	0	0	0	0	0	0	0	0	0	2	2	0	1	1	1
Bihar	1	1	1	0	0	0	0	0	0	1	1	1	1	1	1
Chhattisgarh	2	6	6	0	0	0	0	0	0	2	2	2	2	2	2
Goa	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1
Gujarat	3	5	5	0	0	1	1	1	1	21	21	15	13	13	13
Haryana	3	4	4	0	0	0	0	0	0	7	7	3	4	4	4
Himachal Pradesh	0	0	0	0	0	0	0	0	0	1	1	2	2	2	2
Jammu & Kashmir	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1
Jharkhand	2	3	3	0	0	0	0	0	0	4	4	4	4	4	4
Karnataka	1	2	3	0	0	1	1	1	1	15	15	13	12	12	12
Kerala	1	2	2	0	0	0	0	0	0	13	13	12	12	12	12
Madhya Pradesh	3	7	7	0	0	0	0	0	0	13	13	6	5	5	5
Maharashtra	5	6	8	1	1	2	2	2	2	33	33	19	19	19	19
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	3	5	6	0	0	0	0	0	0	3	3	2	2	2	2
Punjab	2	2	3	0	0	0	0	0	0	8	7	8	5	5	5
Rajasthan	2	3	3	0	0	0	0	0	0	9	9	4	6	6	6
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	2	5	5	0	0	1	1	1	1	15	15	11	11	11	11
Telangana	-	-	0	-	-	-	-	-	0	-	-	-	-	-	6
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Uttar Pradesh	2	4	4	0	0	0	0	0	0	20	17	11	8	8	8
Uttarakhand	1	1	1	0	0	0	0	0	0	0	3	0	1	1	1
West Bengal	6	9	10	0	0	0	0	0	0	11	11	9	9	9	9
Andaman & Nicobar Island	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	0	0	0	0	0	0	1	1	1	2	2	2
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	3	3	3	0	0	1	1	1	1	15	15	11	5	5	5
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	1	1	0	0	0	0	0	0	1	1	1	1	1	1
Total	46	73	79	1	2	7	7	7	7	212	212	151	139	139	139

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NON LIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	Royal Sundaram					SBI General					Shriram General							
	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015
Andhra Pradesh	9	9	9	12	12	7	0	2	2	4	4	4	6	7	10	10	14	10
Arunachal Pradesh	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	1	1	1	1	1	1	0	1	1	1	1	3	0	0	0	0	0	2
Bihar	0	1	1	1	1	1	0	0	1	1	2	1	0	0	0	0	0	2
Chhattisgarh	1	1	1	1	1	1	0	0	0	1	1	1	0	0	1	0	1	1
Goa	1	1	1	1	1	1	0	1	1	1	1	1	0	0	1	1	1	1
Gujarat	10	10	12	12	12	12	0	1	2	2	3	3	3	3	4	4	4	5
Haryana	1	1	1	1	2	2	0	0	0	0	1	2	5	5	5	3	3	3
Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	1	1	2
Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	1	1	1
Jharkhand	1	1	1	2	2	2	0	0	1	2	2	2	0	0	1	1	1	3
Karnataka	7	9	9	13	13	12	0	1	1	2	3	5	1	1	1	1	3	8
Kerala	7	7	7	8	8	8	0	0	2	2	3	4	1	1	3	4	5	5
Madhya Pradesh	3	3	3	3	3	4	0	1	2	4	4	4	2	3	3	3	4	4
Maharashtra	8	8	10	10	10	12	0	2	3	4	6	8	5	8	10	10	10	10
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	2	2	3	3	4	4	0	1	1	2	3	3	0	0	0	0	0	1
Punjab	0	0	1	1	1	1	0	0	0	1	1	3	3	3	3	3	3	3
Rajasthan	1	1	1	1	1	2	0	1	1	3	4	5	7	9	13	14	13	13
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	17	17	19	23	22	19	0	2	2	2	4	6	6	6	8	9	10	14
Telangana	-	-	-	-	-	5	-	-	-	-	-	1	-	-	-	-	-	6
Tripura	0	0	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Uttar Pradesh	3	3	4	4	4	5	0	1	1	1	5	8	8	11	17	17	16	17
Uttarakhand	0	0	0	0	0	1	0	0	1	1	1	2	1	2	2	2	2	2
West Bengal	4	5	5	5	5	7	0	1	1	2	3	3	1	2	2	2	2	3
Andaman & Nicobar Island	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	0	1	1	1	1	1	1	1	1	1	1	1
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	2	2	2	2	2	2	0	1	1	1	1	2	5	5	5	5	5	5
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	1	1	1	1	1	1	0	0	0	0	1	1	0	0	0	0	1	1
Total	80	84	94	108	108	112	0	17	25	38	55	76	55	68	92	89	99	123

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	Tata AIG					Universal Sampo					National							
	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015
	Andhra Pradesh	2	2	2	4	4	2	3	3	5	5	2	2	91	91	110	114	132
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	4	5
Assam	1	1	1	1	1	1	0	1	1	1	1	1	34	34	36	42	49	52
Bihar	0	0	0	1	1	1	1	1	1	1	1	1	39	39	40	47	63	63
Chhattisgarh	1	1	1	1	1	1	1	1	1	1	1	1	13	13	12	12	24	24
Goa	1	1	1	1	1	1	0	0	0	0	0	0	8	8	8	10	11	11
Gujarat	4	6	6	7	11	11	3	3	5	5	5	5	55	52	58	74	91	92
Haryana	1	1	1	1	1	1	0	2	4	4	5	5	42	41	45	54	61	61
Himachal Pradesh	0	0	0	0	0	1	0	0	0	0	0	0	17	17	25	24	24	24
Jammu & Kashmir	0	0	0	0	0	0	0	1	2	2	1	1	14	14	17	21	23	23
Jharkhand	2	2	2	2	2	2	0	2	2	2	2	2	23	23	23	29	46	46
Karnataka	2	3	3	4	4	8	2	3	7	7	7	7	59	59	80	73	100	104
Kerala	1	2	2	3	3	4	1	1	1	1	2	2	51	51	54	68	83	85
Madhya Pradesh	1	1	1	2	2	2	2	2	4	4	4	4	52	52	53	56	99	99
Maharashtra	12	13	13	16	19	23	8	10	14	13	13	15	124	126	131	141	179	179
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	5	5
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	2	2	2	3	6	8
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	3	6
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	3	4	6
Orissa	1	1	1	1	1	2	2	2	3	3	3	4	37	40	46	56	69	69
Punjab	2	2	2	2	3	3	1	2	2	2	2	2	88	87	109	103	107	107
Rajasthan	1	2	2	2	2	3	2	3	6	5	5	5	73	68	67	80	106	106
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1
Tamil Nadu	4	4	4	6	9	13	3	4	4	7	7	7	94	96	101	114	208	208
Telangana	-	-	-	-	-	2	-	-	-	-	-	3	-	-	-	-	-	50
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	4	4	6	12	13	13
Uttar Pradesh	3	4	4	4	4	6	2	4	11	12	17	19	105	109	110	130	214	214
Uttarakhand	1	1	1	1	1	1	2	2	2	2	2	2	9	9	14	14	16	16
West Bengal	3	3	2	2	2	3	2	4	6	6	7	7	103	96	102	109	147	147
Andaman & Nicobar Island	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	1	1	1	1	1	1	11	14	13	10	10	10
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	3	2	2	4	4	5	3	2	2	2	2	2	63	64	69	66	67	67
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	1	1	1	1	1	0	0	0	0	0	0	4	5	3	6	6	6
Total	47	54	53	67	78	98	39	54	84	86	94	103	1220	1219	1340	1477	1972	1992

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NONLIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	New India					Oriental					United							
	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015
	Andhra Pradesh	77	79	100	124	144	92	68	78	103	130	141	87	145	143	147	155	165
Arunachal Pradesh	1	1	1	1	3	3	0	2	2	4	4	4	1	1	1	1	2	2
Assam	23	23	29	37	44	45	26	30	33	44	44	44	49	49	48	48	57	58
Bihar	20	20	22	24	43	43	36	38	45	46	62	62	31	30	33	33	35	42
Chhattisgarh	11	11	11	25	32	32	14	20	20	31	33	34	14	14	14	14	17	20
Goa	5	5	5	8	10	10	4	4	5	7	8	8	8	8	8	9	11	11
Gujarat	64	64	84	104	141	145	67	73	79	91	92	96	79	74	88	89	96	98
Haryana	29	29	31	39	44	56	33	34	44	55	56	57	46	48	50	51	60	61
Himachal Pradesh	8	8	12	18	19	24	15	15	18	19	21	21	13	13	12	12	14	14
Jammu & Kashmir	11	11	12	15	18	19	14	14	17	21	22	22	13	13	15	15	20	20
Jharkhand	22	22	22	24	40	40	16	19	19	30	41	41	18	18	18	18	19	19
Karnataka	66	64	64	74	99	99	73	90	99	111	131	131	99	101	102	106	131	147
Kerala	58	58	69	100	124	130	56	67	70	78	96	98	97	96	97	102	111	115
Madhya Pradesh	39	39	47	73	113	124	43	50	51	58	107	109	53	54	55	55	69	80
Maharashtra	151	153	167	209	268	296	103	111	115	127	142	147	140	138	144	154	179	189
Manipur	1	1	1	1	4	4	1	1	1	4	4	4	1	1	1	1	2	2
Meghalaya	3	3	3	4	6	6	3	3	3	4	5	5	5	5	5	5	6	6
Mizoram	1	1	1	1	3	3	1	1	1	2	2	2	1	1	1	1	1	1
Nagaland	2	2	2	2	4	4	2	2	3	3	3	3	1	1	1	1	1	1
Orissa	35	35	38	53	67	69	30	35	34	49	60	61	30	31	33	40	40	49
Punjab	52	52	57	81	87	97	61	74	80	89	90	90	83	83	84	87	94	96
Rajasthan	34	34	40	73	77	87	57	61	60	77	95	101	90	88	86	111	98	121
Sikkim	1	1	1	2	2	2	1	1	1	2	2	2	1	1	1	1	1	1
Tamil Nadu	95	95	121	178	257	269	71	96	110	122	220	220	186	190	194	224	268	297
Telangana	-	-	-	-	-	65	-	-	-	-	-	56	-	-	-	-	-	70
Tripura	1	1	1	4	4	4	3	2	4	10	10	10	4	4	4	6	5	5
Uttar Pradesh	99	99	99	155	239	244	95	104	111	167	218	222	81	96	103	110	146	155
Uttarakhand	16	16	35	25	31	32	13	16	18	22	25	26	34	24	20	21	23	27
West Bengal	50	50	60	70	101	101	38	42	43	57	85	86	48	50	51	53	80	99
Andaman & Nicobar Island	1	1	1	1	1	1	0	0	0	0	0	0	1	1	1	1	1	1
Chandigarh	12	12	12	11	11	11	7	8	8	9	9	9	9	7	9	9	8	10
Dadra & Nagar Haveli	1	1	1	1	1	1	0	0	0	0	0	0	0	1	1	1	1	1
Daman & Diu	0	0	1	1	1	1	2	2	1	2	2	2	0	0	0	0	0	0
Delhi	45	45	50	49	52	53	46	52	52	54	54	54	51	47	54	54	65	68
Lakshadweep	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	4	4	3	6	6	8	1	1	1	1	1	1	5	5	5	5	6	7
Total	1039	1041	1204	1594	2097	2221	1000	1146	1251	1526	1885	1915	1437	1436	1486	1593	1832	1992

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NON LIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	Apollo Munich					CIGNA TTK		Max Bupa				
	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015
	Andhra Pradesh	1	3	3	3	3	1	0	1	1	1	1
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
Assam	0	0	0	0	0	0	0	0	0	0	0	0
Bihar	0	0	0	0	0	0	0	0	0	0	0	0
Chhattisgarh	0	0	0	0	0	0	0	0	0	0	0	0
Goa	0	0	0	0	0	0	0	0	0	0	0	0
Gujarat	1	1	4	4	7	1	0	1	1	1	1	1
Haryana	2	1	1	2	4	0	0	0	0	0	0	0
Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0
Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0
Karnataka	2	3	3	3	3	1	0	1	1	3	3	3
Kerala	2	2	2	2	2	1	0	1	1	1	1	1
Madhya Pradesh	0	0	2	2	2	0	0	0	0	0	0	0
Maharashtra	6	10	11	12	15	4	0	2	2	3	3	4
Manipur	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	1	1	1	1	1	0	0	0	0	0	0	0
Punjab	1	1	2	2	3	0	0	1	1	1	1	1
Rajasthan	1	1	2	2	4	0	0	1	1	1	1	2
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	3	5	5	5	9	2	0	1	1	1	1	1
Telangana	-	-	-	-	5	0	-	-	-	-	-	0
Tripura	0	0	0	0	0	0	0	0	0	0	0	1
Uttar Pradesh	2	2	4	4	6	0	0	0	0	1	1	0
Uttarakhand	0	0	0	0	1	0	0	0	0	0	0	1
West Bengal	1	2	2	2	4	1	0	1	1	1	1	0
Andaman & Nicobar Isand	0	0	0	0	0	0	0	0	0	0	0	1
Chandigarh	1	1	1	1	2	1	0	0	0	0	1	0
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	6	6	6	6	6	1	0	2	2	5	6	6
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	0	0	0	0	0	0
Total	30	39	49	50	52	83	7	13	11	12	22	26

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NON LIFE INSURERS (Contd.)
(As on 31st March)

States/Union Territory	Religare			Star Health						AIC					
	2013	2014	2015	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015
Andhra Pradesh	3	3	2	29	29	21	17	20	15	1	1	1	1	1	1
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Assam	0	0	0	1	2	2	2	2	2	1	1	1	1	1	1
Bihar	0	0	0	1	1	1	1	1	2	1	1	1	1	1	1
Chhattisgarh	0	0	0	2	4	3	3	4	4	1	1	1	1	1	1
Goa	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Gujarat	4	4	4	2	8	10	12	12	12	0	2	2	2	1	1
Haryana	0	1	1	4	5	8	9	9	9	0	0	0	0	0	0
Himachal Pradesh	0	0	0	1	1	1	1	1	1	0	0	0	0	0	1
Jammu & Kashmir	0	0	0	1	2	1	1	1	1	0	0	0	0	0	0
Jharkhand	0	0	0	1	4	4	4	4	4	1	1	1	1	1	1
Karnataka	4	5	5	20	22	22	22	23	24	1	1	2	2	2	2
Kerala	1	1	1	15	29	23	29	36	42	1	1	1	1	1	1
Madhya Pradesh	1	1	1	10	14	13	15	15	15	1	1	2	2	2	2
Maharashtra	5	9	10	23	30	24	25	26	30	1	1	2	2	2	2
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	1	1	1	4	11	4	4	4	4	1	1	1	1	1	1
Punjab	2	2	2	3	5	8	8	8	8	1	0	0	0	0	0
Rajasthan	1	1	1	6	11	9	9	9	10	1	1	1	1	2	2
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	3	3	3	57	65	49	52	49	51	1	1	2	2	2	2
Telangana	-	-	2	-	-	-	-	-	7	-	-	-	-	-	0
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Uttar Pradesh	3	4	4	6	10	12	15	16	17	1	1	1	1	1	1
Uttarakhand	0	1	1	0	3	4	4	4	4	1	1	1	1	1	1
West Bengal	1	2	2	13	26	11	13	14	14	1	1	1	1	1	1
Andaman & Nicobar Isand	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	2	2	3	3	3	3	1	1	1	1	1	1
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	2	4	5	11	12	7	8	9	9	1	1	1	1	1	1
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	2	2	1	1	1	1	0	0	0	0	0	0
Total	32	43	46	215	299	241	258	271	290	18	18	22	22	22	23

TABLE 89: STATE-WISE NUMBER OF OFFICES OF NON LIFE INSURERS (Concl'd)
(As on 31st March)

States/Union Territory	ECGC						Total					
	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015
Andhra Pradesh	3	3	3	4	4	4	526	542	603	674	747	474
Arunachal Pradesh	0	0	0	0	0	0	3	5	5	9	13	14
Assam	1	0	0	1	1	1	149	154	163	191	215	227
Bihar	0	0	0	0	0	0	143	144	158	172	229	250
Chhattisgarh	0	0	0	0	0	0	76	85	83	111	144	153
Goa	0	0	0	0	0	0	39	39	41	49	57	61
Gujarat	4	4	4	4	4	5	396	401	456	513	589	614
Haryana	2	2	2	3	3	3	207	209	229	257	289	306
Himachal Pradesh	0	0	0	0	0	0	60	61	74	80	86	96
Jammu & Kashmir	1	1	1	1	1	1	61	64	74	85	96	99
Jharkhand	0	0	0	0	0	0	103	110	112	135	184	188
Karnataka	4	3	3	4	4	4	413	438	469	500	608	649
Kerala	1	1	1	1	1	2	352	375	389	457	536	561
Madhya Pradesh	1	1	1	1	1	1	260	274	279	317	469	496
Maharashtra	11	10	10	11	12	12	769	784	811	908	1074	1147
Manipur	0	0	0	0	0	0	4	4	4	7	15	15
Meghalaya	0	0	0	0	0	0	15	15	14	17	24	26
Mizoram	0	0	0	0	0	0	4	4	4	5	9	12
Nagaland	0	0	0	0	0	0	6	6	8	9	12	14
Orissa	1	1	1	1	1	1	178	195	199	248	294	311
Punjab	2	2	2	2	2	2	353	359	400	431	451	467
Rajasthan	2	2	2	2	2	2	325	329	327	423	463	511
Sikkim	0	0	0	0	0	0	5	5	5	8	8	8
Tamil Nadu	10	9	9	11	11	12	656	693	722	858	1179	1237
Telangana	-	-	-	-	-	0	-	-	-	-	-	310
Tripura	0	0	0	0	0	0	13	12	17	35	36	37
Uttar Pradesh	5	5	5	5	5	5	504	534	557	700	969	995
Uttarakhand	0	0	0	0	0	0	88	88	110	107	122	130
West Bengal	3	2	2	3	3	3	326	341	343	387	524	552
Andaman & Nicobar Island	0	0	0	0	0	0	3	3	3	3	4	5
Chandigarh	1	1	1	1	1	1	54	58	59	60	61	64
Dadra & Nagra Haveli	0	0	0	0	0	0	1	2	2	3	3	3
Daman & Diu	0	0	0	0	0	0	2	2	2	3	3	3
Delhi	5	4	4	5	5	5	301	300	306	309	327	331
Lakshadweep	0	0	0	0	0	0	1	1	1	1	1	1
Puducherry	0	0	0	0	0	0	21	24	21	27	31	34
Total	57	51	51	60	61	64	6417	6660	7050	8099	9872	10407

TABLE 90: STATE-WISE NUMBER OF REGISTERED BROKERS

State	(As on 31st March)											
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Maharashtra	51	63	68	76	88	95	98	98	107	112	125	132
Delhi	31	44	51	56	56	59	59	63	66	68	74	85
West Bengal	11	14	17	22	24	27	27	28	30	31	34	36
Tamil Nadu	11	14	17	20	24	27	27	28	29	30	33	36
Andhra Pradesh	12	14	15	19	19	19	19	18	19	21	27	29*
Uttar Pradesh	6	8	8	15	16	15	16	18	20	21	21	23
Gujarat	6	8	10	10	11	11	12	13	13	13	14	18
Karnataka	7	7	10	10	11	11	12	12	13	13	15	17
Punjab	7	9	11	11	12	12	12	11	11	11	12	12
Kerala	3	3	3	6	6	6	7	8	10	11	13	13
Rajasthan	3	5	5	5	5	5	5	5	6	6	6	7
Chandigarh	3	3	4	5	5	5	5	4	4	4	4	4
Madhya Pradesh	3	3	3	3	3	3	3	3	3	3	3	4
Haryana	0	0	0	0	1	1	1	2	2	2	3	3
Total	154	195	222	258	281	296	303	311	333	346	384	419

*including Telangana State

TABLE 91: STATUS OF GRIEVANCES : NON LIFE INSURERS

Insurer	2007-08				2008-09			
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year
Bejj Alianz	5	110	91	24	24	143	129	38
Bharati AXA				0	0			0
Cholamandalam	3	37	15	25	25	51	71	5
Future Generali				0	0	9	6	3
HDFC Ergo	3	12	11	4	4	5	8	1
ICICI Lombard	37	371	371	37	37	384	396	25
IFFCO Tokio	8	61	43	26	26	55	65	16
L&T				0	0			0
Liberty Videocon				0	0			0
Magma HDI				0	0			0
Raheja OBE				0	0			0
Reliance	7	99	82	24	24	332	282	74
Royal Sundaram	9	65	62	12	12	85	77	20
SBI General				0	0	1	1	0
Shriram				0	0	187	203	26
TATAAIG	34	135	127	42	42	1252	1238	0
Universal Sampo				0	0	245	327	208
PRIVATE TOTAL	106	890	802	194	194	280	332	136
National	172	341	295	218	218	153	181	220
New India	189	366	283	272	272	240	316	44
Oriental	21	272	221	72	72	918	1156	42
United India	135	351	368	118	118	2	2	442
PUBLIC TOTAL	517	1330	1167	680	680	2	2	0
PRIVATE HEALTH INSURERS				0	0			0
Apollo Munich				0	0	2	2	0
Cigna TTK				0	0			0
Max Bupa				0	0			0
Religare Health				0	0			0
Star Health				0	0	27	25	2
SPECIALISED INSURERS				0	0	1	1	0
AIC		2	2	0	0	2	3	1
ECGC		7	5	2	2	2202	2425	0
GRAND TOTAL	623	2229	1976	876	876	2202	2425	653

O/S : Outstanding

TABLE 91: STATUS OF GRIEVANCES : NON LIFE INSURERS (Contd.)

Insurer	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
Bejj Alianz	38	105	119	24	24	184	177	31
Bharati AXA	0	1	1	0	0	51	51	0
Cholamandalam	5	34	32	7	7	77	81	3
Future Generali	3	9	12	0	0	37	32	5
HDFC Ergo	1	15	15	1	1	101	101	1
ICICI Lombard	25	315	324	16	16	449	461	4
IFFCO Tokio	16	75	69	22	22	142	126	38
L&T	0			0	0			0
Liberty Videocon	0			0	0			0
Magma HDI	0			0	0			0
Raheja OBE	0			0	0			0
Reliance	74	286	325	35	35	960	833	162
Royal Sundaram	20	55	56	19	19	107	122	4
SBI General	0			0	0			0
Shriram	0	2	2	0	0	38	38	0
TATAAIG	26	84	108	2	2	124	125	1
Universal Somo	0	3	1	2	2	41	38	5
PRIVATE TOTAL	208	984	1064	128	128	2311	2185	254
National	136	269	260	145	145	683	643	185
New India	220	338	381	177	177	800	593	384
Oriental	44	170	133	81	81	605	250	436
United India	42	277	298	21	21	743	598	166
PUBLIC TOTAL	442	1054	1072	424	424	2831	2084	1171
PRIVATE HEALTH INSURERS	0			0	0			0
Apollo Munich	0	8	7	1	1	29	28	2
Cigna TTK	0			0	0			0
Max Bupa	0			0	0			0
Religare Health	0			0	0			0
Star Health	2	23	25	0	0	90	88	2
SPECIALISED INSURERS	0			0	0			0
AIC	0	4	3	1	1	4	5	0
ECGC	1	3	2	2	2	9	11	0
GRAND TOTAL	653	2076	2173	556	556	5274	4401	1429

O/S : Outstanding

TABLE 91: STATUS OF GRIEVANCES : NON LIFE INSURERS (Contd.)

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
Bejj Alianz	31	11728	11727	32	32	10245	10244	33
Bharati AXA	0	2701	2701	0	0	4972	4972	0
Cholamandalam	3	10728	10725	6	6	3750	3748	8
Future Generali	5	2336	2336	5	5	3231	3231	5
HDFC Ergo	1	1917	1917	1	1	712	711	2
ICICI Lombard	4	23735	23731	8	8	14001	13980	29
IFFCO Tokio	38	4137	4137	38	38	3139	3135	42
L&T	0	103	103	0	0	70	69	1
Liberty Videocon	0			0	0			0
Magma HDI	0			0	0	1	1	0
Raheja OBE	0	3	3	0	0	2	2	0
Reliance	162	9715	9682	195	195	7629	7602	222
Royal Sundaram	4	5884	5884	4	4	3383	3379	8
SBI General	0	447	445	2	2	367	359	10
Shriram	0	169	168	1	1	256	255	2
TATAAIG	1	4332	4331	2	2	5458	5458	2
Universal Sampo	5	269	269	5	5	442	441	6
PRIVATE TOTAL	254	78204	78159	299	299	57658	57587	370
National	185	2426	1792	819	819	3712	3976	555
New India	384	2035	1975	444	444	3022	2980	486
Oriental	436	4391	3923	904	904	4663	4850	717
United India	166	3743	3420	489	489	7108	7089	508
PUBLIC TOTAL	1171	12595	11110	2656	2656	18505	18895	2266
PRIVATE HEALTH INSURERS	0			0	0			0
Apollo Munich	2	1117	1117	2	2	1183	1181	4
Cigna TTK	0			0	0			0
Max Bupa	0	735	734	1	1	857	851	7
Religare Health	0			0	0	17	16	1
Star Health	2	441	440	3	3	596	595	4
SPECIALISED INSURERS	0			0	0			0
AIC	0			0	0			0
ECGC	0	63	63	63	63	111	162	12
GRAND TOTAL	1429	93155	91560	3024	3024	78927	79287	2664

O/S : Outstanding

TABLE 91: STATUS OF GRIEVANCES : NON LIFE INSURERS (Concl.)

Insurer	2013-14				2014-15				
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the end of the year	Opening Balance	Reported during the year	Resolved during the year	% Resolved during the year	Pending at the end of the year
Bejj Alianz	33	6361	6358	36	5	4770	4571	95.73	204
Bharati AXA	0	5356	5356	0	0	4586	4481	97.71	105
Cholamandalam	8	2847	2842	13	10	2508	2415	95.91	103
Future Generali	5	4229	4229	5	0	3727	3727	100.00	0
HDFC Ergo	2	1173	1172	3	2	2086	2065	98.90	23
ICICI Lombard	29	6854	6855	28	24	5930	5582	93.75	372
IFFCO Tokio	42	3373	3368	47	9	2043	1889	92.06	163
L&T	1	148	148	1	1	431	427	98.84	5
Liberty Videocon	0	88	88	0	0	356	350	98.31	6
Magma HDI	0	43	43	0	0	101	92	91.09	9
Raheja OBE	0	0	0	0	0	0	0	0.00	0
Reliance	222	2598	2618	202	40	1762	1735	96.28	67
Royal Sundaram	8	2915	2917	6	2	4976	4912	98.67	66
SBI General	10	881	849	42	42	1325	1050	76.81	317
Shriram	2	210	212	0	0	135	135	100.00	0
TATAAIG	2	4947	4948	1	0	3963	3926	99.07	37
Universal Sampo	6	519	520	5	0	358	358	100.00	0
PRIVATE TOTAL	370	42542	42523	389	135	39057	37715	96.23	1477
National	555	4954	5068	441	256	4740	4821	96.50	175
New India	486	3610	3613	483	99	3204	3201	96.91	102
Oriental	717	2789	3004	502	66	2165	2172	97.36	59
United India	508	6197	6321	384	218	5705	5868	99.07	55
PUBLIC TOTAL	2266	17550	18006	1810	639	15814	16062	97.62	391
PRIVATE HEALTH INSURERS	0	0	0	0	0	0	0	0	0
Apollo Munich	4	1761	1760	5	3	2061	2051	99.37	13
Cigna TTK	0	0	0	0	0	75	71	94.67	4
Max Bupa	7	613	618	2	2	427	429	100.00	0
Religare Health	1	577	567	11	0	423	421	99.53	2
Star Health	4	184	185	3	12	2785	2631	94.07	166
SPECIALISED INSURERS	0	0	0	0	0	0	0	0	0
AIC	0	0	0	0	-	-	-	-	-
ECGC	12	108	77	43	43	46	43	48.31	46
GRAND TOTAL	2664	63335	63736	2263	834	60688	59423	96.59	2099

O/S : Outstanding

TABLE 92: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (NON-LIFE INSURANCE)

Name of Centre	2001-02			2002-03			2003-04			2004-05		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	NA	325	186	139	316	178	277	274	254	297	338	275
Bhopal	NA	264	173	91	457	153	395	189	122	462	219	508
Bhubaneswar	NA	236	138	98	262	207	153	142	123	172	123	85
Chandigarh	NA	109	86	23	173	141	55	159	136	78	257	191
Chennai	NA	202	175	27	293	216	104	480	455	129	443	518
Delhi	NA	615	436	179	474	406	247	591	536	302	695	584
Jaipur	NA	60	47	13	91	71	33	127	117	43	86	69
Guwahati	NA	222	203	19	273	222	70	347	329	88	363	413
Bengaluru	NA	95	77	18	161	123	56	260	167	149	249	360
Kochi	NA	357	262	95	538	245	388	719	571	536	778	937
Kolkata	NA	199	181	18	189	134	73	259	260	72	365	408
Lucknow	NA	285	177	108	671	401	378	764	458	684	618	825
Noida	NA	2969	2141	828	3898	2497	2229	4311	3528	3012	4534	5173
Mumbai	NA											
Pune	NA											
TOTAL	NA											

Name of Centre	2005-06			2006-07			2007-08			2008-09		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	360	342	440	262	367	430	199	406	409	196	384	412
Bhopal	173	155	232	96	130	130	96	188	179	105	119	111
Bhubaneswar	210	131	63	278	110	87	301	90	87	304	105	249
Chandigarh	144	355	347	152	392	440	104	686	679	111	777	686
Chennai	54	377	383	48	557	563	42	550	525	67	663	683
Delhi	413	440	288	565	347	423	489	337	452	374	338	395
Jaipur	0			0			0			0		
Guwahati	60	146	140	66	169	172	63	234	178	119	198	266
Hyderabad	38	424	421	41	358	344	55	501	509	47	466	478
Bengaluru	0			0			0			0		
Kochi	38	210	216	32	218	196	54	285	279	60	335	334
Kolkata	377	894	962	309	835	829	315	768	872	211	824	810
Lucknow	29	275	281	23	292	295	20	269	270	19	265	265
Noida	0			0			0			0		
Mumbai	477	345	517	305	980	843	442	986	1176	252	1166	1142
Pune	0			0			0			0		
TOTAL	2373	4094	4290	2177	4755	4752	2180	5300	5615	1865	5640	5831

O/S : Outstanding

TABLE 92: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (NON-LIFE INSURANCE)

Name of Centre	2009-10			2010-11			2011-12		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	168	832	817	183	1834	915	1102	1556	1864
Bhopal	113	136	119	130	126	64	192	85	33
Bhubaneshwar	160	109	146	123	146	113	156	129	110
Chandigarh	202	987	814	375	814	482	707	601	518
Chennai	47	719	719	47	905	883	69	861	858
Delhi	317	1050	893	474	1318	1204	588	1563	1489
Jaipur	0			0			0		
Guwahati	51	241	259	33	213	172	74	179	171
Hyderabad	35	423	401	57	861	706	212	645	759
Bengaluru	0			0			0		
Kochi	61	469	451	79	517	394	202	516	418
Kolkata	225	683	598	310	815	801	324	766	793
Lucknow	19	225	225	19	352	315	56	451	458
Noida	0			0			0		
Mumbai	276	1223	1112	387	2147	1639	895	2635	1864
Pune	0			0			0		
TOTAL	1674	7097	6554	2217	10048	7688	4577	9987	9335

Name of Centre	2012-13			2013-14			2014-15		
	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	794	1213	1393	614	1024	1228	410	811	951
Bhopal	244	70	40	274	196	207	263	189	331
Bhubaneshwar	175	172	175	172	191	157	206	150	198
Chandigarh	790	582	675	697	741	1216	222	812	897
Chennai	72	918	825	165	695	818	42	520	532
Delhi	662	1333	1364	631	1149	848	932	582	1044
Jaipur	0			0			52	69	79
Guwahati	82	149	171	60	115	134	41	57	64
Hyderabad	98	613	520	191	594	666	119	462	529
Bengaluru	0			0			0	153	138
Kochi	300	405	344	361	363	304	420	386	634
Kolkata	297	838	819	316	842	583	575	600	593
Lucknow	49	368	353	64	261	226	99	165	146
Noida	0			0			25	46	6
Mumbai	1666	2410	2005	2071	2632	3240	1463	1926	2417
Pune	0			0			87	217	94
TOTAL	5229	9071	8684	5616	8803	9627	4792	7145	8653

O/s : Outstanding

PART - III
LIFE AND NON-LIFE INSURANCE
COMBINED

TABLE 93: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE + NON-LIFE COMBINED)

Name of Centre	2001-02			2002-03			2003-04		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	NA	382	213	169	384	229	324	334	309
Bhopal	NA	494	382	112	692	307	497	360	273
Bhubaneswar	NA	312	200	112	367	291	188	254	210
Chandigarh	NA	157	123	34	306	244	96	367	337
Chennai	NA	385	356	29	581	478	132	858	852
Delhi	NA	1088	710	378	814	620	572	884	832
Jaipur	NA	0	0	0	0	0	0	0	0
Guwahati	NA	113	88	25	179	152	52	218	205
Hyderabad	NA	299	262	37	410	324	123	851	811
Bengaluru	NA	0	0	0	0	0	0	0	0
Kochi	NA	147	123	24	223	180	67	371	276
Kolkata	NA	606	416	190	981	553	618	1341	1251
Lucknow	NA	520	497	23	501	387	137	833	780
Noida	NA	0	0	0	0	0	0	0	0
Mumbai	NA	433	277	156	941	649	448	1044	681
Pune	NA	0	0	0	0	0	0	0	0
TOTAL	NA	4936	3647	1289	6379	4414	3254	7715	6817

Name of Centre	2004-05			2005-06			2006-07		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	349	422	341	430	474	588	316	526	586
Bhopal	584	556	927	213	625	718	120	642	643
Bhubaneswar	232	258	206	284	387	228	443	299	287
Chandigarh	126	720	618	228	796	787	237	864	927
Chennai	138	1047	1110	75	1017	1029	63	1239	1250
Delhi	624	1134	973	785	723	593	915	542	638
Jaipur	0	0	0	0	0	0	0	0	0
Guwahati	65	169	147	87	255	230	112	346	360
Hyderabad	163	927	1012	78	967	975	70	914	898
Bengaluru	0	0	0	0	0	0	0	0	0
Kochi	162	349	459	52	338	346	44	384	340
Kolkata	708	1548	1746	510	1798	1840	468	1751	1722
Lucknow	190	1373	1491	72	1127	1142	57	1188	1168
Noida	0	0	0	0	0	0	0	0	0
Mumbai	811	924	1163	572	567	740	399	1492	1349
Pune	0	0	0	0	0	0	0	0	0
TOTAL	4152	9427	10193	3386	9074	9216	3244	10187	10168

O/s : Outstanding

TABLE 93: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE + NON-LIFE COMBINED)

Name of Centre	2007-08			2008-09			2009-10		
	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year	O/S at the start of the year	Reported during the year	Resolved during the year
Ahmedabad	256	537	555	238	539	570	207	1133	1119
Bhopal	119	743	723	139	495	434	200	515	526
Bhubaneswar	455	291	291	455	271	453	273	329	432
Chandigarh	174	1201	1179	196	1397	1247	346	1918	1581
Chennai	52	1255	1232	75	1440	1449	66	1660	1674
Delhi	819	445	664	600	501	482	619	2521	2219
Jaipur	0	0	0	0	0	0	0	0	0
Guwahati	98	389	340	147	395	462	80	549	576
Hyderabad	86	1025	1039	72	1080	1079	73	1238	1223
Bengaluru	0	0	0	0	0	0	0	0	0
Kochi	88	520	526	82	619	599	102	839	820
Kolkata	497	1494	1621	370	1622	1617	375	1794	1569
Lucknow	77	1239	1276	40	1117	1133	24	1229	1229
Noida	0	0	0	0	0	0	0	0	0
Mumbai	542	1726	1947	321	1917	1892	346	2339	2222
Pune	0	0	0	0	0	0	0	0	0
TOTAL	3263	10865	11393	2735	11393	11417	2711	16064	15190

Name of Centre	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
Ahmedabad	221	2319	1125	1415	2062	2601	876	1903	2097
Bhopal	189	336	185	340	208	52	496	250	73
Bhubaneswar	170	384	340	214	268	238	244	500	469
Chandigarh	683	2082	1108	1657	2383	1885	2155	3763	3837
Chennai	52	1838	1811	79	1747	1738	88	2005	1872
Delhi	921	2763	2582	1102	3902	3643	1361	3932	3759
Jaipur	0	0	0	0	0	0	0	0	0
Guwahati	53	493	395	151	359	397	113	398	367
Hyderabad	88	2249	2030	307	1712	1841	178	1723	1613
Bengaluru	0	0	0	0	0	0	0	0	0
Kochi	121	1032	835	318	1026	814	530	1018	805
Kolkata	600	2207	2285	522	2257	2250	529	2712	2421
Lucknow	24	1800	1503	321	2186	2306	201	1916	1855
Noida	0	0	0	0	0	0	0	0	0
Mumbai	463	3562	3040	985	4230	3420	1795	4662	4189
Pune	0	0	0	0	0	0	0	0	0
TOTAL	3585	21065	17239	7411	22340	21185	8566	24782	23357

O/s : Outstanding

TABLE 93: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE + NON-LIFE COMBINED)

Name of Centre	2013-14			2014-15		
	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	682	1802	1928	556	1513	1678
Bhopal	673	633	543	763	874	1448
Bhubaneswar	275	555	437	393	651	633
Chandigarh	2081	3897	4506	1472	2968	3218
Chennai	221	1775	1949	47	1513	1527
Delhi	1534	4319	3281	2572	2101	3248
Jaipur	0	0	0	386	319	343
Guwahati	144	401	432	113	398	340
Hyderabad	288	1670	1741	217	1585	1646
Bengaluru	0	0	0	0	345	311
Kochi	743	1080	801	1022	998	1698
Kolkata	820	3102	2037	1885	2475	2212
Lucknow	262	1952	1792	422	1118	1183
Noida	0	0	0	81	113	6
Mumbai	2268	5129	5852	1545	4188	4698
Pune	0	0	0	87	325	130
TOTAL	9991	26315	25299	11007	21484	24319

O/s : Outstanding