



HANDBOOK ON INDIAN INSURANCE STATISTICS 2016-17

**भारतीय बीमा विनियामक और विकास प्राधिकरण
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA**

HANDBOOK ON INDIAN INSURANCE STATISTICS 2016-17



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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.

Note

For statistics prior to the F.Y. 2013-14, please visit
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SUMMARY

A. SUMMARY OF INDIAN LIFE INSURANCE SECTOR

PARTICULARS		Unit	2013-14	2014-15	2015-16	2016-17
PROFILE						
No of companies	As on 31st March	Nos.	24	24	24	24
No of life offices	As on 31st March	Nos.	11032	11033	11071	10954
Insurance penetration#		In per cent	3.1	2.6	2.72	2.72
Insurance density#		US \$	41	44	43.2	46.5
# Source: Swiss Re-sigma reports						
BUSINESS FIGURES						
Number of new policies issued	FY	In Lakhs	408.72	259.08	267.38	264.56
First year premium (Including single premium)	FY	(₹ Crore)	120325.22	113329.52	138765.99	175202.68
Total Premium	FY	(₹ Crore)	314301.66	328102.01	366943.23	418476.62
Market share of LIC (based on Total Premium)	FY	In per cent	75.39	73.05	72.61	71.81
Individual Business in Force (Number of policies)	FY	In Thousands	334802.21	326296.62	327065.11	328442.32
Individual Business in Force (Sum Assured)	FY	(₹ Crore)	6646516.31	7553045.10	8494501.78	9845203.55
INTERMEDIARIES						
No of individual agents	As on 31st March	Nos.	2188500	2067907	2016565	2088522
No of corporate agents	As on 31st March	Nos.	689	503	416	456
Commission paid	FY	(₹ Lakh)	2084637	1946068	2026669	2211715
Operating Expenses related to Insurance Business	FY	(₹ Lakh)	3746541	3685916	3877789	4613888
POLICYHOLDERS' SERVICES						
No. of claims submitted (Individual-death)	FY	No. of policies	873094	869332	869619	873462
No of claims submitted (Group-death)	FY	No of Lives	411647	452625	530949	706431
Amount Claimed (Individual)	FY	(₹ Crore)	11533.28	12516.94	13386.39	14479.45
Amount Claimed (Group)	FY	(₹ Crore)	3174.12	3588.61	4891.9	6326.09
Total Benefits Paid	FY	(₹ crore)	216396	210915	204454	236340
Channel-wise New Business - Amount of Premium (Individual plus Group)						
Individual agents	FY	(₹ Crore)	48831.45	41246.70	41175.78	54983.81
Corporate agents-Banks	FY	(₹ Crore)	11327.20	12830.52	15253.83	20049.29
Corporate agents-Others	FY	(₹ Crore)	1252.36	1421.01	1582.02	1335.6
Brokers	FY	(₹ Crore)	1267.42	1451.03	1441.65	1757.9
Direct selling	FY	(₹ Crore)	57477.59	56218.38	78970.87	96451.74
MI Agents	FY	(₹ Crore)		17.19	21.26	20.22
Common Service Centres(CSCs)	FY	(₹ Crore)		0.32	1	1.54
Web-aggregators	FY	(₹ Crore)			0.03	46.36
IMF	FY	(₹ Crore)			0.03	14.52

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

PARTICULARS		Unit	2013-14	2014-15	2015-16	2016-17
On-line	FY	(₹ Crore)			302.83	418.06
Point of sale	FY	(₹ Crore)				
others if any	FY	(₹ Crore)			-1.13	-1.12
Total	FY	(₹ Crore)	120156.02	113185.15	138748.17	175077.92
Referrals	FY	(₹ Crore)	19.64	7.98	14.61	25.83
Channel Wise-New Business -						
No. of Lives Covered (Individual plus Group)						
Individual agents	FY	In Lakhs	484.37	285.89	248.01	237.03
Corporate agents-Banks	FY	In Lakhs	56.10	69.00	85.16	57.77
Corporate agents-Others	FY	In Lakhs	53.23	344.16	288.74	69.96
Brokers	FY	In Lakhs	41.09	57.94	87.62	141.36
Direct selling	FY	In Lakhs	713.68	725.22	1270.20	1546.75
Common Service Centres(CSCs)	FY	In Lakhs		0.02	0.08	0.06
MI Agents	FY	In Lakhs		5.08	5.49	6.86
Web Aggregators	FY	in Lakhs			0.00	0.19
IMF	FY	in Lakhs			0.00	0.03
Online	FY	in Lakhs			2.05	2.60
others if any	FY	in Lakhs			0.01	0.00
Total	FY	In Lakhs	1348.47	1487.31	1987.36	2062.61
Referrals	FY	In Lakhs	0.13	0.09	0.11	0.15
Region Wise distribution of Offices						
Metro	As on 31st March	Nos.	1048	1083	1667	2425
Urban	As on 31st March	Nos.	2543	2489	3525	3136
Semi-urban	As on 31st March	Nos.			5381	4803
Rural	As on 31st March	Nos.			498	590
Unclassified	As on 31st March	Nos.	7441	7461		
Total	As on 31st March	Nos.	11032	11033	11071	10954
Assets Under Management						
Life Fund	As on 31st March	(₹ Crore)	1288224.97	1495309.14	1697452.94	1907952.88
Pension & General Annuity & Group fund	As on 31st March	(₹ Crore)	337579.44	389472.57	464203.35	566399.18
Unit ULIP Fund	As on 31st March	(₹ Crore)	331661.16	362740.47	340412.00	379841.04
Total Fund	As on 31st March	(₹ Crore)	1957465.57	2247522.18	2502068.29	2854193.10
Profit /Loss after tax	As on 31st March	(₹ Lakh)	758783	761131	741543	772789
Equity Capital	As on 31st March	(₹ Crore)	25938.51	26239.55	26691.46	26956.94
REDRESSEL OF CONSUMER GRIEVANCES						
No of grievances reported during the year	FY	Nos.	374620	278992	204701	120847
No. of complaints reported with the Ombudsmen at difference centres	FY	Nos.	17512	14339	17257	16744

B. SUMMARY OF INDIAN GENERAL INSURANCE SECTOR

PARTICULARS	Remarks	Unit	2013-14	2014-15	2015-16	2016-17
PROFILE						
No of General Insurance companies (including reinsurers)	As on 31st March	Nos.	29	29	30	31
No. of foreign reinsurers branches including Lloyd's India	As on 31st March	Nos.				7
No. of branch offices	As on 31st March	Nos.	9872	10407	10803	11141
Insurance penetration		In percent	0.80	0.70	0.72	0.77
Insurance density		US \$	11	11	11.50	13.20
BUSINESS FIGURES						
Number of new policies issued excluding						
Standalone health Insurers	FY	In Lakhs	1048.23	1202.24	1257.61	1525.33
Gross Direct Premium (Within & Outside India)	FY	(₹ Crore)	79934	87151	99333	130971
Market share of PSUs - Gen.Ins.Cos. Including specialised (GDP within India)		In Percent	55.83	55.09	54.50	53.44
Segment Wise Gross Direct Premium (Within India)						
Fire	FY	(₹ Crore)	7362.63	8056.54	8731.46	9538.01
Marine	FY	(₹ Crore)	3161.80	3020.06	2984.38	2917.47
Motor	FY	(₹ Crore)	33822.75	37379.32	42300.86	50250.53
Health	FY	(₹ Crore)	19634.30	22636.57	27457.30	34526.61
Others	FY	(₹ Crore)	13572.34	13593.24	14905.37	30895.72
Total	FY	(₹ Crore)	77553.81	84685.73	96379.37	128128.34
Net Retentions of General Insurers (including indian reinsurers)						
Fire	FY	In Percent	69.24	64.54	63.01	57.03
Marine Cargo	FY	In Percent	85.99	81.59	81.01	85.19
Marine Hull	FY	In Percent	31.94	35.47	44.51	20.03
Motor	FY	In Percent	100.00	99.67	99.20	97.02
Engineering	FY	In Percent	71.07	71.80	67.23	68.25
Aviation	FY	In Percent	1.00	38.91	27.15	27.85
Other miscellaneous	FY	In Percent	89.43	88.14	84.28	78.83
Total- All Segments	FY	In Percent	90.32	89.57	87.72	83.17
Incurred Claims Ratio						
Fire	FY	In Percent	76.54	73.78	74.44	84.38
Marine	FY	In Percent	63.37	67.44	72.05	74.98
Motor	FY	In Percent	79.50	77.14	81.18	88.17
Health	FY	In Percent	97.05	96.93	98.46	101.05
Others	FY	In Percent	72.96	73.91	75.91	81.91
Total- All Segments	FY	In Percent	81.98	81.70	85.06	90.91
Underwriting Experience	FY	(₹ Crore)	(7640.81)	(10576)	(14958.96)	(18840.41)
Assets Under Management	As on 31st March	(₹ Crore)	149536	172144	188126	222344
Equity Share Capital	As on 31st March	(₹ Crore)	10240.21	11504.31	12603.39	13127.82
Assigned capital of branches of foreign re-insurers	As on 31st March	(₹ Crore)				1117.81
Commission expenses	FY	(₹ Lakhs)	462369	521200	578649	660166
Operating expenses related to Insurance business	FY	(₹ Crore)	16250.67	20206.37	23245	25594.35
Income from investments	FY	(₹ Crore)	14319	16607	19077.82	21730.28
Profit after tax	FY	(₹ Lakhs)	464906	463913	323849	84538
REDRESSEL OF CONSUMER GRIEVANCES						
No of grievances reported during the year			63335	60688	59083	52104
No. of complaints reported with the Ombudsmen at difference centres			8803	7145	8920	10883

*values in brackets are negative

C: INTERNATIONAL COMPARISON OF INSURANCE PENETRATION

(In Per cent)

Countries	2013			2014			2015			2016		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	5.20	3.00	2.10	6.00	3.80	2.20	5.70	3.50	2.20	6.52	2.99	3.53
Brazil	4.00	2.20	1.80	3.90	2.10	1.90	3.90	2.10	1.80	4.04	2.28	1.76
France	9.00	5.70	3.20	9.10	5.90	3.10	9.30	6.20	3.10	9.23	6.06	3.17
Germany	6.70	3.10	3.60	6.50	3.10	3.40	6.20	2.90	3.40	6.08	2.75	3.33
Russia	1.30	0.10	1.20	1.40	0.20	1.20	1.40	0.20	1.20	1.38	0.25	1.13
South Africa	15.40	12.70	2.70	14.00	11.40	2.70	14.70	12.00	2.70	14.27	11.52	2.74
Switzerland	9.60	5.30	4.40	9.20	5.10	4.10	9.20	5.10	4.10	8.85	4.72	4.12
United Kingdom	11.50	8.80	2.80	10.60	8.00	2.60	10.00	7.50	2.40	10.16	7.58	2.58
United States	7.50	3.20	4.30	7.30	3.00	4.30	7.30	3.10	4.20	7.31	3.02	4.29
Asian Countries												
Hong Kong	13.20	11.70	1.50	14.20	12.70	1.40	14.80	13.30	1.50	17.60	16.20	1.41
India#	3.90	3.10	0.80	3.30	2.60	0.70	3.40	2.70	0.70	3.49	2.72	0.77
Japan#	11.10	8.80	2.30	10.80	8.40	2.40	10.80	8.30	2.60	9.51	7.15	2.37
Malaysia#	4.80	3.20	1.70	4.80	3.10	1.70	5.10	3.40	1.70	4.77	3.15	1.62
Pakistan	0.70	0.50	0.30	0.80	0.50	0.30	0.80	0.50	0.30	0.89	0.63	0.26
PR China	3.00	1.60	1.40	3.20	1.70	1.50	3.60	2.00	1.60	4.15	2.34	1.81
Singapore	5.90	4.40	1.60	6.70	5.00	1.60	7.30	5.60	1.70	7.15	5.48	1.67
South Korea#	11.90	7.50	4.40	11.30	7.20	4.10	11.40	7.30	4.10	12.08	7.37	4.72
Sri Lanka	1.10	0.50	0.70	1.10	0.50	0.70	1.20	0.50	0.70	1.12	0.52	0.60
Taiwan	17.60	14.50	3.10	18.90	15.60	3.30	19.00	15.70	3.20	19.99	16.65	3.34
Thailand	5.50	3.80	1.70	5.80	3.60	2.20	5.50	3.70	1.80	5.42	3.72	1.70
World	6.30	3.50	2.80	6.20	3.40	2.70	6.20	3.50	2.80	6.28	3.47	2.81

Source: Swiss Re, Sigma various volumes

* Insurance penetration is measured as ratio of premium to GDP

data relates to financial year.

D: INTERNATIONAL COMPARISON OF INSURANCE DENSITY

(In US Dollar)

Countries	2013			2014			2015			2016		
	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life	Total	Life	Non-Life
Australia	3528.0	2056.0	1472.0	3736.0	2382.0	1354.0	2958.0	1830.0	1128.0	3397.1	1558.5	1838.6
Brazil	443.0	246.0	197.0	422.0	222.0	200.0	332.0	178.0	154.0	346.3	195.5	150.8
France	3736.0	2391.0	1345.0	3902.0	2552.0	1350.0	3392.0	2263.0	1129.0	3395.3	2227.7	1167.5
Germany	2977.0	1392.0	1585.0	3054.0	1437.0	1617.0	2563.0	1181.0	1381.0	2547.7	1150.6	1397.1
Russia	199.0	19.0	180.0	181.0	20.0	161.0	117.0	15.0	102.0	122.8	22.4	100.3
South Africa	1025.0	844.0	181.0	925.0	748.0	176.0	843.0	688.0	155.0	762.5	615.8	146.7
Switzerland	7701.0	4211.0	3490.0	7934.0	4391.0	3542.0	7370.0	4079.0	3292.0	6933.5	3700.3	3233.2
United Kingdom	4561.0	3474.0	1087.0	4823.0	3638.0	1185.0	4359.0	3292.0	1067.0	4063.6	3033.2	1030.5
United States	3979.0	1684.0	2296.0	4017.0	1657.0	2360.0	4096.0	1719.0	2377.0	4174.1	1724.9	2449.2
Asian Countries												
Hong Kong	5002.0	4445.0	557.0	5647.0	5071.0	575.0	6271.0	5655.0	616.0	7678.8	7065.6	613.2
India#	52.0	41.0	11.0	55.0	44.0	11.0	55.0	43.0	12.0	59.7	46.5	13.2
Japan#	4207.0	3346.0	861.0	3778.0	2926.0	852.0	3554.0	2717.0	837.0	3731.7	2803.4	928.3
Malaysia#	518.0	341.0	176.0	524.0	338.0	186.0	472.0	316.0	157.0	452.2	298.3	153.9
Pakistan	9.0	6.0	3.0	11.0	7.0	4.0	12.0	8.0	4.0	13.1	9.2	3.9
PR China	201.0	110.0	91.0	235.0	127.0	109.0	281.0	153.0	128.0	337.1	189.9	147.2
Singapore	3251.0	2388.0	863.0	3759.0	2840.0	919.0	3825.0	2932.0	894.0	3776.8	2894.5	882.4
South Korea#	2895.0	1816.0	1079.0	3163.0	2014.0	1149.0	3034.0	1940.0	1094.0	3361.9	2049.6	1312.3
Sri Lanka	36.0	16.0	21.0	40.0	17.0	23.0	43.0	19.0	25.0	45.6	21.2	24.5
Taiwan	3886.0	3204.0	682.0	4072.0	3371.0	701.0	4094.0	3397.0	698.0	4320.7	3598.7	722.0
Thailand	310.0	214.0	96.0	323.0	198.0	125.0	319.0	215.0	104.0	323.4	222.0	101.4
World	652.0	366.0	285.0	662.0	368.0	294.0	621.0	346.0	276.0	638.3	353.0	285.3

Source: Swiss Re, Sigma various volumes

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

data relates to financial year.

PART-I
LIFE INSURANCE

TABLE 1 : LIFE INSURANCE COMPANIES OPERATING IN INDIA*

Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
PRIVATE SECTOR				
Aegon Life Insurance Company Ltd.	Aegon India Holdings BV, Netherlands	138	27.06.2008	2008-09
Aviva Life Insurance Company India 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 India Life Insurance Company Ltd.	Participatie Maatschapij Graafschap Holland NV, Netherlands	133	04.09.2007	2007-08
HDFC Standard Life Insurance Company Ltd.	Standard Life (Mauritius Holdings) 2006, Ltd. UK	101	23.10.2000	2000-01
ICICI Prudential Life Insurance Company Ltd.	Prudential Corporation Holdings Ltd. UK	105	24.11.2000	2000-01
IDBI Federal Life Insurance Company Ltd.	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 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 Nippon 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.	Samlam Emerging Markets (Maruitius) Limited	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, 2017

TABLE 2: FIRST YEAR LIFE INSURANCE PREMIUM

(` Crore)

INSURER	2013-14	2014-15	2015-16	2016-17
Aegon	147.22	207.50	136.33	99.57
Aviva	593.76	556.89	320.80	243.91
Bajaj Allianz	2592.03	2702.10	2884.52	3290.26
Bharti AXA	375.61	474.20	539.49	608.61
Birla Sunlife	1697.49	1937.94	2220.31	2534.26
Canara HSBC	608.07	476.98	859.18	982.97
DHFL Pramerica	172.95	579.59	727.02	873.93
Edelweiss Tokio	80.72	122.42	183.59	227.99
Exide Life	567.81	644.75	632.85	862.76
Future Generali	224.90	252.41	255.59	399.87
HDFC Standard	4038.93	5492.10	6487.22	8696.36
ICICI Prudential	3759.59	5332.13	6765.75	7863.30
IDBI Federal	315.69	484.50	588.40	793.55
IndiaFirst	1681.36	1538.67	1478.10	1670.85
Kotak Mahindra	1271.81	1540.18	2209.66	2849.74
Max Life	2261.60	2572.60	2881.71	3666.35
PNB Metlife	675.89	829.06	1003.17	1148.78
Reliance Nippon	1933.99	2069.69	1558.33	1051.58
Sahara	65.09	38.44	43.43	44.64
SBI Life	5065.48	5529.16	7106.58	10143.86
Shriram Life	389.83	498.52	693.79	733.89
Star Union Dai-ichi	562.85	629.93	557.88	700.11
Tata AIA	433.76	312.05	740.79	1132.19
Private Total	29516.43	34821.81	40874.48	50619.37
	(-4.01)	(17.97)	(17.38)	(23.84)
LIC	90808.79	78507.72	97891.51	124583.31
	(18.53)	(-13.55)	(24.69)	(27.27)
Industry Total	120325.22	113329.52	138765.99	175202.68
	(12.08)	(-5.82)	(22.44)	(26.26)

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

2) Previous years figures revised by insurers

3) First year Life Insurance Premium includes single premium

TABLE 3: TOTAL LIFE INSURANCE PREMIUM

(` Crore)

INSURER	2013-14	2014-15	2015-16	2016-17
Aegon	453.00	559.20	501.60	450.72
Aviva	1878.10	1796.25	1493.15	1336.51
Bajaj Allianz	5843.14	6017.30	5897.31	6183.32
Bharti AXA	872.65	1053.32	1208.33	1396.50
Birla Sunlife	4833.05	5233.22	5579.71	5723.96
Canara HSBC	1823.42	1657.02	2059.96	2294.71
DHFL Pramerica	305.86	735.10	920.21	1142.10
Edelweiss Tokio	110.90	193.08	310.07	441.33
Exide Life	1830.67	2027.48	2046.99	2408.58
Future Generali	634.16	604.25	592.50	739.85
HDFC Standard	12062.90	14829.90	16312.98	19445.49
ICICI Prudential	12428.65	15306.62	19164.39	22354.00
IDBI Federal	826.25	1069.62	1239.67	1565.19
IndiaFirst	2143.36	2034.11	1967.40	2265.17
Kotak Mahindra	2700.79	3038.05	3971.68	5139.55
Max Life	7278.54	8171.62	9216.16	10780.40
PNB Metlife	2240.59	2461.19	2827.83	3236.08
Reliance Nippon	4283.40	4621.08	4398.12	4026.82
Sahara	204.63	166.86	157.05	153.94
SBI Life	10738.60	12867.11	15825.36	21015.13
Shriram Life	594.24	734.66	1022.11	1207.94
Star Union Dai-ichi	948.75	1134.68	1307.47	1510.88
Tata AIA	2323.70	2122.66	2478.96	3171.08
Private Total	77359.36	88434.36	100499.03	117989.25
	(-1.33)	(14.32)	(13.64)	(17.40)
LIC	236942.30	239667.65	266444.21	300487.36
	(13.48)	(1.15)	(11.17)	(12.78)
Industry Total	314301.66	328102.01	366943.23	418476.61
	(9.44)	(4.39)	(11.84)	(14.04)

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

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

(Premium in ₹ Crore)

PARTICULARS	NUMBER OF POLICIES ISSUED					AMOUNT OF PREMIUM					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16
Individual Agents	36792083 (90.10)	21654232 (83.71)	22099564 (82.76)	21536497 (81.52)	47789.83 (78.40)	39568.04 (71.42)	39816.46 (68.27)	53465.34 (68.79)			
Corporate Agents-Banks	2327836 (5.70)	2414000 (9.33)	2713791 (10.16)	2879990 (10.90)	9523.00 (15.62)	11547.45 (20.84)	13891.93 (23.82)	18250.35 (23.48)			
Corporate Agents- Others*	701276 (1.71)	393200 (1.52)	318418 (1.19)	302390 (1.14)	811.93 (1.33)	795.50 (1.44)	809.56 (1.39)	1011.41 (1.30)			
Brokers	315769 (0.77)	256740 (0.99)	246421 (0.92)	227614 (0.86)	948.53 (1.55)	1019.93 (1.84)	934.18 (1.60)	972.08 (1.25)			
Direct Selling	698100 (1.71)	666858 (2.58)	562234 (2.11)	610675 (2.31)	1883.57 (3.09)	2450.70 (4.42)	2543.97 (4.36)	3529.18 (4.54)			
MI Agents	-	482297 (1.86)	548431 (2.05)	575401 (2.18)	-	17.01 (0.03)	21.25 (0.04)	17.96 (0.02)			
Common Service Centres (CSCs)	-	2029 (0.01)	7581 (0.03)	5500 (0.02)	-	0.32 (0.01)	1 (0.002)	1.54 (0.00)			
Web-Aggregators	-	-	19 (0.00)	18633 (0.07)	-	-	0.03 (0.00)	46.36 (0.06)			
IMF	-	-	1 (0.00)	2669 (0.01)	-	-	0.03 (0.00)	14.52 (0.02)			
Online	-	-	205214 (0.77)	260168 (0.98)	-	-	302.83 (0.52)	418.06 (0.54)			
Point of Sales	-	-	-	0 (0)	-	-	0 (0.00)	0 (0.00)			
Others if any	-	-	778 (0.00)	80 (0)	-	-	-1.13 (0.00)	-1.12 (0.00)			
TOTAL	40835064 (100.00)	25869356 (100.00)	26702452 (100.00)	26419617 (100.00)	60956.86 (100.00)	55398.95 (100.00)	58320.11 (100.00)	77725.68 (100.00)			
Referrals	12725 (0.03)	8669 (0.03)	10826 (0.04)	15435 (0.06)	19.64 (0.03)	7.98 (0.01)	14.61 (0.03)	25.83 (0.03)			

* 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			AMOUNT OF PREMIUM					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Individual Agents	6590 (17.80)	6562 (16.80)	4762 (13.27)	4298 (12.14)	11644649 (12.39)	6934791 (5.64)	2701637 (1.57)	2166475 (1.20)	1041.62 (1.76)	1678.66 (2.90)	1359.32 (1.69)	1518.47 (1.56)
Corporate Agents-Banks	483 (1.30)	399 (1.02)	300 (0.84)	331 (0.93)	3282246 (3.49)	4485704 (3.65)	5801924 (3.37)	2897265 (1.61)	1804.20 (3.05)	1283.07 (2.22)	1361.9 (1.69)	1798.94 (1.85)
Corporate Agents- Others*	78 (2.11)	56 (0.14)	109 (0.30)	89 (0.25)	4621554 (4.92)	34022937 (27.69)	28555202 (16.60)	6693771 (3.72)	440.44 (0.74)	625.51 (1.08)	772.46 (0.96)	324.19 (0.33)
Brokers	1739 (4.70)	1943 (4.97)	1976 (5.51)	2462 (6.95)	3793588 (4.04)	5537280 (4.51)	8516066 (4.95)	13908119 (7.73)	318.89 (0.54)	431.10 (0.75)	507.47 (0.63)	785.82 (0.81)
Direct Selling	28143 (75.99)	30075 (76.98)	28727 (80.08)	28226 (79.71)	70669931 (75.17)	71855360 (58.48)	126458056 (73.51)	154004625 (85.67)	55594.02 (93.91)	53767.68 (93.05)	76426.9 (95.03)	92922.56 (95.45)
MI Agents	-	34.00 (0.09)	1.00 (0.00)	6.00 (0.02)	-	25301 (0.02)	839.00 (0.00)	111031.00 (0.06)	-	0.18 (0.00)	0.01 (0.00)	2.26 (0.00)
Common Service Centres (CSCs)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	37033 (100.00)	39069 (100.00)	35875 (100.00)	35412 (100.00)	94011968 (100.00)	122861373 (100.00)	172033724 (100.00)	179841286 (100.00)	59199.17 (100.00)	57786 (100.00)	80428.06 (100.00)	97352.24 (100.00)
Referrals	-	-	0 (0.00)	0	-	-	0 (0.00)	0	-	-	0 (0.00)	0 (0.00)

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

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

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

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

TABLE 6: STATE WISE INDIVIDUAL NEW BUSINESS (LIFE) UNDERWRITTEN*
(Policies in Numbers) (Premium in ₹ Crore)

State / Union Territory	2013-14		2014-15		2015-16		2016-17	
	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium
Andhra Pradesh	3290036	4438.46	1214281	2234.31	1364895	2177.87	1226710	2924.92
Arunachal Pradesh	13370	33.91	10330	31.90	10504	36.29	11116	44.66
Assam	969059	1246.22	692280	1410.51	735090	1470.17	768271	1831.10
Bihar	2420746	2189.37	1366993	2032.54	1320801	2227.50	1407013	2573.76
Chattisgarh	792693	541.95	391341	528.52	394581	574.65	417727	743.44
Goa	136424	296.87	94818	263.28	95183	283.42	93936	365.25
Gujarat	2438534	4335.71	1454884	3549.13	1461825	3992.22	1411092	5501.07
Haryana	703701	1269.81	538332	1234.04	538301	1268.91	581420	1593.08
Himachal Pradesh	432135	528.16	218814	419.77	247194	409.55	224076	536.39
Jammu & Kashmir	229418	389.62	156206	354.11	178819	380.68	167360	429.65
Jharkhand	837214	1057.88	521057	979.03	531810	1106.16	549048	1386.61
Karnataka	2755603	3654.94	1575649	3379.10	1669734	3421.63	1483406	4711.38
Kerala	1487242	2365.67	946638	2220.43	952051	2317.62	866092	3503.04
Madhya Pradesh	1585535	2298.39	987506	1985.09	1087495	1971.39	1091050	2460.88
Maharashtra	5266383	11637.52	3411072	10291.27	3567257	10638.16	3547987	14521.52
Manipur	53889	67.13	27923	74.96	27979	70.75	26469	85.96
Meghalaya	18296	267.69	19407	60.22	19883	58.56	18639	84.87
Mizoram	6246	21.68	4989	20.34	5569	17.08	5006	19.13
Nagaland	17605	49.62	15164	43.49	14865	45.87	15778	51.29
Odisha	1565226	1613.25	1024792	1634.00	1093045	1882.43	1135155	2344.44
Punjab	916284	1339.82	604784	1310.14	626573	1309.57	629824	1675.58
Rajasthan	2130726	2284.04	1406546	2059.08	1487707	2086.09	1414046	2439.46
Sikkim	16789	33.66	12173	32.66	13305	38.02	14950	50.85
Tamil Nadu	2574555	4150.22	1651936	3813.09	1643412	3928.33	1601869	5542.23
Telangana	-	-	902832	1903.18	954101	2114.36	893797	2789.24
Tripura	148378	150.72	95489	117.25	101146	128.49	103512	186.94
Uttar Pradesh	4656738	5291.91	3026593	4838.78	2936452	4906.87	2932480	6521.21
Uttarakhand	539573	641.85	294312	604.30	283476	603.79	284147	800.73
West Bengal	3290923	4897.93	2288680	4372.90	2422053	5045.10	2536681	7116.12
Andaman & Nicobar	6651	12.59	5528	10.17	5676	14.02	5508	15.55
Chandigarh	180648	501.36	76739	406.61	77271	403.86	109896	409.77
Dadra & Nagar Haveli	2541	3.18	1655	2.97	1779	4.36	2135	6.70
Daman & Diu	9977	11.36	4993	8.81	4502	9.34	4664	12.02
Delhi	1289932	3228.52	787209	3095.06	794135	3288.18	803655	4308.57
Lakshadweep	108	0.14	105	0.17	106	0.17	118	0.26
Puducherry	51886	105.70	37305	77.72	33877	88.43	34984	138.09
ALL INDIA	40835064	60956.85	25869356	55399	26702452	58319.88	26419617	77725.73

* New Business Premium includes first year premium and single premium. # Does not include its overseas new business premium

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

(Premium in ₹ Crore)

State / Union Territory	2013-14			2014-15			2015-16			2016-17		
	No. of schemes	Premium	No. of Lives Covered	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	2874	2344	20230462	1444	640	5340025	1239	983	7868993	1275	922	15862749
Arunachal Pradesh	10	2	7566	8	1	17168	5	1	4588	10	2	5670
Assam	1396	305	684088	1527	320	955407	1896	846	1526842	1991	826	1443865
Bihar	922	232	557362	1233	247	892916	1449	352	1949402	1957	611	1513007
Chattisgarh	543	457	2333560	611	703	3393872	686	699	2707076	43	1370	2000419
Goa	215	115	50791	252	337	84513	131	105	141470	61	133	57295
Gujarat	1989	1600	1729346	1899	1572	1907493	1088	1484	3121022	956	3027	2852092
Haryana	577	431	1213718	597	385	1482425	514	489	2374978	675	594	1895601
Himachal Pradesh	444	101	77826	530	58	68324	441	87	234648	375	101	121453
Jammu & Kashmir	123	264	44684	132	145	85235	121	280	260365	197	488	166816
Jharkhand	634	1389	323778	631	631	378377	616	706	563080	594	1046	487677
Karnataka	3991	7240	12557770	4006	8204	17515608	4146	11335	25572415	3884	13172	28220906
Kerala	1352	1109	4057159	1384	1115	3565122	1342	2117	4913156	1647	2655	5048968
Madhya Pradesh	2265	514	5306337	1769	361	4783414	1582	419	5602524	777	514	4724020
Maharashtra	4809	16840	12307101	5004	19180	15436478	4108	24348	29496955	3355	29840	25836358
Manipur	26	3	11252	66	7	23695	7	2	21669	35	1	10639
Meghalaya	24	157	30961	34	77	22976	50	26	27548	45	28	27245
Mizoram	34	4	6282	23	6	5274	18	4	11941	33	6	17699
Nagaland	5	2	4458	6	1	2421	7	0	11982	15	1	11760
Orissa	1186	455	879242	1318	384	1944801	1250	364	2509407	1333	754	3336423
Punjab	543	152	251938	406	189	338767	374	188	771318	419	187	482086
Rajasthan	1199	679	3054217	1293	666	3116758	1301	962	4654800	1030	2143	2808138
Sikkim	3	1	652	4	0	878	16	1	5471	11	7	3708
Tamil Nadu	3785	4716	8416435	5185	4569	10197911	3785	5734	13939328	4504	9144	16042671
Telangana	-	-	-	1424	2312	18843328	1396	2885	18965995	1562	3454	32203381
Tripura	72	19	29488	78	23	39704	82	43	29083	114	20	40787
Uttar Pradesh	2342	949	4221950	2328	994	5341483	2271	1297	9677034	2557	948	7811389
Uttarakhand	748	3284	245190	616	557	258242	1043	4352	436879	741	2150	172744
West Bengal	2717	6055	11496434	2861	5206	14974055	2765	6657	18800697	2846	7698	18756636
Andaman & Nicobar	1	0	742	9	0	2883	4	0	976	1	1	1861
Chandigarh	402	359	359788	337	269	1461575	358	264	639711	354	378	620720
Dadra & Nagarhaveli	3	0	3269	1	0	1804	1	0	281	0	0	126
Daman & Diu	4	0	4787	0	0	241	5	2	5376	0	1	442
Delhi	1573	9407	3468896	1676	8550	4089407	1505	13298	7088135	1832	15102	7181273
Lakshadweep	0	0	16	50	2	192279	0	0	6	0	0	11
Puducherry	222	11	44423	327	19	96514	273	25	98573	183	25	74651
ALL INDIA	37033	59199	94011968	39069	57732	116861373	35875	80356	164033724	35412	97352	179841286

* New Business Premium includes first year premium and single premium. # Does not include its overseas new business premium

TABLE 8: NUMBER OF INDIVIDUAL NEW POLICIES ISSUED (LIFE)*(In Lakhs)*

INSURER	2013-14	2014-15	2015-16	2016-17
LIC	345.12 (-6.17)	201.71 (-41.55)	205.47 (1.86)	201.32 (-2.02)
Private Sector	63.6 (-14.11)	57.37 (-9.79)	61.92 (7.92)	63.24 (2.13)
Total	408.72 (-7.50)	259.08 (-36.61)	267.38 (3.20)	264.56 (-1.05)

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

**TABLE 9: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2013-14 to 2015-16)**

(Policies in '000)

PARTICULARS	Aegon			Aviva			Bajaj Allianz		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
	Non-linked Life Business Business in force at start of the financial year	187.89	159.68	200.04	316.76	334.54	348.54	2507.15	2410.97
Additions during the year*	66.68	64.73	57.19	97.60	77.85	48.74	478.33	270.06	220.68
Deletions during the year**	38.09	24.37	27.96	79.82	63.84	43.61	574.51	435.87	287.87
Business in force at end of the financial year	216.48	200.04	229.27	334.54	348.54	353.67	2410.97	2245.15	2177.97
Non-linked - General Annuity and Pension Business Business in force at start of the financial year	4.42	0.32	0.31	56.35	5.06	5.31	10.06	10.74	12.70
Additions during the year*	0.07	0.01	0.00	1.13	0.84	0.45	1.50	2.73	0.77
Deletions during the year**	0.98	0.02	0.04	19.85	0.59	0.57	0.81	0.77	0.44
Business in force at end of the financial year	3.51	0.31	0.27	37.62	5.31	5.19	10.74	12.70	13.03
Non linked Health Business Business in force at end of the financial year	3.39	2.45	2.10	7.79	9.12	8.69	38.05	23.32	15.98
Linked Business # Business in force at end of the financial year	56.80	52.38	46.87	284.47	233.71	182.21	3393.72	2492.48	2195.20
Linked Health Business Business in force at end of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total Business in force at end of the financial year	223.38	255.18	278.51	664.42	596.68	549.76	5853.48	4773.65	4402.17

* 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 IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2013-14 to 2015-16) (Contd..)**

(Policies in '000)

PARTICULARS	Bharati AXA			Birla Sun Life			Canara HSBC OBC		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business									
Business in force at start of the financial year	171.81	210.56	255.21	769.19	770.30	782.54	54.17	62.02	78.64
Additions during the year*	111.04	102.03	106.47	387.03	306.10	287.86	25.45	33.84	29.79
Deletions during the year**	72.29	57.38	48.65	385.93	293.86	207.97	17.59	17.23	19.00
Business in force at end of the financial year	210.56	255.21	313.03	770.30	782.54	862.43	62.02	78.64	89.43
Non-linked - General Annuity and Pension Business									
Business in force at start of the financial year	0.24	0.21	0.22	1.02	1.08	1.28	0.00	0.00	0.00
Additions during the year*	0.01	0.01	0.01	0.20	0.24	0.35	0.00	0.00	0.14
Deletions during the year**	0.04	0.00	0.02	0.14	0.04	0.08	0.00	0.00	0.00
Business in force at end of the financial year	0.21	0.22	0.21	1.08	1.28	1.56	0.00	0.00	0.14
Non linked Health Business									
Business in force at end of the financial year	11.67	10.57	9.33	2.63	1.01	2.12	0.00	0.00	0.00
Linked Business #									
Business in force at end of the financial year	153.07	102.42	70.86	1449.00	1214.75	1021.06	223.08	197.30	204.02
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	9.38	8.70	8.14	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	375.50	368.43	393.44	2232.38	2008.29	1895.31	285.11	275.94	293.59

* 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 IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2013-14 to 2015-16) (Contd..)**

(Policies in '000)

PARTICULARS	DHFL Pramerica			Edelweiss Tokio			Exide Life		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business									
Business in force at start of the financial year	137.33	141.18	155.44	22.43	37.88	49.18	743.44	812.66	851.55
Additions during the year*	65.64	59.32	59.03	32.25	25.87	33.11	203.71	169.36	219.93
Deletions during the year**	61.80	45.06	46.83	16.81	14.57	11.37	134.50	130.47	98.97
Business in force at end of the financial year	141.18	155.44	167.64	37.88	49.18	70.92	812.66	851.55	972.51
Non-linked - General Annuity and Pension Business									
Business in force at start of the financial year	3.98	0.00	0.00	0.00	0.99	1.63	120.57	105.87	90.03
Additions during the year*	0.00	0.00	0.00	1.00	1.45	0.58	6.56	6.84	4.57
Deletions during the year**	1.41	0.00	0.00	0.01	0.81	0.79	21.26	22.69	15.54
Business in force at end of the financial year	2.58	0.00	0.00	0.99	1.63	1.41	105.88	90.03	79.05
Non linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.16	0.16	0.86	0.00	0.00	0.00
Linked Business #									
Business in force at end of the financial year	19.35	16.16	13.02	1.34	3.77	8.23	241.63	164.07	139.47
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	163.10	171.61	180.67	40.21	54.73	81.43	1160.17	1105.65	1191.03

* 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 IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2013-14 to 2015-16) (Contd..)**

(Policies in '000)

PARTICULARS	Future Generali			HDFC Standard			ICICI Prudential		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business Business in force at start of the financial year	353.27	350.61	299.08	1938.43	2237.95	2247.28	1502.33	1622.34	1549.64
Additions during the year*	82.96	38.56	36.19	595.93	514.88	658.13	582.28	346.77	314.34
Deletions during the year**	85.62	90.07	72.55	296.41	505.55	418.92	462.27	419.48	250.20
Business in force at end of the financial year	350.61	299.09	262.72	2237.95	2247.28	2486.49	1622.34	1549.64	1613.78
Non-linked - General Annuity and Pension Business Business in force at start of the financial year	5.75	5.25	6.49	79.12	87.67	94.47	62.13	67.17	73.25
Additions during the year*	0.47	2.29	0.62	19.11	17.56	17.69	7.25	8.20	6.02
Deletions during the year**	0.97	1.40	2.13	10.56	10.76	7.35	2.21	2.13	2.11
Business in force at end of the financial year	5.25	6.14	4.98	87.67	94.47	104.80	67.17	73.25	77.16
Non linked Health Business Business in force at end of the financial year	0.00	0.00	0.00	23.45	48.80	189.91	32.27	28.77	25.91
Linked Business # Business in force at end of the financial year	130.84	87.39	65.59	1869.32	1802.47	1836.27	3280.90	2932.66	2804.31
Linked Health Business Business in force at end of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	118.25	111.84	108.53
Grand Total Business in force at end of the financial year	486.70	392.62	333.29	4218.39	4193.01	4617.47	5120.94	4696.16	4629.70

* 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 IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2013-14 to 2015-16) (Contd..)**

(Policies in '000)

PARTICULARS	IDBI Federal			IndiaFirst			Kotak Mahindra		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business									
Business in force at start of the financial year	267.94	328.56	360.62	42.06	66.11	105.59	473.07	555.48	658.16
Additions during the year*	111.29	81.55	90.38	40.87	60.88	64.82	159.42	181.50	251.70
Deletions during the year**	50.67	49.49	51.92	16.55	21.39	31.09	77.01	78.83	75.89
Business in force at end of the financial year	328.56	360.62	399.08	66.38	105.59	139.32	555.48	658.16	833.97
Non-linked - General Annuity and Pension Business									
Business in force at start of the financial year	0.95	0.92	0.86	0.08	0.00	0.00	6.12	5.64	5.31
Additions during the year*	0.00	0.00	0.00	0.02	0.00	2.45	0.27	0.31	0.75
Deletions during the year**	0.04	0.05	0.06	0.00	0.00	0.04	0.75	0.64	0.71
Business in force at end of the financial year	0.92	0.86	0.80	0.10	0.00	2.41	5.64	5.31	5.35
Non linked Health Business									
Business in force at end of the financial year	0.49	0.38	0.31	6.32	4.01	1.90	0.00	0.00	0.00
Linked Business #									
Business in force at end of the financial year	95.60	87.89	94.22	300.34	283.97	253.72	513.24	421.55	379.74
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	7.79	6.42	5.78	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	425.56	449.75	494.41	380.93	399.99	403.13	1074.36	1085.02	1219.06

* 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 IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2013-14 to 2015-16) (Contd..)**

(Policies in '000)

PARTICULARS	Max Life			PNB Metlife			Reliance Nippon		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
	Non-linked Life Business Business in force at start of the financial year	2265.36	2511.60	2689.18	410.42	460.15	507.78	2327.00	2407.35
Additions during the year*	501.75	447.89	452.91	160.18	144.73	187.57	624.45	486.10	376.38
Deletions during the year**	255.51	270.31	285.08	110.45	97.10	78.07	544.10	461.28	393.02
Business in force at end of the financial year	2511.60	2689.18	2857.00	460.15	507.78	617.27	2407.35	2432.17	2415.52
Non-linked - General Annuity and Pension Business Business in force at start of the financial year	5.07	4.56	4.29	0.80	0.77	0.67	8.48	7.72	6.14
Additions during the year*	0.30	0.57	1.91	0.01	0.00	0.35	0.43	0.27	0.22
Deletions during the year**	0.81	0.83	0.69	0.04	0.10	0.07	1.19	1.85	2.29
Business in force at end of the financial year	4.56	4.29	5.51	0.77	0.67	0.95	7.72	6.14	4.07
Non linked Health Business Business in force at end of the financial year	12.64	8.47	6.46	0.17	0.07	31.27	27.42	21.45	20.20
Linked Business # Business in force at end of the financial year	1096.46	966.49	886.46	463.48	428.28	393.25	1564.86	718.58	530.20
Linked Health Business Business in force at end of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	10.54	5.80	4.33
Grand Total Business in force at end of the financial year	3625.26	3668.42	3755.43	924.56	936.80	1042.74	4017.88	3184.13	2974.32

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

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

Excluding linked Health Business, if any.

Source: Actuarial Report and Abstract of various years.

**TABLE 9: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2013-14 to 2015-16) (Contd..)**

(Policies in '000)

PARTICULARS	Sahara			SBI Life			Shriram		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business									
Business in force at start of the financial year	228.70	239.67	236.58	1724.94	2365.21	2980.21	247.05	259.86	353.94
Additions during the year*	47.95	27.71	23.15	888.65	904.18	887.10	130.87	193.39	272.00
Deletions during the year**	36.96	30.81	16.38	248.37	289.18	518.36	118.07	99.31	125.56
Business in force at end of the financial year	239.69	236.58	243.34	2365.21	2980.21	3348.95	259.86	353.94	500.39
Non-linked - General Annuity and Pension Business									
Business in force at start of the financial year	0.37	0.36	0.35	148.57	141.26	127.39	0.03	0.04	0.04
Additions during the year*	0.01	0.00	0.00	13.17	9.38	8.09	0.01	0.00	0.00
Deletions during the year**	0.02	0.02	0.03	20.49	23.25	22.54	0.00	0.00	0.00
Business in force at end of the financial year	0.36	0.35	0.32	141.26	127.39	112.94	0.04	0.04	0.04
Non linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	6.06	2.32	1.08	0.00	0.00	0.00
Linked Business #									
Business in force at end of the financial year	70.02	40.84	30.32	2285.15	2077.51	2170.58	117.41	94.88	79.62
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	310.07	277.76	273.98	4797.67	5187.43	5633.55	377.31	448.86	580.05

* 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 IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2013-14 to 2015-16) (Contd..)**

(Policies in '000)

PARTICULARS	Star Union Dai-ichi			Tata AIA			Private Total		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business									
Business in force at start of the financial year	153.95	181.14	179.17	807.29	812.65	800.76	17651.98	19338.46	20366.42
Additions during the year*	87.44	52.90	80.62	123.38	78.76	128.76	5605.14	4668.92	4886.85
Deletions during the year**	60.25	54.87	34.12	118.02	90.65	51.73	3861.58	3640.95	3195.13
Business in force at end of the financial year	181.14	179.17	225.66	812.65	800.76	877.78	19395.54	20366.43	22058.13
Non-linked - General Annuity and Pension Business									
Business in force at start of the financial year	0.37	0.42	0.47	18.75	17.93	16.67	533.22	463.97	447.87
Additions during the year*	0.06	0.06	0.32	0.26	0.01	0.00	51.84	50.77	45.27
Deletions during the year**	0.01	0.01	0.05	1.09	1.27	1.06	82.65	67.22	56.60
Business in force at end of the financial year	0.42	0.47	0.74	17.93	16.67	15.61	502.40	447.51	436.54
Non linked Health Business									
Business in force at end of the financial year	0.00	0.00	2.60	19.41	16.25	13.98	191.90	177.14	332.71
Linked Business #									
Business in force at end of the financial year	224.10	218.63	174.90	633.99	410.26	310.34	18468.16	15048.45	13890.45
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	9.19	5.68	3.77	155.15	138.44	130.56
Grand Total									
Business in force at end of the financial year	405.66	398.27	403.89	1493.16	1249.62	1221.48	38656.19	36177.97	36848.39

* 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 IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2013-14 to 2015-16) (Concl'd..)**

(Policies in '000)

PARTICULARS	LIC			Grand Total		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Non-linked Life Business Business in force at start of the financial year	270251.35	279527.66	277582.69	287903.33	298866.12	297949.11
Additions during the year*	37262.05	22945.50	23144.54	42867.19	27614.43	28031.38
Deletions during the year**	27985.73	24890.47	21644.09	31847.32	28531.42	24839.22
Business in force at end of the financial year	279527.66	277582.69	279083.14	298923.20	297949.13	301141.27
Non-linked - General Annuity and Pension Business Business in force at start of the financial year	2413.28	2376.44	2359.25	2946.49	2840.40	2807.12
Additions during the year*	132.87	145.87	244.89	184.71	196.64	290.17
Deletions during the year**	169.71	163.06	174.84	252.36	230.29	231.45
Business in force at end of the financial year	2376.44	2359.25	2429.30	2878.84	2806.76	2865.84
Non linked Health Business Business in force at end of the financial year	328.44	400.31	397.13	520.33	577.45	729.83
Linked Business # Business in force at end of the financial year	13666.39	9552.99	8099.61	32134.55	24601.43	21990.06
Linked Health Business Business in force at end of the financial year	247.09	223.41	207.55	402.24	361.85	338.11
Grand Total Business in force at end of the financial year	296146.02	290118.65	290216.72	334802.21	326296.62	327065.11

* 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 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2016-17)**

(Policies in '000)

PARTICULARS	Aegon	Aviva	Bajaj Allianz	Bharti -AXA	Birla Sunlife	Canara HSBC OBC	DHFL Pramerica	Edelweiss Tokio	Exide
Non Linked Business - Life business									
Non Linked Life Business									
Business in force at start of the financial year	229.28	353.67	2177.97	313.03	862.43	89.43	167.64	70.92	972.51
Additions during the year*	45.17	30.78	192.34	126.52	289.14	35.74	65.39	37.83	195.34
Deletions during the year**	24.93	40.18	200.86	48.63	190.96	14.68	35.47	10.34	78.81
Business in force at end of the financial year (A)	249.52	344.27	2169.45	390.92	960.61	110.49	197.56	98.41	1089.04
Non Linked -General Annuity Business									
Business in force at start of the financial year	0.00	2.02	9.46	0.00	0.74	0.14	0.00	0.07	2.70
Additions during the year*	0.01	0.09	0.13	0.00	0.33	0.03	0.00	0.15	0.10
Deletions during the year**	0.00	0.03	0.13	0.00	0.15	0.00	0.00	0.01	0.10
Business in force at end of the financial year (B)	0.01	2.08	9.46	0.00	1.03	0.17	0.00	0.21	2.70
Non Linked - Pension Business									
Business in force at start of the financial year	0.27	3.18	3.57	0.21	0.82	0.00	0.00	1.35	67.75
Additions during the year*	0.00	0.26	0.00	0.00	0.00	0.00	0.00	0.83	0.06
Deletions during the year**	0.07	0.60	0.23	0.02	0.12	0.00	0.00	0.26	17.80
Business in force at end of the financial year (C)	0.19	2.83	3.33	0.19	0.70	0.00	0.00	1.92	50.00
Non linked Health Business									
Business in force at start of the financial year	2.10	8.69	15.98	9.33	2.12	0.00	0.00	0.86	0.00
Additions during the year*	0.24	4.28	0.16	1.33	18.29	0.00	3.03	0.72	6.22
Deletions during the year**	0.41	1.15	3.87	2.80	2.28	0.00	0.01	0.22	0.04
Business in force at end of the financial year (D)	1.93	11.82	12.28	7.87	18.13	0.00	3.03	1.37	6.19

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

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

Excluding linked Health Business, if any.

N/A: Not available

**TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2016-17) (Contd..)**

(Policies in '000)

PARTICULARS	Aegon	Aviva	Bajaj Allianz	Bharti -AXA	Birla Sunlife	Canara HSBC OBC	DHFL Pramerica	Edelweiss Tokio	Exide
Linked Business - Life business									
Business in force at start of the financial year	45.04	166.80	2154.40	62.52	976.88	201.57	12.29	7.54	132.01
Additions during the year*	5.40	22.36	98.44	0.71	30.51	59.04	3.57	7.65	17.15
Deletions during the year**	12.52	45.14	406.36	18.10	162.43	35.33	3.97	1.23	24.59
Business in force at end of the financial year (E)	37.92	144.03	1846.47	45.13	844.96	225.29	11.89	13.97	124.57
Linked General annuity business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business									
Business in force at start of the financial year	1.84	15.41	40.80	8.34	44.18	2.45	0.73	0.69	7.46
Additions during the year*	0.00	0.00	4.76	0.00	2.49	0.15	0.00	0.64	0.00
Deletions during the year**	0.36	3.57	7.25	2.50	9.80	0.46	0.22	0.07	1.74
Business in force at end of the financial year (G)	1.48	11.84	38.31	5.84	36.88	2.14	0.51	1.26	5.73
Linked Health Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	8.14	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.30	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	7.88	0.00	0.00	0.00	0.00
Non-Linked VIP-Life Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	2.82	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	1.82	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00

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

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

Excluding linked Health Business, if any.

N/A: Not available

**TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2016-17) (Contd..)**

(Policies in '000)

PARTICULARS	Aegon	Aviva	Bajaj Allianz	Bharti -AXA	Birla Sunlife	Canara HSBC OBC	DHFL Pramerica	Edelweiss Tokio	Exide
Non-Linked VIP									
-General Annuity Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP									
-Pension Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.61
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.52
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.70
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.43
Non-Linked VIP									
-Health Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Life Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

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

Excluding linked Health Business, if any.

**TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2016-17) (Contd..)**

(Policies in '000)

PARTICULARS	Aegon	Aviva	Bajaj Allianz	Bharti -AXA	Birla Sunlife	Canara HSBC OBC	DHFL Pramerica	Edelweiss Tokio	Exide
Linked VIP									
-General Annuity Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP									
-Pension Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year =									
A + B + C + D + E									
+F+G+H+I+J+K+L+M+N+O+P	291.05	516.85	4080.30	449.96	1870.19	338.09	212.99	117.14	1288.65

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

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

Excluding linked Health Business, if any.

**TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2016-17) (Contd..)**

(Policies in '000)

PARTICULARS	Future Generali	HDFC Standard	ICICI Prudential	IDBI Federal	India First	Kotak Mahindra	Max Life	PNB MetLife	Reliance Nippon
Non Linked Life Business									
Business in force at start of the financial year	262.72	2486.49	1613.78	399.08	136.71	833.97	2857.00	617.27	2056.91
Additions during the year*	43.30	608.84	385.44	99.09	106.47	282.08	448.49	208.75	275.85
Deletions during the year**	38.02	293.15	137.20	48.33	30.80	94.47	270.46	84.61	219.08
Business in force at end of the financial year (A)	268.00	2802.18	1862.02	449.84	212.38	1021.57	3035.03	741.42	2113.67
Non Linked -General Annuity Business									
Business in force at start of the financial year	0.44	23.58	46.44	0.00	0.00	0.93	0.97	0.07	0.78
Additions during the year*	0.20	6.61	5.09	0.00	0.01	0.51	0.30	0.18	0.18
Deletions during the year**	0.00	0.19	0.27	0.00	0.00	0.01	0.04	0.01	0.02
Business in force at end of the financial year (B)	0.64	29.99	51.25	0.00	0.00	1.42	1.24	0.24	0.94
Non Linked - Pension Business									
Business in force at start of the financial year	4.54	81.23	30.72	0.80	2.41	4.43	4.54	0.88	0.00
Additions during the year*	0.92	11.72	0.00	-	5.47	0.23	0.03	1.64	0.81
Deletions during the year**	1.12	6.83	2.39	0.04	0.50	0.64	0.37	0.16	0.01
Business in force at end of the financial year (C)	4.35	86.13	28.33	0.76	7.37	4.02	4.19	2.37	0.81
Non linked Health Business									
Business in force at start of the financial year	0.00	189.91	25.91	0.31	1.90	0.00	6.46	31.27	20.20
Additions during the year*	1.28	144.28	0.14	0.00	0.13	0.00	21.91	14.82	1.63
Deletions during the year**	0.01	118.16	4.00	0.06	0.61	0.00	2.45	8.19	9.95
Business in force at end of the financial year (D)	1.27	216.03	22.05	0.25	1.41	0.00	25.92	37.89	11.88

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

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

Excluding linked Health Business, if any.

**TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2016-17) (Contd..)**

(Policies in '000)

PARTICULARS	Future Generali	HDFC Standard	ICICI Prudential	IDBI Federal	India First	Kotak Mahindra	Max Life	PNB MetLife	Reliance Nippon
Linked Business - Life business									
Business in force at start of the financial year	64.25	1627.14	2212.51	91.38	244.92	359.54	802.38	386.88	492.15
Additions during the year*	33.55	324.00	333.06	26.92	15.92	24.62	88.53	9.37	28.38
Deletions during the year**	42.69	268.03	380.33	14.49	47.52	46.55	123.21	75.44	127.50
Business in force at end of the financial year (E)	55.10	1683.11	2165.23	103.80	213.32	337.62	767.70	320.81	393.03
Linked General annuity business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business									
Business in force at start of the financial year	1.34	209.13	591.81	2.84	8.79	20.20	84.08	6.37	38.05
Additions during the year*	0.00	6.12	2.15	0.01	0.00	0.00	4.52	0.00	0.65
Deletions during the year**	0.40	35.48	127.95	0.65	2.13	3.83	14.81	1.49	8.11
Business in force at end of the financial year (G)	0.94	179.78	466.01	2.20	6.67	16.37	73.79	4.88	30.58
Linked Health Business									
Business in force at start of the financial year	0.00	0.00	108.53	0.00	5.78	0.00	0.00	0.00	4.33
Additions during the year*	0.00	0.00	0.20	0.00	0.08	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	4.26	0.00	1.27	0.00	0.00	0.00	0.79
Business in force at end of the financial year (H)	0.00	0.00	104.47	0.00	4.60	0.00	0.00	0.00	3.54

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

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

Excluding linked Health Business, if any.

**TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2016-17) (Contd..)**

(Policies in '000)

PARTICULARS	Future Generali	HDFC Standard	ICICI Prudential	IDBI Federal	India First	Kotak Mahindra	Max Life	PNB MetLife	Reliance Nippon
Non-Linked VIP-Life Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	2.61	0.00	0.00	0.00	358.62
Additions during the year*	0.00	0.00	0.00	0.00	3.42	0.00	0.00	0.00	0.01
Deletions during the year**	0.00	0.00	0.00	0.00	0.98	0.00	0.00	0.00	64.95
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	5.05	0.00	0.00	0.00	293.68
Non-Linked VIP -General Annuity Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.29
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.92
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.38
Non-Linked VIP-Health Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

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

Excluding linked Health Business, if any.

**TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2016-17) (Contd..)**

(Policies in '000)

PARTICULARS	Future Generali	HDFC Standard	ICICI Prudential	IDBI Federal	India First	Kotak Mahindra	Max Life	PNB MetLife	Reliance Nippon
Linked VIP-Life Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP									
-General Annuity Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year = A + B + C + D + E+F+G+H+I+J+K+L+M+N+O+P	330.30	4997.22	4699.36	556.84	450.80	1381.01	3907.87	1107.60	2850.50

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

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

Excluding linked Health Business, if any.

**TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2016-17) (Contd..)**

(Policies in '000)

PARTICULARS	Sahara India	SBI LIFE	Shriram	Star Union Dai-ichi	TATA AIA	Private Total	LIC of India	Grand Total
Non Linked Life Business								
Business in force at start of the financial year	243.34	2723.59	500.39	225.66	877.78	21071.55	278878.07	299949.62
Additions during the year*	20.95	660.43	204.65	83.84	163.11	4609.51	22392.77	27002.29
Deletions during the year**	13.48	487.56	182.71	39.87	68.65	2653.23	20766.38	23419.62
Business in force at end of the financial year (A)	250.81	2896.46	522.33	269.64	972.24	23027.83	280504.46	303532.29
Non Linked - General Annuity Business								
Business in force at start of the financial year	0.00	17.77	0.04	0.74	1.19	108.06	819.03	927.09
Additions during the year*	0.00	2.19	0.03	0.36	0.00	16.48	418.75	435.24
Deletions during the year**	0.00	0.26	0.00	0.06	0.02	1.30	91.89	93.19
Business in force at end of the financial year (B)	0.00	19.70	0.07	1.04	1.17	123.36	1145.89	1269.25
Non Linked - Pension Business								
Business in force at start of the financial year	0.32	95.23	0.00	0.00	14.42	316.65	1610.27	1926.91
Additions during the year*	0.00	3.06	0.00	9.72	0.00	34.75	80.01	114.75
Deletions during the year**	0.02	16.02	0.00	0.25	0.85	48.29	101.82	150.11
Business in force at end of the financial year (C)	0.30	82.26	0.00	9.47	13.57	303.11	1588.45	1891.56
Non linked Health Business								
Business in force at start of the financial year	0.00	1.08	0.00	2.60	13.98	332.72	397.13	729.84
Additions during the year*	0.00	0.00	0.00	18.60	0.25	237.32	135.12	372.44
Deletions during the year**	0.00	0.47	0.00	0.41	1.66	156.75	143.02	299.77
Business in force at end of the financial year (D)	0.00	0.61	0.00	20.79	12.58	413.28	389.23	802.51

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

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

Excluding linked Health Business, if any.

**TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2016-17) (Contd..)**

(Policies in '000)

PARTICULARS	Sahara India	SBI LIFE	Shriram	Star Union Dai-ichi	TATA AIA	Private Total	LIC of India	Grand Total
Linked Business - Life business								
Business in force at start of the financial year	29.83	2049.22	78.91	166.91	294.26	12659.32	4724.25	17383.57
Additions during the year*	0.49	617.43	5.85	11.30	23.81	1788.03	6.08	1794.11
Deletions during the year**	10.29	263.74	22.98	50.17	78.00	2260.61	931.65	3192.26
Business in force at end of the financial year (E)	20.04	2402.91	61.78	128.03	240.07	12186.76	3798.67	15985.43
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	0.50	121.43	0.71	7.99	16.08	1231.21	3375.36	4606.57
Additions during the year*	0.00	35.71	0.05	0.00	0.01	57.27	1.27	58.54
Deletions during the year**	0.11	20.49	0.20	2.29	3.41	247.32	727.40	974.72
Business in force at end of the financial year (G)	0.39	136.65	0.56	5.70	12.67	1041.17	2649.23	3690.39
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	3.77	130.56	207.55	338.11
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.32	0.03	0.34
Deletions during the year**	0.00	0.00	0.00	0.00	1.06	7.69	12.38	20.07
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	2.71	123.19	195.20	318.39

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

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

Excluding linked Health Business, if any.

**TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2016-17) (Contd..)**

(Policies in '000)

PARTICULARS	Sahara India	SBI LIFE	Shriram	Star Union Dai-ichi	TATA AIA	Private Total	LIC of India	Grand Total
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	627.50	0.00	0.00	0.00	988.73	205.07	1193.80
Additions during the year*	0.00	15.29	0.00	0.00	0.00	21.55	0.01	21.56
Deletions during the year**	0.00	149.41	0.00	0.00	0.00	217.16	58.50	275.65
Business in force at end of the financial year (I)	0.00	493.38	0.00	0.00	0.00	793.11	146.59	939.70
Non-Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	11.90	0.00	11.90
Additions during the year*	0.00	0.00	0.00	0.00	0.00	3.54	0.00	3.54
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	2.62	0.00	2.62
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	12.81	0.00	12.81
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

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

Excluding linked Health Business, if any.

**TABLE 9A: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(NUMBER OF POLICIES) (2016-17) (Concld..)**

(Policies in '000)

PARTICULARS	Sahara India	SBI LIFE	Shriram	Star Union Dai-ichi	TATA AIA	Private Total	LIC of India	Grand Total
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total								
Business in force at end of the financial year = A + B + C + D + E+F +G+H+I+J+K+L+M+N+O+P	0.00	6031.97	584.74	434.67	1255.00	37753.08	290417.71	328170.79

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

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

Excluding linked Health Business, if any.

**TABLE 10: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(SUM ASSURED) (2013-14 to 2015-16)**

(in ₹ Crore)

PARTICULARS	Aegon			Aviva			Bajaj Allianz		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
	Life Business								
Business in force at start of the financial year	42266.00	57898.96	70362.95	60902.19	74248.79	80270.60	54302.83	53953.52	52235.72
Additions during the year*	22210.65	16577.77	85104.86	21125.73	13874.19	6988.73	13593.97	8871.12	8150.33
Deletions during the year**	3896.95	4113.79	4887.24	7779.13	7852.38	9553.99	13943.28	10588.92	9279.71
Business in force at end of the financial year	60579.78	70362.95	80224.66	74248.79	80270.60	77705.35	53953.52	52235.72	51106.33
General Annuity and Pension Business									
Business in force at start of the financial year	84.95	9.20	8.47	118.53	151.76	167.12	267.14	265.09	290.48
Additions during the year*	0.13	0.14	8.50	39.55	37.67	32.52	21.70	47.60	50.33
Deletions during the year**	22.59	0.88	1.63	2.49	22.32	25.88	23.75	22.21	15.54
Business in force at end of the financial year	62.49	8.47	6.88	155.59	167.12	173.76	265.09	290.48	325.27
Non linked Health Business									
Business in force at end of the financial year	176.24	132.46	143.86	901.19	1072.59	1047.01	888.92	547.49	374.12
Linked Business #									
Business in force at end of the financial year	2680.81	2712.51	2542.85	16401.32	13418.63	10804.05	88336.99	69238.84	63120.47
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	60818.51	73216.39	82918.25	91706.89	94928.94	89730.16	143444.52	122312.55	114926.20

* 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 IN FORCE (WITHIN INDIA)
(SUM ASSURED) (2013-14 to 2015-16) (Contd.)**

(in ₹ Crore)

PARTICULARS	Bharti AXA			Birla Sun Life			Canara HSBC OBC		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Life Business									
Business in force at start of the financial year	10481.61	17878.63	22111.12	44165.86	51817.21	61224.41	2997.52	3623.28	4207.09
Additions during the year*	10606.05	6915.60	6463.87	21510.56	22308.12	17806.96	1254.54	1300.95	1290.11
Deletions during the year**	2612.20	2683.11	2994.69	13859.22	12900.92	9687.30	628.78	717.15	706.17
Business in force at end of the financial year	18475.45	22111.12	25580.30	51817.21	61224.41	69344.07	3623.28	4207.09	4791.03
General Annuity and Pension Business									
Business in force at start of the financial year	14.08	12.10	10.82	2.74	26.74	0.00	0.00	0.00	0.00
Additions during the year*	0.42	0.30	0.90	24.15	0.00	0.00	0.00	0.00	51.81
Deletions during the year**	2.40	1.58	2.28	0.15	26.74	0.00	0.00	0.00	0.00
Business in force at end of the financial year	12.10	10.82	9.44	26.74	0.00	0.00	0.00	0.00	51.81
Non linked Health Business									
Business in force at end of the financial year	522.72	607.98	552.96	346.99	144.60	140.44	0.00	0.00	0.00
Linked Business #									
Business in force at end of the financial year	4982.09	3869.58	2876.30	92959.85	84791.84	77202.36	17717.28	17908.76	19404.58
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	937.61	867.83	810.74	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	23992.37	26599.49	29019.00	146088.39	147028.68	147497.61	21340.56	22115.85	24247.42

* 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 10: INDIVIDUAL BUSINESS IN FORCE (WITHIN INDIA)
(SUM ASSURED) (2013-14 to 2015-16) (Contd.)**

(in ₹ Crore)

PARTICULARS	DHFL Pramerica			Edelweiss Tokio			Exide Life		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Life Business									
Business in force at start of the financial year	2928.48	3175.20	3205.82	3554.74	7328.15	10337.76	18324.21	23358.08	25434.00
Additions during the year*	1594.07	1316.14	1539.81	4876.22	4694.29	6146.40	9062.19	6923.54	8637.10
Deletions during the year**	1347.34	1285.53	1120.09	1102.81	1684.68	1762.77	4028.32	4847.62	5112.19
Business in force at end of the financial year	3175.20	3205.82	3625.54	7328.15	10337.76	14721.39	23358.08	25434.00	28958.92
General Annuity and Pension Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	30.04	55.35	1087.49	1190.38	1380.93
Additions during the year*	0.00	0.00	0.00	30.62	48.51	26.81	238.44	410.55	270.07
Deletions during the year**	0.00	0.00	0.00	0.14	23.21	22.45	135.55	220.00	230.75
Business in force at end of the financial year	0.00	0.00	0.00	30.48	55.35	59.71	1190.38	1380.93	1420.25
Non linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00	20.61	126.48	0.00	0.00	0.00
Linked Business #									
Business in force at end of the financial year	836.44	709.85	584.41	85.53	257.42	519.54	6658.28	5479.39	5152.18
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	4011.65	3915.67	4209.94	7444.16	10671.13	15427.12	31206.74	32294.32	35531.35

* 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 IN FORCE (WITHIN INDIA)
(SUM ASSURED) (2013-14 to 2015-16) (Contd.)**

(in ₹ Crore)

PARTICULARS	Future Generali			HDFC Standard			ICICI Prudential		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Life Business									
Business in force at start of the financial year	12245.58	11146.60	10016.73	86110.12	140936.61	198519.25	77661.57	107245.51	129543.17
Additions during the year*	2702.34	1905.70	2385.54	65460.25	80023.67	84032.02	41322.33	34763.74	79147.43
Deletions during the year**	3801.31	3035.24	4301.04	10633.76	22441.03	22945.32	11738.38	12466.09	14396.41
Business in force at end of the financial year	11146.60	10017.06	8101.23	140936.61	198519.25	260675.47	107245.51	129543.17	194294.20
General Annuity and Pension Business									
Business in force at start of the financial year	1.51	19.23	161.26	2367.74	2823.30	1895.47	1653.01	1180.54	1128.52
Additions during the year*	17.84	148.12	53.45	740.30	504.48	421.56	127.36	11.70	11.45
Deletions during the year**	0.12	6.13	86.11	284.74	1432.30	139.42	71.79	63.72	61.30
Business in force at end of the financial year	19.23	161.21	128.60	2823.30	1895.47	2529.83	1708.58	1128.52	1078.67
Non linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	1880.45	3538.67	17233.59	5778.13	5127.79	4627.44
Linked Business #									
Business in force at end of the financial year	3118.56	2164.62	1756.41	93498.95	96554.43	108128.46	100683.37	124257.37	151904.26
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	5430.80	5137.84	5001.12
Grand Total									
Business in force at end of the financial year	14284.39	12342.90	9986.24	239139.30	300507.81	388567.35	220846.39	265194.69	356905.69

* 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 IN FORCE (WITHIN INDIA)
(SUM ASSURED) (2013-14 to 2015-16) (Contd.)**

(in ₹ Crore)

PARTICULARS	IDBI Federal			IndiaFirst			Kotak Mahindra		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Life Business									
Business in force at start of the financial year	18257.01	21943.61	21513.85	20445.99	2727.65	4325.76	41034.56	46633.32	51571.13
Additions during the year*	6582.79	2696.42	5115.85	27881.04	2305.71	2609.37	11146.40	10718.91	15495.67
Deletions during the year**	2896.19	3126.18	2600.25	14324.58	707.61	845.49	5547.63	5781.10	5863.17
Business in force at end of the financial year	21943.61	21513.85	24029.45	34002.44	4325.76	6089.63	46633.32	51571.13	61203.62
General Annuity and Pension Business									
Business in force at start of the financial year	0.00	0.00	0.00	4.04	0.00	0.00	242.38	219.87	201.71
Additions during the year*	0.00	0.00	0.00	0.92	0.00	202.98	9.82	7.86	48.75
Deletions during the year**	0.00	0.00	0.00	4.59	0.00	2.95	32.32	26.03	25.53
Business in force at end of the financial year	0.00	0.00	0.00	0.37	0.00	200.02	219.87	201.71	224.93
Non linked Health Business									
Business in force at end of the financial year	0.08	0.06	0.05	181.99	118.59	61.30	0.00	0.00	0.00
Linked Business #									
Business in force at end of the financial year	2643.50	2568.46	3094.57	7784.93	7617.11	7210.18	19487.88	18057.35	18846.02
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	1426350.00	117.22	105.17	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year	24587.19	24082.38	27124.07	1468319.72	12178.67	13666.31	66341.07	69830.20	80274.57

* 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 IN FORCE (WITHIN INDIA)
(SUM ASSURED) (2013-14 to 2015-16) (Contd.)**

(in ₹ Crore)

PARTICULARS	Max Life			PNB Metlife			Reliance Nippon		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Life Business									
Business in force at start of the financial year	72673.06	85432.71	109873.07	18383.87	21846.87	28424.21	34735.88	36921.28	39296.53
Additions during the year*	24196.49	36499.00	52005.68	7894.74	11953.75	17001.97	15650.97	14633.04	10217.19
Deletions during the year**	11436.84	12058.63	15035.35	4431.75	5376.41	6274.60	13465.57	12257.79	7938.97
Business in force at end of the financial year	85432.71	109873.07	146843.41	21846.87	28424.21	39151.58	36921.28	39296.53	41574.75
General Annuity and Pension Business									
Business in force at start of the financial year	105.00	110.86	133.58	30.12	26.90	26.08	0.00	10.16	0.00
Additions during the year*	22.19	35.71	28.92	1.52	0.74	38.51	10.16	0.00	0.00
Deletions during the year**	16.33	12.99	14.00	4.74	1.56	1.54	0.00	10.16	0.00
Business in force at end of the financial year	110.86	133.58	148.50	26.90	26.08	63.06	10.16	0.00	0.00
Non linked Health Business									
Business in force at end of the financial year	261.23	182.70	147.39	1.54	0.47	2395.86	0.00	511.83	515.30
Linked Business #									
Business in force at end of the financial year	36455.49	35796.50	36468.22	28229.41	27635.81	26694.27	18882.62	13056.88	10600.04
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00		0.00	0.00	57.42	219.60	157.31
Grand Total									
Business in force at end of the financial year	122260.28	145985.86	183607.50	50104.72	56086.58	68304.77	55871.48	53084.84	52847.40

* 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 IN FORCE (WITHIN INDIA)
(SUM ASSURED) (2013-14 to 2015-16) (Contd.)**

(in ₹ Crore)

PARTICULARS	Sahara			SBI Life			Shriram		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
Life Business									
Business in force at start of the financial year	3106.46	3205.55	2806.60	81456.85	117997.78	153933.52	8977.70	9926.71	13340.41
Additions during the year*	811.29	330.44	1159.20	50951.84	54383.35	50929.61	5671.62	7834.45	9267.91
Deletions during the year**	712.20	729.39	165.65	14410.91	18447.61	23558.47	4722.62	4420.75	5458.73
Business in force at end of the financial year	3205.55	2806.60	3800.14	117997.78	153933.52	181304.66	9926.71	13340.41	17149.59
General Annuity and Pension Business									
Business in force at start of the financial year	10.22	9.42	8.20	540.49	1491.98	2402.12	0.32	0.43	0.44
Additions during the year*	0.34	0.17	2.27	1089.87	1202.39	823.17	0.11	0.03	0.09
Deletions during the year**	1.14	1.39	0.46	138.38	292.25	380.62	0.00	0.02	0.06
Business in force at end of the financial year	9.42	8.20	10.02	1491.98	2402.12	2844.67	0.43	0.44	0.47
Non linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	252.03	109.70	55.47		0.00	0.00
Linked Business #									
Business in force at end of the financial year	901.42	497.05	1668.52	65223.31	71505.10	91058.98	2399.59	1569.04	1284.73
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	0.00		0.00		0.00	0.00
Grand Total									
Business in force at end of the financial year	4116.39	3311.86	5478.68	184965.10	227950.44	275263.78	12326.72	14909.88	18434.78

* 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 IN FORCE (WITHIN INDIA)
(SUM ASSURED) (2013-14 to 2015-16) (Contd.)**

(in ₹ Crore)

PARTICULARS	Star Union Dai-ichi			Tata AIA			Private Total		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
	Life Business								
Business in force at start of the financial year	4377.13	6745.49	8751.65	24201.76	29095.02	33667.06	743590.96	935086.53	1134972.41
Additions during the year*	3379.76	3499.41	5885.09	8045.92	7367.68	18902.45	377531.79	351697.02	496283.15
Deletions during the year**	1011.41	1493.24	1963.63	3152.67	2795.64	2377.31	151483.87	151810.80	158828.54
Business in force at end of the financial year	6745.49	8751.65	12673.12	29095.02	33667.06	50192.20	969638.95	1134972.75	1403140.63
General Annuity and Pension Business									
Business in force at start of the financial year	29.48	0.00	0.00	457.32	416.89	407.04	7016.56	7994.90	8277.59
Additions during the year*	6.58	0.00	0.00	15.82	13.36	6.37	2397.84	2469.34	2078.45
Deletions during the year**	2.84	0.00	0.00	21.39	23.21	19.98	765.45	2186.69	1030.49
Business in force at end of the financial year	33.22	0.00	0.00	451.76	407.04	393.43	8648.94	8277.55	9669.30
Non linked Health Business									
Business in force at end of the financial year	0.00	0.00	159.93	859.63	687.52	559.36	12051.13	12803.08	28140.56
Linked Business #									
Business in force at end of the financial year	6838.81	7766.29	6454.46	21488.65	16208.81	15687.33	638295.07	623641.64	663063.20
Linked Health Business									
Business in force at end of the financial year	0.00	0.00	0.00	1657.41	1144.85	786.57	1434433.24	7487.34	6860.90
Grand Total									
Business in force at end of the financial year	13617.52	16517.94	19287.51	53552.47	52115.28	67618.89	3060386.51	1787182.36	2110874.60

* 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 IN FORCE (WITHIN INDIA)
(SUM ASSURED) (2013-14 to 2015-16) (Concl.d.)

(in ₹ Crore)

PARTICULARS	LIC			Industry Total		
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16
	Life Business					
Business in force at start of the financial year	3119331.37	3449027.42	5616419.70	3862922.33	4384113.95	6751392.11
Additions during the year*	625737.74	2734114.41	1177355.74	1003269.53	3085811.43	1673638.89
Deletions during the year**	296041.68	566722.13	566235.93	447525.55	718532.93	725064.47
Business in force at end of the financial year	3449027.42	5616419.70	6227539.51	4418666.38	6751392.45	7630680.14
General Annuity and Pension Business						
Business in force at start of the financial year	51584.73	51417.16	56612.01	58601.28	59412.06	64889.60
Additions during the year*	4032.17	8651.50	9421.62	6430.00	11120.84	11500.07
Deletions during the year**	4199.73	3456.65	3761.33	4965.18	5643.34	4791.82
Business in force at end of the financial year	51417.16	56612.01	62272.29	60066.10	64889.56	71941.59
Non linked Health Business						
Business in force at end of the financial year	7286.17	9901.78	10351.65	19337.30	22704.86	38492.21
Linked Business #						
Business in force at end of the financial year	68573.18	73964.83	75096.01	706868.25	697606.47	738159.21
Linked Health Business						
Business in force at end of the financial year	9825.86	8964.43	8367.72	1444259.10	16451.77	15228.62
Grand Total						
Business in force at end of the financial year	3586129.80	5765862.75	6383627.18	6646516.31	7553045.10	8494501.78

* 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 10A: INDIVIDUAL BUSINESS INFORCE (WITHIN INDIA) (SUM ASSURED)
(2016-17)**

(in ₹ Crore)

PARTICULARS	Aegon	Aviva	Bajaj Allianz	Bharti -AXA	Birla Sunlife	Canara HSBC OBC	DHFL Pramerica	Edelweiss Tokio	Exide
Non Linked Life Business									
Business in force at start of the financial year	80281.87	77705.35	51106.33	25299.73	69344.07	4791.03	3625.54	12373.91	25434.29
Additions during the year*	24158.01	6191.78	17292.74	8540.17	23310.15	3956.36	8548.24	4900.65	9726.71
Deletions during the year**	5697.38	6422.20	7705.17	4010.72	8607.21	550.40	1975.35	1860.99	4074.22
Business in force at end of the financial year (A)	98742.50	77474.93	60693.90	29829.18	84047.00	8196.99	10198.42	15413.57	31086.78
Non Linked - General Annuity Business									
Business in force at start of the financial year	0.00	0.00	153.68	0.00	0.00	51.81	0.00	0.00	34.90
Additions during the year*	0.00	0.00	0.00	0.00	62.95	6.61	0.00	13.26	9.12
Deletions during the year**	0.00	0.00	89.86	0.00	6.11	0.24	0.00	0.00	2.05
Business in force at end of the financial year (B)	0.00	0.00	63.83	0.00	61.94	58.18	0.00	13.26	41.96
Non Linked - Pension Business									
Business in force at start of the financial year	6.88	173.76	171.59	9.44	0.00	0.00	0.00	59.71	951.11
Additions during the year*	0.37	29.69	2.22	0.53	38.07	0.00	0.00	8.50	112.74
Deletions during the year**	4.28	35.45	11.76	5.57	5.10	0.00	0.00	39.30	190.76
Business in force at end of the financial year (C)	2.97	168.00	162.05	4.41	32.96	0.00	0.00	28.90	873.09
Non linked Health Business									
Business in force at start of the financial year	144.09	1047.01	374.12	552.54	140.44	0.00	0.00	126.48	0.00
Additions during the year*	103.69	563.99	4.23	243.76	3393.78	0.00	13.27	123.77	414.50
Deletions during the year**	40.19	128.51	90.10	241.17	83.39	0.00	0.02	28.72	2.06
Business in force at end of the financial year (D)	207.60	1482.48	288.26	555.13	3450.83	0.00	13.25	221.53	412.44

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

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

Excluding linked Health Business, if any.

TABLE 10A: INDIVIDUAL BUSINESS INFORCE (WITHIN INDIA) (SUM ASSURED)
(2016-17) (Contd..)

(in ₹ Crore)

PARTICULARS	Aegon	Aviva	Bajaj Allianz	Bharti -AXA	Birla Sunlife	Canara HSBC OBC	DHFL Pramerica	Edelweiss Tokio	Exide
Linked Business - Life business									
Business in force at start of the financial year	2732.15	10800.29	62871.12	2642.51	77146.16	19394.31	584.41	516.90	4619.11
Additions during the year*	1888.45	3202.43	11200.30	246.68	12962.90	5522.55	204.63	765.43	3841.41
Deletions during the year**	1155.52	2672.43	10880.47	754.63	9709.52	3188.83	215.07	95.08	4152.92
Business in force at end of the financial year (E)	3465.08	11330.28	63190.95	2134.56	80399.55	21728.02	573.96	1187.25	4307.61
Linked General annuity business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business									
Business in force at start of the financial year	84.33	3.77	249.35	186.01	56.20	10.28	0.00	0.00	169.14
Additions during the year*	8.93	651.00	763.72	38.56	1059.89	0.00	21.42	12.62	28.75
Deletions during the year**	16.94	146.47	36.04	63.83	224.42	1.75	5.23	0.30	36.01
Business in force at end of the financial year (G)	76.31	508.30	977.03	160.74	891.67	8.53	16.19	12.32	161.87
Linked Health Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	810.74	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	157.61	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	33.30	0.00	0.00	0.00	0.00
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	935.05	0.00	0.00	0.00	0.00

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

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

Excluding linked Health Business, if any.

TABLE 10A: INDIVIDUAL BUSINESS INFORCE (WITHIN INDIA) (SUM ASSURED)
(2016-17) (Contd..)

(in ₹ Crore)

PARTICULARS	Aegon	Aviva	Bajaj Allianz	Bharti -AXA	Birla Sunlife	Canara HSBC OBC	DHFL Pramerica	Edelweiss Tokio	Exide
Non-Linked VIP-Life Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	5.81	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	3.58	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (I)	0.00	0.00	2.23	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP -General Annuity Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	424.63
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	342.98
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.70
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	755.91
Non-Linked VIP-Health Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

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

Excluding linked Health Business, if any.

TABLE 10A: INDIVIDUAL BUSINESS INFORCE (WITHIN INDIA) (SUM ASSURED)
(2016-17) (Contd..)

(in ₹ Crore)

PARTICULARS	Aegon	Aviva	Bajaj Allianz	Bharti -AXA	Birla Sunlife	Canara HSBC OBC	DHFL Pramerica	Edelweiss Tokio	Exide
Linked VIP-Life Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP- General Annuity Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year = A + B + C + D + E + F + G + H + I + J + K + L + M + N + O + P	102494.47	90964.00	125378.25	32684.02	169819.01	29991.71	10801.82	16876.84	37639.66

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

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

Excluding Linked Health Business, if any.

TABLE 10A: INDIVIDUAL BUSINESS INFORCE (WITHIN INDIA) (SUM ASSURED)
(2016-17) (Contd..)

PARTICULARS	(in ₹ Crore)									
	Future Generali	HDFC Standard	ICICI Prudential	IDBI Federal	India First	Kotak Mahindra	Max Life	PNB MetLife	Reliance Nippon	
Non Linked Life Business										
Business in force at start of the financial year	8101.23	260675.47	194294.20	24027.99	6083.23	61203.62	146843.41	39151.58	40880.04	
Additions during the year*	4816.11	97967.16	167991.48	11557.71	3449.09	28635.15	148316.88	27639.33	34100.30	
Deletions during the year**	2351.47	19239.41	27070.03	4269.87	826.87	13675.49	24690.09	6707.06	11993.87	
Business in force at end of the financial year (A)	10565.87	339403.22	335215.65	31315.82	8705.45	76163.27	270470.19	60083.85	62986.48	
Non Linked -General Annuity Business										
Business in force at start of the financial year	0.00	788.85	0.00	0.00	0.00	21.93	72.01	0.00	0.00	
Additions during the year*	0.00	355.98	0.00	0.00	0.15	23.10	21.41	0.00	17.91	
Deletions during the year**	0.00	8.97	0.00	0.00	0.00	0.14	2.93	0.00	0.69	
Business in force at end of the financial year (B)	0.00	1135.86	0.00	0.00	0.15	44.89	90.48	0.00	17.22	
Non Linked - Pension Business										
Business in force at start of the financial year	128.60	1740.98	1078.67	0.00	200.02	203.00	76.49	63.06	0.00	
Additions during the year*	23.45	529.97	7.13	29.24	2.39	94.97	3.27	24.26	7.43	
Deletions during the year**	108.17	119.92	79.31	1.82	200.02	90.77	40.37	34.16	0.00	
Business in force at end of the financial year (C)	43.87	2151.03	1006.48	27.42	2.39	207.20	39.39	53.15	7.43	
Non linked Health Business										
Business in force at start of the financial year	0.00	17233.59	4627.44	0.05	61.30	0.00	147.39	2395.86	515.30	
Additions during the year*	243.81	13071.38	28.62	0.00	3.86	0.00	5168.69	1260.76	53.22	
Deletions during the year**	2.60	9938.52	518.41	0.01	18.86	0.00	304.29	612.40	246.92	
Business in force at end of the financial year (D)	241.21	20366.44	4137.65	0.04	46.30	0.00	5011.78	3044.22	321.59	

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

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

Excluding linked Health Business, if any.

**TABLE 10A: INDIVIDUAL BUSINESS INFORCE (WITHIN INDIA) (SUM ASSURED)
(2016-17) (Contd..)**

(in ₹ Crore)

PARTICULARS	Future Generali	HDFC Standard	ICICI Prudential	IDBI Federal	India First	Kotak Mahindra	Max Life	PNB MetLife	Reliance Nippon
Linked Business - Life business									
Business in force at start of the financial year	1755.12	100416.95	150056.14	3023.87	7210.18	18520.84	36078.92	26694.27	10479.51
Additions during the year*	865.41	31751.81	87612.20	1689.92	1441.14	6260.21	18418.13	1530.73	18379.93
Deletions during the year**	859.28	15260.83	23798.57	507.52	1440.14	2957.37	7513.94	5079.60	13028.69
Business in force at end of the financial year (E)	1761.25	116907.93	213869.76	4206.27	7211.18	21823.69	46983.10	23145.40	15830.75
Linked General annuity business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business									
Business in force at start of the financial year	1.29	7711.51	1848.12	0.00	0.00	325.18	389.30	0.00	120.53
Additions during the year*	25.58	2317.48	14392.26	0.00	0.00	5.98	1697.87	0.00	669.11
Deletions during the year**	5.60	1432.98	321.57	0.00	0.00	51.18	257.58	0.00	181.78
Business in force at end of the financial year (G)	21.27	8596.02	15918.82	0.00	0.00	279.98	1829.59	0.00	607.85
Linked Health Business									
Business in force at start of the financial year	0.00	0.00	5001.12	0.00	105.17	0.00	0.00	0.00	157.31
Additions during the year*	0.00	0.00	4853.97	0.00	1.48	0.00	0.00	0.00	162.15
Deletions during the year**	0.00	0.00	4162.67	0.00	22.47	0.00	0.00	0.00	54.44
Business in force at end of the financial year (H)	0.00	0.00	5692.42	0.00	84.19	0.00	0.00	0.00	265.02

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

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

Excluding linked Health Business, if any.

TABLE 10A: INDIVIDUAL BUSINESS INFORCE (WITHIN INDIA) (SUM ASSURED)
(2016-17) (Contd..)

(in ₹ Crore)

PARTICULARS	Future Generali	HDFC Standard	ICICI Prudential	IDBI Federal	India First	Kotak Mahindra	Max Life	PNB MetLife	Reliance Nippon
Non-Linked VIP-Life Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	6.40	0.00	0.00	0.00	694.71
Additions during the year*	0.00	0.00	0.00	0.00	12.58	0.00	0.00	0.00	174.75
Deletions during the year**	0.00	0.00	0.00	0.00	2.45	0.00	0.00	0.00	181.67
Business in force at end of the financial year (I)	0.00	0.00	0.00	0.00	16.53	0.00	0.00	0.00	687.78
Non-Linked VIP -General Annuity Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43.76
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.76
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32.00
Non-Linked VIP-Health Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

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

Excluding linked Health Business, if any.

TABLE 10A: INDIVIDUAL BUSINESS INFORCE (WITHIN INDIA) (SUM ASSURED)
(2016-17) (Contd..)

(in ₹ Crore)

PARTICULARS	Future Generali	HDFC Standard	ICICI Prudential	IDBI Federal	India First	Kotak Mahindra	Max Life	PNB MetLife	Reliance Nippon
Linked VIP-Life Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business									
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total									
Business in force at end of the financial year = A + B + C + D + E+ F+G+H+I+J+K+L+M+N+O+P	12633.48	488560.50	575840.78	35549.54	16066.19	98519.03	324424.53	86326.62	80756.13

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

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

Excluding linked Health Business, if any.

TABLE 10A: INDIVIDUAL BUSINESS INFORCE (WITHIN INDIA) (SUM ASSURED)
(2016-17) (Contd..)

PARTICULARS	(in ₹ Crore)							Grand Total
	Sahara India	SBI LIFE	Shriram	Star Union Dai-ichi	TATA AIA	Private Total	LIC of India	
Non Linked Life Business								
Business in force at start of the financial year	2598.23	545506.53	19329.25	11680.45	52278.59	1762615.93	6225759.60	7988375.53
Additions during the year*	523.97	204719.88	8505.13	9766.94	37107.69	891721.62	1556229.29	2447950.91
Deletions during the year**	495.26	97262.18	7451.52	2403.47	5037.13	264377.37	1391500.62	1655877.98
Business in force at end of the financial year (A)	2626.94	652964.23	20382.86	19043.92	84349.14	2389960.18	6390488.27	8780448.46
Non Linked -General Annuity Business								
Business in force at start of the financial year	0.00	1261.74	0.47	0.00	34.10	2419.48	19117.40	21536.88
Additions during the year*	0.00	184.65	1.47	76.12	0.00	772.72	16687.01	17459.73
Deletions during the year**	0.00	27.20	0.03	2.31	0.66	141.19	1089.01	1230.20
Business in force at end of the financial year (B)	0.00	1419.19	1.91	73.80	33.44	3056.11	34715.40	37771.51
Non Linked - Pension Business								
Business in force at start of the financial year	6.24	2379.78	0.00	0.00	598.02	7847.34	43154.89	51002.24
Additions during the year*	0.71	202.63	0.00	126.78	6.72	1251.08	5232.10	6483.18
Deletions during the year**	0.56	1660.51	0.00	3.83	29.82	2661.48	3927.88	6589.35
Business in force at end of the financial year (C)	6.39	921.91	0.00	122.95	574.93	6436.94	44459.12	50896.06
Non linked Health Business								
Business in force at start of the financial year	0.00	354.81	0.00	159.93	559.36	28439.72	10351.65	38791.38
Additions during the year*	0.00	1.48	0.00	1207.91	52.81	25953.51	3701.20	29654.71
Deletions during the year**	0.00	319.77	0.00	24.94	97.01	12697.90	3338.63	16036.52
Business in force at end of the financial year (D)	0.00	36.52	0.00	1342.90	515.17	41695.34	10714.22	52409.56

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

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

Excluding linked Health Business, if any.

TABLE 10A: INDIVIDUAL BUSINESS INFORCE (WITHIN INDIA) (SUM ASSURED)
(2016-17) (Contd..)

(in ₹ Crore)

PARTICULARS	Sahara India	SBI LIFE	Shriram	Star Union Dai-ichi	TATA AIA	Private Total	LIC of India	Grand Total
Linked Business - Life business								
Business in force at start of the financial year	336.88	90907.47	1284.73	5966.41	16576.96	650615.19	73919.88	724535.07
Additions during the year*	6.04	53189.06	120.34	1006.33	4845.97	266952.01	364.76	267316.77
Deletions during the year**	110.98	11950.87	459.73	1789.48	3266.19	120847.66	13260.31	134107.97
Business in force at end of the financial year (E)	231.93	132145.66	945.34	5183.26	18156.74	796719.53	61024.32	857743.85
Linked General annuity business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (F)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked Pension Business								
Business in force at start of the financial year	9.42	164.90	0.00	27.54	393.89	11750.76	1176.13	12926.89
Additions during the year*	0.28	6.92	0.04	0.02	65.47	21765.90	0.95	21766.85
Deletions during the year**	1.97	29.83	0.00	7.76	91.53	2912.78	196.05	3108.84
Business in force at end of the financial year (G)	7.73	141.99	0.04	19.80	367.83	30603.88	981.03	31584.91
Linked Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	857.61	6931.95	8367.72	15299.67
Additions during the year*	0.00	0.00	0.00	0.00	42.95	5218.17	2.16	5220.33
Deletions during the year**	0.00	0.00	0.00	0.00	247.72	4520.60	475.23	4995.83
Business in force at end of the financial year (H)	0.00	0.00	0.00	0.00	652.84	7629.52	7894.65	15524.16

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

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

Excluding linked Health Business, if any.

TABLE 10A: INDIVIDUAL BUSINESS INFORCE (WITHIN INDIA) (SUM ASSURED)
(2016-17) (Contd..)

(in ₹ Crore)

PARTICULARS	Sahara India	SBI LIFE	Shriram	Star Union Dai-ichi	TATA AIA	Private Total	LIC of India	Grand Total
Non-Linked VIP-Life Business								
Business in force at start of the financial year	0.00	16499.94	0.00	0.00	0.00	17201.05	1779.91	18980.96
Additions during the year*	0.00	2114.51	0.00	0.00	0.00	2307.64	37.70	2345.34
Deletions during the year**	0.00	2573.74	0.00	0.00	0.00	2761.43	527.75	3289.19
Business in force at end of the financial year (I)	0.00	16040.71	0.00	0.00	0.00	16747.26	1289.85	18037.11
Non-Linked VIP -General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (J)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	424.63	0.00	424.63
Additions during the year*	0.00	0.00	0.00	0.00	0.00	386.74	0.00	386.74
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	23.45	0.00	23.45
Business in force at end of the financial year (K)	0.00	0.00	0.00	0.00	0.00	787.91	0.00	787.91
Non-Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (L)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

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

Excluding linked Health Business, if any.

TABLE 10A: INDIVIDUAL BUSINESS INFORCE (WITHIN INDIA) (SUM ASSURED)
(2016-17) (Concl..)

(in ₹ Crore)

PARTICULARS	Sahara India	SBI LIFE	Shriram	Star Union Dai-ichi	TATA AIA	Private Total	LIC of India	Grand Total
Linked VIP-Life Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (M)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-General Annuity Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Pension Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (O)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Linked VIP-Health Business								
Business in force at start of the financial year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions during the year*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deletions during the year**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business in force at end of the financial year (P)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total	0.00	803670.20	21330.14	25786.64	104650.09	3290763.67	6551566.87	9842330.55
Business in force at end of the financial year = A + B + C + D + E+F+G+H+I+J+K+L+M+N+O+P								

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

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

Excluding linked Health Business, if any.

TABLE 11: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS

(Premium in ₹ Crore)

Insurer	A. LINKED PREMIUM																			
	a. Regular				b. Single				c. First Year (a+b)				d. Renewal				e. Total (c+d)			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Aegon	30.00	32.95	31.13	36.12	2.10	0.45	0.67	9.32	32.10	33.40	31.80	45.44	184.19	160.48	133.33	103.45	216.29	193.89	165.13	148.89
Aviva	88.15	113.53	162.34	127.04	5.99	4.71	3.86	4.42	74.14	118.24	166.19	131.46	776.50	615.39	444.41	354.02	850.63	733.63	610.60	485.48
Beijit Allianz	140.98	331.27	381.28	778.73	321.64	643.57	618.99	594.04	462.62	974.84	1000.27	1372.77	954.20	771.03	731.10	786.92	1416.82	1745.88	1731.37	2159.69
Bharti AXA	15.02	6.10	4.51	4.20	0.23	1.92	3.37	15.47	15.25	8.02	7.88	19.67	322.54	236.22	157.58	102.15	337.79	244.24	165.46	121.83
Birla Sunlife	737.79	665.13	1048.54	926.96	12.79	12.57	18.57	27.74	750.58	677.70	1067.12	954.70	2399.97	2322.42	2168.41	1734.59	3150.55	3000.12	3235.52	2889.29
Canara HSBC	192.47	249.22	348.64	476.01	3.87	4.90	18.95	7.94	196.34	254.12	367.59	483.95	1046.72	964.08	958.76	1013.80	1243.06	1218.19	1326.35	1497.74
DHFL Pramerica	5.32	8.54	10.04	10.05	3.42	0.23	30.22	39.60	8.74	8.77	40.26	49.66	37.42	30.38	21.90	20.54	46.16	39.15	62.17	70.19
Edelweiss Tokio	2.87	17.64	29.04	56.22	5.84	4.95	15.58	6.72	8.71	22.58	44.63	62.94	2.96	5.10	14.12	34.88	11.67	27.69	58.74	97.81
Exide Life	26.20	20.94	73.55	51.96	2.12	9.31	18.13	7.61	28.32	30.25	91.68	59.58	237.66	181.95	138.52	160.28	265.97	212.20	230.20	219.86
Future Generali	18.70	21.80	20.80	32.82	46.98	4.32	2.99	4.99	65.68	26.12	23.78	37.81	112.67	69.72	59.11	50.66	178.35	95.84	82.89	88.48
HDFC Standard	1198.35	1845.36	1882.10	1899.74	323.39	530.68	954.95	1164.79	1521.74	2376.04	2836.95	3064.52	5370.51	5950.82	5771.45	6023.58	6882.25	8326.96	8608.39	9088.10
ICICI Prudential	2200.45	3894.90	4116.43	5482.75	127.59	480.25	1450.35	739.54	2328.04	4365.15	5566.78	6222.29	6033.19	6799.21	8815.16	10415.43	8361.22	11164.35	14381.94	16637.72
IDBI Federal	0.55	17.30	50.18	69.31	21.94	105.24	183.65	241.75	22.48	122.54	233.83	311.06	119.05	84.57	56.30	73.23	141.53	207.11	290.14	384.30
IndiaFirst	108.31	91.74	92.40	141.63	46.14	76.24	46.46	18.89	154.45	167.98	138.66	160.52	430.10	444.98	403.51	420.84	584.56	612.96	542.37	581.35
Kotak Mahindra	197.35	289.02	586.93	926.57	189.88	137.95	125.56	231.96	387.24	406.98	712.49	1158.54	763.34	622.47	585.41	641.64	1150.58	1029.45	1297.90	1800.18
Max Life	392.02	521.52	576.48	862.69	13.63	38.69	32.85	32.79	405.64	560.21	609.33	895.49	1694.60	1553.96	1637.95	1793.59	2100.24	2114.18	2247.28	2689.07
PNB MetLife	186.10	307.22	266.84	92.29	15.87	9.53	8.81	10.11	181.97	316.75	275.65	102.40	769.10	674.92	646.93	643.02	951.07	991.67	922.58	745.42
Reliance Nippon	219.83	505.52	689.92	377.45	51.83	21.74	17.14	18.48	271.66	527.26	707.07	395.93	831.88	668.46	621.41	580.17	1103.54	1195.72	1328.48	976.10
Sahara	0.09	0.10	0.11	0.13	5.07	2.89	3.19	2.42	5.16	2.99	3.31	2.55	25.41	13.99	8.07	5.26	30.58	16.99	11.38	7.82
SBI Life	1002.79	1379.84	2594.66	4673.72	282.14	555.29	638.69	449.24	1284.92	1935.12	3233.35	5122.96	3007.39	3351.78	3661.41	4914.69	4292.31	5286.90	6894.76	10037.65
Shriram Life	2.53	2.04	7.79	6.51	74.31	24.38	30.45	50.96	76.84	26.42	38.25	57.47	50.55	32.85	19.74	17.37	127.38	59.07	57.98	74.84
Star Union Dai-ichi	142.00	218.41	42.75	62.73	63.82	34.70	61.44	28.84	205.82	253.11	104.18	91.57	263.67	294.37	316.56	247.72	469.49	537.48	420.75	339.29
Tata AIA	62.54	54.44	255.65	374.69	22.81	1.44	9.64	4.28	85.35	55.88	265.28	378.97	808.46	631.20	482.71	512.99	893.81	687.08	747.99	891.96
Private Total	6930.40	10564.52	13272.12	17470.35	1643.39	2705.96	4294.41	3711.91	8573.79	13270.48	17566.54	21182.26	26242.04	26470.27	27853.94	30650.83	34815.83	39740.75	45420.37	51833.09
LIC	9.10	0.88	29.14	21.12	34.75	1.36	1.27	1.17	43.85	2.04	30.41	22.29	2684.40	1875.01	1438.79	989.88	2728.25	1877.05	1469.21	1012.17
Industry Total	6939.50	10565.21	13301.26	17491.47	1678.14	2707.32	4295.68	3713.08	8617.64	13272.53	17596.95	21204.55	28926.44	28345.28	29292.63	31640.70	37544.08	41617.80	46889.58	52845.26

Note: Previous year figures revised by insurers

TABLE 11: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS (Contd..)
(Premium in ₹ Crore)

Insurer	B. NON-LINKED PREMIUM																								
	a. Regular					b. Single					c. First Year (a+b)					d. Renewal					e. Total (c+d)				
	2013-14	2014-15	2015-16	2016-17	2017-18	2013-14	2014-15	2015-16	2016-17	2017-18	2013-14	2014-15	2015-16	2016-17	2017-18	2013-14	2014-15	2015-16	2016-17	2017-18	2013-14	2014-15	2015-16	2016-17	2017-18
Aegon	114.19	173.33	102.79	52.95	0.94	0.77	1.73	1.18	1.15	115.13	174.10	104.53	54.13	121.59	191.21	231.95	247.70	236.72	365.31	296.72	2015-16	2016-17	2017-18	336.48	301.83
Aviva	513.39	432.51	149.85	109.01	6.24	6.15	4.76	3.44	519.63	438.65	154.61	112.45	507.84	623.97	727.93	738.57	1027.47	1062.62	882.54	851.02	4165.94	4023.63	1274.68	1042.87	796.96
Beji Allianz	1457.55	1168.75	1012.52	1222.48	671.86	557.50	871.72	695.01	2129.41	1727.25	1884.25	1917.49	2296.91	2544.17	2281.70	2106.14	4426.32	4271.42	4165.94	4023.63	809.08	1042.87	1274.68	809.08	1042.87
Bharti AXA	279.83	344.37	354.31	383.03	80.53	121.80	177.30	205.91	360.36	466.18	531.61	588.93	174.51	342.90	511.26	685.74	534.87	809.08	1042.87	1274.68	2333.10	2344.19	3034.66	733.61	796.96
Birla Sunlife	900.92	1231.24	1124.89	1537.87	45.98	29.01	28.30	41.68	946.91	1260.25	1153.19	1579.55	735.60	972.86	1191.00	1455.11	1682.50	2233.10	2344.19	3034.66	438.82	733.61	796.96	438.82	733.61
Canara HSBC	107.09	87.13	89.15	138.46	304.63	135.73	402.44	360.56	411.72	222.86	491.59	499.02	168.64	215.96	242.02	297.94	580.36	438.82	733.61	796.96	259.70	695.95	858.04	1071.91	343.52
DHFL Pramerica	102.95	131.67	138.81	164.20	61.27	438.15	547.95	660.08	164.21	570.82	686.75	824.28	95.49	125.13	171.29	247.63	259.70	695.95	858.04	1071.91	165.40	251.32	343.52	165.40	251.32
Edelweiss Tokio	64.59	87.66	121.00	133.56	7.42	12.17	17.96	31.49	72.01	99.84	138.96	165.06	27.23	65.56	112.36	178.46	99.23	165.40	251.32	343.52	1815.28	1816.79	2185.72	508.40	651.37
Exide Life	467.70	408.15	492.27	585.71	71.79	206.36	48.91	217.48	539.49	614.51	541.17	803.19	1025.21	1200.77	1275.62	1385.53	1564.70	1815.28	1816.79	2185.72	455.81	508.40	651.37	455.81	508.40
Future Generali	157.19	224.09	228.26	339.35	2.02	2.20	3.55	22.71	159.21	226.29	231.81	362.06	296.59	282.11	277.80	289.31	455.81	508.40	651.37	651.37	5170.66	6502.94	7704.58	10357.39	10357.39
HDFC Standard	1157.35	1082.54	1414.40	1673.14	1359.84	2033.51	2235.88	3958.70	2517.19	3116.06	3550.27	5631.83	2653.46	3386.88	4054.31	4725.55	5170.66	6502.94	7704.58	10357.39	4142.26	4782.45	5716.28	4142.26	4782.45
ICICI Prudential	1084.72	688.27	807.95	861.87	346.83	278.71	391.02	779.14	1431.56	986.98	1198.97	1641.01	2635.87	3175.28	3583.48	4075.27	4067.43	4142.26	4782.45	5716.28	684.72	862.52	949.53	1180.89	1180.89
IDBI Federal	274.34	240.34	260.14	324.84	18.87	121.62	94.43	157.64	293.21	361.96	354.57	482.49	391.51	500.56	594.96	698.40	684.72	862.52	949.53	1180.89	1421.14	1425.03	1683.82	1421.14	1425.03
IndiaFirst	39.33	63.89	126.39	259.92	1487.57	1306.77	1212.85	1250.41	1526.91	1526.91	1339.23	1510.34	31.89	50.45	85.79	173.49	1558.80	2008.61	2673.78	3338.37	1550.21	2008.61	2673.78	3338.37	3338.37
Korak Mahindra	591.72	792.40	1059.76	1155.96	292.86	340.80	437.42	535.24	884.58	1133.20	1497.17	1691.21	665.64	875.41	1176.60	1648.16	1550.21	2008.61	2673.78	3338.37	6057.44	1469.52	1905.26	2490.66	2490.66
Max Life	1395.41	1403.26	1506.31	1783.80	460.54	609.13	766.07	987.07	1855.95	2012.39	2272.38	2770.87	3322.35	4045.05	4696.50	5320.46	5178.30	6057.44	7490.66	9091.33	3179.86	3425.36	3069.64	3069.64	3069.64
PNB Metlife	464.33	505.68	691.31	973.52	29.58	6.63	36.21	72.86	493.91	512.31	727.52	1046.38	795.60	957.21	1177.73	1444.28	1289.51	1469.52	1905.26	2490.66	174.06	149.87	146.12	149.87	146.12
Reliance Nippon	1616.43	1465.57	756.77	579.81	45.91	76.86	94.49	75.83	162.33	1542.43	851.26	655.65	1517.53	1882.93	2218.37	2395.07	3179.86	3425.36	3069.64	3069.64	7580.21	8930.61	10977.48	8930.61	10977.48
Sahara	25.07	10.24	12.34	12.09	34.86	25.21	27.79	30.00	59.93	35.45	40.12	42.09	114.13	114.42	105.55	104.03	174.06	149.87	146.12	146.12	174.06	149.87	146.12	149.87	146.12
SBI Life	1994.72	1950.88	2035.88	1533.51	1785.84	1643.15	1837.34	3487.39	3780.56	3594.03	3873.23	5020.90	2665.74	3996.17	5057.38	5956.58	6446.30	7580.21	8930.61	10977.48	6446.30	7580.21	8930.61	10977.48	10977.48
Shriram Life	186.18	271.42	412.33	459.15	126.82	200.68	243.21	217.27	313.00	376.81	655.54	676.42	153.86	203.49	308.58	456.68	466.85	675.59	866.73	1171.59	479.26	587.20	886.73	1171.59	1171.59
Star Union Dai-ichi	300.69	333.33	414.28	542.30	56.35	43.48	39.41	66.24	357.03	376.81	453.69	608.54	122.22	220.39	433.03	563.05	479.26	587.20	866.73	1171.59	1435.58	1730.97	2279.12	2279.12	2279.12
Tata AIA	271.43	238.48	469.19	752.55	76.97	16.69	6.32	0.68	348.40	256.17	475.51	753.22	1081.49	1179.41	1255.46	1525.90	1429.89	1435.58	1730.97	2279.12	1435.58	1730.97	2279.12	2279.12	2279.12
Private Total	13567.11	13337.24	13780.89	15579.10	7375.53	8214.09	9527.06	13858.00	20942.64	21551.33	23307.95	29437.11	21600.89	27142.28	31770.70	36719.06	42543.53	49693.60	55078.65	66156.17	234214.05	237790.60	299475.19	234214.05	237790.60
LIC	31895.39	23111.52	23800.24	26279.91	58869.55	55394.15	74060.86	98281.11	90764.94	76505.67	97861.10	124561.02	143449.12	159284.93	167113.90	174914.17	234214.05	237790.60	299475.19	365631.36	198884.61	211633.23	276757.58	280484.20	320053.65
Industry Total	45462.50	36448.76	37581.13	41859.01	66245.07	63608.24	83587.91	112139.11	111707.58	100057.00	121169.05	153998.13	165050.01	186427.20	198884.61	211633.23	276757.58	280484.20	320053.65	365631.36	198884.61	211633.23	276757.58	280484.20	320053.65

Note: Previous year figures revised by insurers

TABLE 11: LINKED AND NON-LINKED PREMIUM OF LIFE INSURERS (Concl'd.)

(Premium in ₹ Crore)

Insurer	C. TOTAL OF LINKED AND NON-LINKED PREMIUM															
	a. Regular			b. Single			c. First Year (a+b)			d. Renewal			e. Total (c+d)			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Aegon	144.18	206.28	133.92	89.07	2.40	10.50	147.22	207.50	136.33	99.57	305.78	351.15	453.00	599.20	501.60	450.72
Aviva	581.53	546.04	312.19	236.05	10.86	7.86	593.76	556.89	320.80	243.91	1284.34	1092.59	1878.10	1786.25	1493.15	1336.51
Bajaj Allianz	1598.52	1501.02	1393.80	2001.21	1490.71	1289.05	2592.03	2702.10	2884.52	3290.26	3251.11	2993.06	5843.14	6017.30	5897.31	6183.32
Bharti AXA	294.85	350.48	358.82	387.23	123.73	180.67	375.61	474.20	539.49	608.61	497.05	781.89	872.65	1053.32	1208.33	1396.50
Birla Sunlife	1638.72	1896.37	2173.43	2464.83	41.57	68.42	1697.49	1937.94	2220.31	2534.26	3135.56	3189.70	4833.05	5233.22	5579.71	5723.96
Canara HSBC	299.56	336.35	437.79	614.47	140.63	421.40	608.07	476.98	859.18	982.97	1215.35	1180.04	1823.42	1657.02	2059.96	2294.71
DHFL Pramerica	108.27	140.21	148.85	174.25	439.38	578.17	172.95	579.59	727.02	873.93	132.91	268.17	305.86	735.10	920.21	1142.10
Edelweiss Tokio	67.46	105.30	150.04	189.78	17.12	33.55	80.72	122.42	183.59	227.99	30.19	213.34	110.90	193.08	310.07	441.33
Exide Life	493.90	429.09	565.82	637.68	215.67	67.04	567.81	644.75	632.85	862.76	1262.86	1414.14	1830.67	2027.48	2046.99	2408.58
Future Generali	175.90	245.89	249.05	372.17	6.52	21.70	224.90	252.41	255.59	399.87	409.26	336.81	634.16	604.25	592.50	739.85
HDFC Standard	2355.70	2927.90	3296.49	3572.87	2564.20	3190.73	4038.93	5492.10	6487.22	8696.36	8023.97	9337.80	14829.90	14629.90	16312.98	19445.49
ICICI Prudential	3285.17	4573.17	4924.38	6344.63	474.42	1518.67	3759.59	5332.13	6765.75	7863.30	8669.06	14490.70	12428.65	15306.62	19164.39	22354.00
IDBI Federal	274.89	257.64	310.32	394.15	226.86	399.40	315.69	484.50	588.40	793.55	510.55	771.64	826.25	1089.62	1239.67	1565.19
IndiaFirst	147.64	155.67	218.79	401.55	1393.01	1259.31	1681.36	1538.67	1478.10	1670.85	462.00	594.32	2143.36	2084.11	1967.40	2265.17
Kotak Mahindra	789.07	1061.42	1646.88	2082.53	478.76	562.98	1271.81	1540.18	2209.66	2849.74	1428.98	1497.88	2700.79	3038.05	3971.68	5139.55
Max Life	1787.43	1924.78	2082.79	2646.49	647.82	798.92	2261.60	2572.60	2881.71	3666.35	5016.95	5599.02	7278.54	8171.62	9216.16	10780.40
PNB MetLife	630.44	812.90	958.15	1065.82	16.16	45.02	82.97	829.06	1003.17	1148.78	1564.70	2087.30	2240.59	2461.19	2827.83	3236.08
Reliance Nippon	1836.25	1971.09	1446.70	957.27	98.59	111.63	1933.99	2069.69	1558.33	1051.58	2349.41	2975.24	4283.40	4621.08	4398.12	4026.82
Sahara	25.16	10.35	12.45	12.23	30.88	32.42	65.09	38.44	43.43	44.64	139.54	109.30	204.63	166.86	157.05	153.94
SBI Life	2997.51	3330.72	4630.54	6207.23	2198.44	3936.63	5065.48	5529.16	7106.58	10143.86	5673.13	7337.95	10738.60	12867.11	15825.36	21015.13
Shriram Life	188.70	273.46	420.13	465.66	225.06	273.66	389.83	498.52	693.79	733.89	204.40	474.05	594.24	734.66	1022.11	1207.94
Star Union Dai-ichi	442.68	551.74	457.03	605.03	78.19	100.85	562.85	629.93	557.88	700.11	385.90	810.78	948.75	1134.68	1307.47	1510.88
Tata AIA	333.97	293.91	724.84	1127.24	18.14	15.95	433.75	312.05	740.79	1132.19	1889.95	1810.61	2323.70	2122.66	2478.96	3171.08
Private Total	20497.51	23901.76	27053.01	33049.45	10920.05	13821.47	29516.43	34821.81	40874.48	50613.37	47842.93	53612.54	77359.36	89434.35	100499.03	117989.25
LIC	31904.49	23112.20	23829.38	26301.03	55395.51	74062.13	98282.28	78507.72	97891.51	124583.31	146133.51	161159.94	236942.30	239667.65	266444.21	300487.36
Industry Total	52402.00	47013.97	50882.40	59350.48	66315.56	87883.60	115852.20	113329.52	138765.99	175202.68	193976.45	214772.48	314301.66	328102.01	366943.23	418476.61

Note: Previous year figures revised by insurers

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

(Commission in ₹ Crore)

Insurer	Unit Linked Plans															
	ULIP Commission			2013-14			2014-15			2015-16			% to Total Commission			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Aegon	2.09	2.01	1.19	0.26	0.97	1.04	0.72	0.18	10.45	5.81	6.28	4.57	10.45	5.81	6.28	4.57
Aviva	6.07	7.77	4.22	4.98	0.71	1.06	0.69	1.03	7.81	9.99	10.04	14.11	7.81	9.99	10.04	14.11
Bajaj Allianz	-72.97	22.53	19.81	27.85	-5.15	1.29	1.14	1.29	-47.42	10.74	12.47	18.92	-47.42	10.74	12.47	18.92
Bharti AXA	1.25	0.63	0.28	0.40	0.37	0.26	0.17	0.32	2.53	0.90	0.34	0.39	2.53	0.90	0.34	0.39
Birla Sunlife	82.83	89.42	72.90	59.93	2.63	2.98	2.25	2.23	35.29	38.32	33.43	23.50	35.29	38.32	33.43	23.50
Canara HSBC	11.46	26.28	28.91	34.73	0.92	2.16	2.18	2.32	30.99	53.92	52.83	50.53	30.99	53.92	52.83	50.53
DHFL Pramerica	0.44	0.49	0.76	1.05	0.95	1.26	1.22	1.49	2.32	1.87	3.09	4.03	2.32	1.87	3.09	4.03
Edelweiss Tokio	0.21	1.31	2.35	4.35	1.80	4.73	4.01	4.45	1.44	6.58	8.87	15.06	1.44	6.58	8.87	15.06
Exide Life	4.08	3.00	4.36	4.19	1.53	1.41	1.89	1.91	3.08	2.39	3.18	2.56	3.08	2.39	3.18	2.56
Future Generali	2.80	1.70	1.93	2.22	1.57	1.77	2.33	2.51	6.53	5.47	7.32	6.48	6.53	5.47	7.32	6.48
HDFC Standard	205.44	328.82	330.32	337.28	2.98	3.95	3.84	3.71	39.96	52.74	47.06	42.58	39.96	52.74	47.06	42.58
ICICI Prudential	261.27	298.10	338.00	426.78	3.12	2.67	2.35	2.57	41.64	53.89	54.52	56.23	41.64	53.89	54.52	56.23
IDBI Federal	2.01	5.10	9.84	12.96	1.42	2.46	3.39	3.37	2.39	7.07	11.08	12.91	2.39	7.07	11.08	12.91
IndiaFirst	17.19	14.23	13.14	14.52	2.94	2.32	2.42	2.50	62.42	38.94	33.00	21.02	62.42	38.94	33.00	21.02
Kotak Mahindra	13.44	14.85	18.84	28.32	1.17	1.44	1.45	1.57	9.79	8.15	7.30	8.72	9.79	8.15	7.30	8.72
Max Life	65.26	75.95	76.60	89.17	3.11	3.59	3.41	3.32	9.56	10.14	9.33	9.52	9.56	10.14	9.33	9.52
PNB Metlife	21.29	29.58	23.19	13.42	2.24	2.98	2.51	1.80	16.79	21.36	14.36	7.47	16.79	21.36	14.36	7.47
Reliance Nippon	18.40	17.86	11.97	10.86	1.67	1.49	0.90	1.11	5.58	6.36	4.87	5.56	5.58	6.36	4.87	5.56
Sahara	1.01	0.53	0.33	0.23	3.31	3.11	2.88	2.90	6.59	6.20	4.06	2.90	6.59	6.20	4.06	2.90
SBI Life	119.18	162.76	256.44	367.56	2.78	3.08	3.72	3.66	21.43	26.96	35.90	46.92	21.43	26.96	35.90	46.92
Shriram Life	2.13	1.10	1.06	1.33	1.67	1.87	1.83	1.77	6.30	2.72	1.75	1.89	6.30	2.72	1.75	1.89
Star Union Dai-ichi	18.68	24.25	11.44	11.73	3.98	4.51	2.72	3.46	25.40	28.74	10.93	8.56	25.40	28.74	10.93	8.56
Tata AIA	6.59	7.40	34.10	52.83	0.74	1.08	4.56	5.92	7.08	7.94	22.51	19.92	7.08	7.94	22.51	19.92
Private Total	790.16	1135.65	1261.96	1506.93	2.33	2.86	2.78	2.91	19.35	26.15	26.48	27.47	19.35	26.15	26.48	27.47
LIC	64.28	41.48	35.50	24.55	2.36	2.21	2.42	2.43	0.38	0.27	0.23	0.15	0.38	0.27	0.23	0.15
Industry Total	854.43	1177.14	1297.46	1531.48	2.33	2.83	2.77	2.90	4.10	6.05	6.40	6.92	4.10	6.05	6.40	6.92

Note: Previous year 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			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Aegon	17.95	32.65	17.79	5.49	7.58	8.94	5.29	1.82	89.55	94.19	93.72	95.43
Aviva	71.73	70.03	37.83	30.30	6.98	6.59	4.29	3.56	92.19	90.01	89.96	85.89
Bajaj Allianz	226.85	187.15	139.03	119.30	5.13	4.38	3.34	2.97	147.42	89.26	87.53	81.08
Bharti AXA	48.16	68.97	82.97	99.89	9.00	8.52	7.96	7.84	97.47	99.10	99.66	99.61
Birla Sunlife	151.88	143.95	145.16	195.13	9.03	6.45	6.19	6.43	64.71	61.68	66.57	76.50
Canara HSBC	25.52	22.46	25.81	33.99	4.40	5.12	3.52	4.27	69.01	46.08	47.17	49.47
DHFL Pramerica	18.51	25.98	23.85	24.95	7.13	3.73	2.78	2.33	97.68	98.13	96.91	95.97
Edelweiss Tokio	14.38	18.59	24.19	24.54	14.49	11.24	9.62	7.14	98.56	93.42	91.13	84.94
Exide Life	128.18	122.73	132.70	159.43	8.19	6.76	7.30	7.28	96.92	97.61	96.82	97.44
Future Generali	40.13	29.33	24.45	32.00	8.80	5.77	4.80	4.91	93.47	94.53	92.68	93.52
HDFC Standard	308.67	294.65	371.53	454.74	5.97	4.53	4.82	4.39	60.04	47.26	52.94	57.42
ICICI Prudential	366.22	255.07	281.98	332.14	9.00	6.16	5.90	5.81	58.36	46.11	45.48	43.77
IDBI Federal	82.03	66.94	79.01	87.42	11.98	7.76	8.32	7.40	97.61	92.93	88.92	87.09
IndiaFirst	10.35	22.32	26.67	54.55	0.66	1.57	1.87	3.24	37.58	61.06	67.00	78.98
Kotak Mahindra	123.86	167.33	239.27	296.49	7.99	8.33	8.95	8.88	90.21	91.85	92.70	91.28
Max Life	617.55	672.68	744.42	847.26	11.93	11.11	10.68	10.47	90.44	89.86	90.67	90.48
PNB Metlife	105.48	108.86	138.28	166.23	8.18	7.41	7.26	6.67	83.21	78.64	85.64	92.53
Reliance Nippon	311.42	262.84	233.91	184.55	9.79	7.67	7.62	6.05	94.42	93.64	95.13	94.44
Sahara	14.34	7.99	7.73	7.60	8.24	5.33	5.31	5.20	93.41	93.80	95.94	97.10
SBI Life	437.01	440.96	457.82	415.78	6.78	5.82	5.13	3.79	78.57	73.04	64.10	53.08
Shriram Life	31.68	39.49	59.42	68.90	6.79	5.85	6.16	6.08	93.70	97.28	98.25	98.11
Star Union Dai-ichi	54.86	60.12	93.23	125.24	11.45	10.07	10.51	10.69	74.60	71.26	89.07	91.44
Tata AIA	86.58	85.80	117.36	212.34	6.05	5.97	6.78	9.32	92.92	92.06	77.49	80.08
Private Total	3293.33	3206.89	3504.40	3978.27	7.97	6.59	6.36	6.01	80.65	73.85	73.52	72.53
LIC	16698.61	15076.65	15464.82	16607.39	7.13	6.34	5.84	5.55	99.62	99.73	99.77	99.85
Industry Total	19991.94	18283.54	18969.22	20585.66	7.26	6.38	5.93	5.63	95.90	93.95	93.60	93.08

Note: Previous year figures revised by insurers

TABLE 12: LINKED AND NON-LINKED COMMISSION OF LIFE INSURERS (Concld..)
(Commission in ₹ Crore)

Insurer	Total (ULIP + Traditional)									
	Total Commission (ULIP+ Traditional)					% of Total Commission to Total Premium				
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2015-16	2016-17
Agon	20.05	34.66	18.98	5.76	4.43	6.20	4.21	1.28	4.21	1.28
Aviva	77.81	77.80	42.05	35.28	4.14	4.33	3.15	2.64	3.15	2.64
Bajaj Allianz	153.88	209.68	158.83	147.15	2.63	3.48	2.57	2.38	2.57	2.38
Bharti AXA	49.41	69.59	83.25	100.28	5.66	6.61	5.96	7.18	5.96	7.18
Birla Sunlife	234.71	233.37	218.06	255.06	4.86	4.46	3.81	4.46	3.81	4.46
Canara HSBC	36.98	48.75	54.72	68.72	2.03	2.94	2.38	2.99	2.38	2.99
DHFL Pramerica	18.95	26.48	24.61	26.00	6.20	3.60	2.15	2.28	2.15	2.28
Edelweiss Tokio	14.59	19.90	26.54	28.89	13.15	10.31	6.01	6.55	6.01	6.55
Exide Life	132.26	125.73	137.06	163.62	7.22	6.20	5.69	6.79	5.69	6.79
Future Generali	42.94	31.02	26.38	34.22	6.77	5.13	3.57	4.62	3.57	4.62
HDFC Standard	514.10	623.47	701.84	792.02	4.26	4.20	3.61	4.07	3.61	4.07
ICICI Prudential	627.49	553.17	619.98	758.92	5.05	3.61	2.77	3.39	2.77	3.39
IDBI Federal	84.04	72.03	88.86	100.39	10.17	6.73	5.68	6.41	5.68	6.41
IndiaFirst	27.55	36.55	39.81	69.07	1.29	1.80	1.76	3.05	1.76	3.05
Kotak Mahindra	137.30	182.17	258.11	324.81	5.08	6.00	5.02	6.32	5.02	6.32
Max Life	682.81	748.63	821.01	936.43	9.38	9.16	7.62	8.69	7.62	8.69
PNB Metlife	126.77	138.43	161.46	179.65	5.66	5.62	4.99	5.55	4.99	5.55
Reliance Nippon	329.82	280.70	245.88	195.41	7.70	6.07	6.11	4.85	6.11	4.85
Sahara	15.35	8.52	8.06	7.83	7.50	5.11	5.24	5.08	5.24	5.08
SBI Life	556.18	603.71	714.26	783.34	5.18	4.69	3.40	3.73	3.40	3.73
Shriram Life	33.81	40.59	60.48	70.23	5.69	5.53	5.01	5.81	5.01	5.81
Star Union Dai-ichi	73.54	84.37	104.67	136.96	7.75	7.44	6.93	9.07	6.93	9.07
Tata AIA	93.17	93.19	151.45	265.17	4.01	4.39	4.78	8.36	4.78	8.36
Private Total	4083.49	4342.54	4766.36	5485.19	5.42	4.91	4.04	4.65	4.04	4.65
LIC	16762.88	15118.13	15500.32	16631.95	7.07	6.31	5.16	5.53	5.16	5.53
Industry Total	20846.37	19460.67	20266.68	22117.14	6.68	5.93	4.84	5.29	4.84	5.29

Note: Previous year figures revised by insurers

TABLE 13 : INDIVIDUAL DEATH CLAIMS OF LIFE INSURERS

Particulars	NUMBER OF POLICIES			
	2013-14	2014-15	2015-16	2016-17
Claims pending at start of year (A)	12267	8496	7061	6031
Claims intimated / booked (B)	873094	869332	869619	873462
Total Claims (C=A+B)	885361	877828	876680	879493
Claims paid (D)	856622	851250	854171	859884
Claims repudiated/rejected (E)	18423	18175	15157	12769
Claims Unclaimed (F)	1819	1342	1321	2695
Claims pending at end of year (G=C-D-E-F)	8496	7061	6031	4145

(Benefit Amount in ₹ Crore)

Particulars	AMOUNT OF BENEFIT PAID			
	2013-14	2014-15	2015-16	2016-17
Claims pending at start of year (A)	424.63	450.67	452.09	444.23
Claims intimated / booked (B)	11533.28	12516.94	13386.39	14479.45
Total Claims (C=A+B)	11957.91	12967.61	13838.48	14923.68
Claims paid (D)	10860.59	11788.67	12636.66	13857.57
Claims repudiated (E)	624.43	701.69	736.51	657.77
Claims unclaimed (F)	22.48	24.41	21.08	100.41
Claims pending at end of year (G=C-D-E-F)	450.41	453.15	444.23	307.92

TABLE 14 : GROUP DEATH CLAIMS OF LIFE INSURERS

Particulars	NUMBER OF POLICIES			
	2013-14	2014-15	2015-16	2016-17
Claims pending at start of year (A)	14331	14158	14388	13815
Claims intimated / booked (B)	411647	452625	530949	706431
Total Claims (C=A+B)	425978	466783	545337	720246
Claims paid (D)	409897	448825	528638	715429
Claims repudiated/rejected (E)	1922	3570	2885	2586
Claims Unclaimed (F)	1	0	0	344
Claims pending at end of year (G=C-D-E-F)	14158	14388	13814	1887

(Benefit Amount in ₹ Crore)

Particulars	AMOUNT OF BENEFIT PAID			
	2013-14	2014-15	2015-16	2016-17
Claims pending at start of year (A)	55.99	62.79	54.69	67.08
Claims intimated / booked (B)	3174.12	3588.61	4891.9	6326.09
Total Claims (C=A+B)	3230.11	3651.39	4946.59	6393.17
Claims paid (D)	3105.08	3520.82	4797.03	6238.49
Claims repudiated/rejected (E)	62.23	75.67	81.94	105.82
Claims Unclaimed (F)	0.01	0.00	0.00	11.50
Claims pending at end of year (G=C-D-E-F)	62.79	54.90	67.62	37.36

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

Particulars	NUMBER OF POLICIES											
	AEGON				AVIVA				BAJAJ ALLIANZ			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	287	270	375	442	1358	1125	986	951	17094	14937	13135	13131
31 to 90 Days	35	103	108	95	286	230	218	135	3300	3110	2193	1666
91 to 180 Days	2	40	25	34	64	43	51	41	1264	928	1075	90
181 Days to 1 Year	-	0	0	0	-	0	0	0	0	3	1	0
More than 1 Year	-	0	0	0	-	0	0	1	0	0	0	0
Total Claims Settled/	324	413	508	571	1708	1398	1255	1128	21658	18978	16404	14887

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID											
	AEGON				AVIVA				BAJAJ ALLIANZ			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	21.14	11.81	22.77	41.96	45.70	57.84	53.5	61.84	240.41	225.97	220.27	258.77
31 to 90 Days	4.10	13.55	15.13	9.47	30.25	30.74	36.23	18.91	65.33	74.90	76.57	83.96
91 to 180 Days	1.10	5.37	2.25	5.21	9.89	18.90	11.66	7.12	54.46	46.97	55.47	12.15
181 Days to 1 Year	0.00	0.00	0	0.00	0	0	0	0.00	0.00	0.00	0.15	0.00
More than 1 Year	0.00	0.00	0	0.00	0	0	0	0.01	0.00	0.00	0	0.00
Total Claims Settled	26.34	30.73	40.15	56.64	85.84	107.48	101.39	87.88	360.20	347.85	352.46	354.87

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

Particulars	NUMBER OF POLICIES											
	BHARTI AXA			BIRLA SUNLIFE			CANARA HSBC OBC					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	724	643	692	670	4890	6628	5030	4328	319	271	395	452
31 to 90 Days	142	200	262	87	1675	1142	868	753	145	129	100	134
91 to 180 Days	84	55	55	53	1373	193	456	603	78	112	33	32
181 Days to 1 Year	0	0	0	1	106	46	4	29	1	0	0	0
More than 1 Year	0	0	0	0	27	47	14	14	1	4	3	2
Total Claims Settled	950	898	1009	811	8071	8056	6372	5727	544	516	531	620

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID											
	BHARTI AXA			BIRLA SUNLIFE			CANARA HSBC OBC					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	14.09	19.61	23.99	23.42	114.02	182.94	132.25	162.45	11.40	11.71	20.21	22.01
31 to 90 Days	6.99	10.42	17.96	9.46	77.93	66.44	47.22	62.62	7.83	8.51	7.19	8.86
91 to 180 Days	5.06	5.13	8.84	6.35	63.99	19.86	34.43	44.42	4.41	8.28	2.41	6.57
181 Days to 1 Year	0.00	0.00	0	0.04	11.28	6.57	0.6	1.24	0.09	0.00	0	0.00
More than 1 Year	0.00	0.00	0	0.00	0.92	2.27	1.47	1.25	0.04	0.30	0.24	0.13
Total Claims Settled	26.14	35.16	50.79	39.27	268.14	278.08	215.97	271.98	23.77	28.81	30.05	37.57

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

Particulars	NUMBER OF POLICIES											
	DHFL PRAMERICA				EDELWEISS TOKIO				EXIDE LIFE			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	17	133	298	328	15	23	75	123	2600	2349	2290	2438
31 to 90 Days	20	70	110	86	21	18	26	23	260	362	389	295
91 to 180 Days	49	125	43	14	12	26	19	7	201	213	191	127
181 Days to 1 Year	63	106	5	0	0	1	0	0	31	16	19	6
More than 1 Year	41	111	4	0	0	0	0	0	19	15	0	0
Total Claims Settled	190	545	460	428	48	68	120	153	3111	2955	2889	2866

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID											
	DHFL PRAMERICA				EDELWEISS TOKIO				EXIDE LIFE			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	0.34	3.41	6.84	9.90	2.05	1.01	7.74	10.37	28.59	39.10	35.42	49.18
31 to 90 Days	0.61	3.01	5.28	4.14	1.95	3.21	3.61	1.71	6.16	11.57	9.95	6.02
91 to 180 Days	1.85	3.66	1.27	0.62	0.50	2.87	2.78	0.67	5.31	8.25	5.4	4.55
181 Days to 1 Year	2.64	3.16	0.21	0.00	0.00	0.15	0	0.00	0.80	0.83	0.91	0.24
More than 1 Year	0.85	1.69	0.19	0.00	0.00	0.00	0	0.00	0.50	0.39	0	0.00
Total Claims Settled	6.30	14.94	13.8	14.67	4.50	7.24	14.13	12.75	41.37	60.14	51.69	59.99

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

Particulars	NUMBER OF POLICIES											
	FUTURE GENERALI				HDFC STANDARD				ICICI PRUDENTIAL			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	633	1031	1020	965	5705	9571	10160	11083	11499	10793	10094	10059
31 to 90 Days	773	462	284	212	869	947	1066	1082	526	401	320	366
91 to 180 Days	217	264	66	44	250	512	585	256	571	345	187	105
181 Days to 1 Year	44	8	11	1	0	1	0	0	12	7	13	5
More than 1 Year	2	43	0	1	0	0	0	0	0	0	1	4
Total Claims Settled	1669	1808	1381	1223	6824	11031	11811	12421	12608	11546	10615	10539

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID											
	FUTURE GENERALI				HDFC STANDARD				ICICI PRUDENTIAL			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	6.91	13.32	15.47	15.62	143.36	159.99	207.77	233.11	213.16	284.95	340.92	398.32
31 to 90 Days	11.91	9.11	6.9	7.76	51.34	61.06	43.72	75.64	29.57	33.97	36.75	69.59
91 to 180 Days	4.12	6.19	2.77	1.90	22.24	41.98	48.7	42.60	34.64	33.71	26.01	20.98
181 Days to 1 Year	2.66	0.49	0.79	0.17	0.00	0.50	0	0.00	1.23	0.23	1.69	0.15
More than 1 Year	0.33	1.82	0	0.03	0.00	0.00	0	0.00	0.00	0.00	0.26	0.25
Total Claims Settled	25.93	30.93	25.93	25.48	216.94	263.52	300.19	351.35	278.60	352.86	405.63	489.30

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

Particulars	NUMBER OF POLICIES											
	IDBI FEDERAL				INDIAFIRST				KOTAK MAHINDRA			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	693	454	601	796	816	711	1071	1261	2359	2046	2026	2118
31 to 90 Days	149	280	313	158	91	333	228	134	210	248	311	304
91 to 180 Days	0	2	6	8	11	130	54	41	81	121	97	147
181 Days to 1 Year	0	0	0	0	2	21	5	3	21	16	10	4
More than 1 Year	0	0	0	0	0	0	1	0	16	6	21	10
Total Claims Settled	842	736	920	962	920	1195	1359	1439	2687	2437	2465	2583

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID											
	IDBI FEDERAL				INDIAFIRST				KOTAK MAHINDRA			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	24.62	14.65	20.33	30.92	16.23	14.67	26.46	28.42	52.90	54.61	63.77	69.51
31 to 90 Days	8.08	16.24	21.57	11.75	4.07	8.39	9.31	6.05	10.81	10.80	21.4	14.19
91 to 180 Days	0.00	0.60	1.49	0.53	0.48	4.72	4.85	3.39	5.80	5.52	5.96	9.81
181 Days to 1 Year	0.00	0.00	0	0.00	0.12	1.46	0.53	0.08	1.25	0.98	1.22	0.50
More than 1 Year	0.00	0.00	0	0.00	0.00	0.00	0.2	0.00	0.32	0.26	1.3	2.60
Total Claims Settled	32.70	31.49	43.39	43.20	20.90	29.24	41.35	37.94	71.09	72.17	93.65	96.60

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

Particulars	NUMBER OF POLICIES											
	MAX LIFE				PNB METLIFE				RELIANCE NIPPON			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	7763	7116	7546	7860	2258	2269	2579	3326	12648	10909	10312	9833
31 to 90 Days	1020	1397	1175	1303	7	15	53	42	3085	3541	1620	434
91 to 180 Days	112	273	174	443	0	6	9	12	919	478	203	56
181 Days to 1 Year	1	0	0	0	0	0	0	0	461	94	276	33
More than 1 Year	0	0	0	0	0	0	0	0	128	189	1303	117
Total Claims Settled	8896	8786	8895	9606	2265	2290	2641	3380	17241	15211	13714	10473

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID											
	MAX LIFE				PNB METLIFE				RELIANCE NIPPON			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	160.32	166.70	187.17	204.20	80.99	90.98	121.22	163.45	114.07	129.23	152.61	155.51
31 to 90 Days	46.84	62.61	58.21	58.40	1.42	1.49	2.99	4.47	48.63	73.05	48.04	16.31
91 to 180 Days	7.29	16.15	16.54	21.28	0.00	10.45	1.21	1.07	23.71	15.87	4.1	2.38
181 Days to 1 Year	0.15	0.00	0	0.00	0.00	0.00	0	0.00	12.17	2.32	3.63	0.80
More than 1 Year	0.00	0.00	0	0.00	0.00	0.00	0	0.00	4.39	8.81	12.03	1.73
Total Claims Settled	214.60	245.46	261.91	283.88	82.40	102.93	125.42	169.00	202.96	229.28	220.42	176.74

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

Particulars	NUMBER OF POLICIES											
	SAHARA				SBI LIFE				SHRIRAM			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	592	574	628	545	11658	11456	12996	15319	575	736	728	1003
31 to 90 Days	110	91	58	79	1236	1751	1858	1494	257	397	526	596
91 to 180 Days	38	34	25	26	59	92	177	206	70	90	199	181
181 Days to 1 Year	14	1	6	4	5	4	4	5	27	44	48	31
More than 1 Year	0	0	0	0	2	0	2	3	37	20	11	48
Total Claims Settled	754	700	717	654	12960	13303	15037	17027	966	1287	1512	1859

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID											
	SAHARA				SBI LIFE				SHRIRAM			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	5.11	5.00	6.11	4.34	202.91	225.01	279.18	372.83	10.19	11.50	16.83	23.12
31 to 90 Days	1.21	0.99	0.51	0.91	46.71	71.85	86.29	87.57	6.21	10.38	13.76	16.36
91 to 180 Days	0.28	0.37	0.28	0.23	5.51	8.15	23.44	19.31	1.83	7.90	8.22	6.24
181 Days to 1 Year	0.15	0.02	0.05	0.03	0.13	0.39	0.57	0.42	0.95	0.91	2.9	1.41
More than 1 Year	0.00	0.00	0	0.00	0.03	0.00	0.11	0.10	1.11	0.80	0.34	2.39
Total Claims Settled	6.75	6.38	6.95	5.51	255.28	305.40	389.58	480.23	20.30	31.49	42.05	49.52

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

Particulars	NUMBER OF POLICIES											
	STAR UNION				TATA AIA				PRIVATE TOTAL			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	708	1111	939	822	3420	3115	2998	2512	88631	88271	86974	90365
31 to 90 Days	197	70	96	209	597	366	158	81	15011	15663	12340	9768
91 to 180 Days	34	8	67	124	183	122	25	6	5672	4212	3822	2656
181 Days to 1 Year	9	0	0	75	22	26	6	0	819	394	408	197
More than 1 Year	1	2	0	8	3	30	18	0	277	467	1378	208
Total Claims Settled	949	1191	1102	1238	4225	3659	3205	2599	110410	109007	104922	103194

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID											
	STAR UNION				TATA AIA				PRIVATE TOTAL			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	13.45	25.08	24.71	21.53	65.98	64.83	70.55	69.59	1587.95	1813.92	2056.09	2430.37
31 to 90 Days	4.78	7.39	3.76	10.24	15.83	11.95	9.29	6.75	488.54	601.63	581.64	591.15
91 to 180 Days	0.94	1.49	4.07	6.96	11.10	8.46	5.09	0.19	264.52	280.87	277.26	224.51
181 Days to 1 Year	0.27	0.00	-0.03	5.20	1.66	1.47	0.56	0.00	35.53	19.49	13.79	10.29
More than 1 Year	0.05	0.02	-0.04	0.27	0.24	1.55	1.6	0.00	8.78	17.66	17.72	8.77
Total Claims Settled	19.48	33.98	32.48	44.20	94.80	88.27	87.09	76.54	2385.33	2733.83	2946.49	3265.09

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

Particulars	NUMBER OF POLICIES							
	LIC				INDUSTRY TOTAL			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	646523	660288	675857	696481	735154	748559	762831	786846
31 to 90 Days	55628	49723	44568	36631	70639	65386	56908	46399
91 to 180 Days	28386	20965	19404	14279	34058	25177	23226	16935
181 Days to 1 Year	13165	9481	8291	7560	13984	9875	8699	7757
More than 1 Year	2510	1786	1129	1448	2787	2253	2507	1656
Total Claims Settled	746212	742243	749249	756399	856622	851250	854171	859593

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID							
	LIC				INDUSTRY TOTAL			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	7414.74	8115.99	8795.53	9791.93	9002.69	9929.91	10851.62	12222.30
31 to 90 Days	591.79	569.82	543.28	485.17	1080.33	1171.45	1124.92	1076.32
91 to 180 Days	301.98	240.26	236.53	189.12	566.50	521.12	513.79	413.63
181 Days to 1 Year	140.05	108.65	101.07	100.13	175.58	128.14	114.85	110.42
More than 1 Year	26.70	20.47	13.76	19.18	35.48	38.38	31.48	27.95
Total Claims Settled	8475.26	9055.18	9690.17	10585.53	10860.59	11789.01	12636.66	13850.62

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

Particulars	NUMBER OF POLICIES											
	AEGON				AVIVA				BAJAJ ALLIANZ			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	4	3	1	0	3136	3419	1942	1051	76905	98774	142935	198626
31 to 90 Days	2	0	0	0	82	69	109	90	4316	7363	5178	2528
91 to 180 Days	0	0	0	0	13	32	14	50	514	1057	727	268
181 Days to 1 Year	0	0	0	0	0	3	3	0	0	0	0	0
More than 1 Year	0	0	0	0	0	0	0	15	0	0	0	0
Total Claims Settled	6	3	1	0	3231	3523	2068	1206	81735	107194	148840	201422

Particulars	BENEFIT AMOUNT PAID (Amount in ₹ crore)											
	AEGON				AVIVA				BAJAJ ALLIANZ			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	0.53	0.27	0.09	0.00	14.92	13.08	9.67	6.83	217.19	266.74	409.04	638.36
31 to 90 Days	0.06	0.00	0.00	0.00	0.54	0.26	0.98	0.71	58.88	102.54	58.50	24.93
91 to 180 Days	0.00	0.00	0.00	0.00	0.03	0.38	0.08	0.18	14.90	20.28	18.91	0.65
181 Days to 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.00
More than 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.00
Total Claims Settled	0.59	0.27	0.09	0.00	15.49	13.73	10.76	7.75	290.98	389.57	486.44	663.94

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

Particulars	NUMBER OF POLICIES											
	BHARTI AXA			BIRLA SUNLIFE			CANARA HSBC OBC					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	60	85	127	182	1789	1608	2055	1591	302	343	473	95
31 to 90 Days	18	25	45	21	110	132	178	266	23	40	34	40
91 to 180 Days	0	2	3	2	24	21	42	72	17	31	18	5
181 Days to 1 Year	0	0	0	0	10	7	34	19	0	0	0	1
More than 1 Year	0	0	0	0	0	0	0	0	0	0	0	0
Total Claims Settled	78	112	175	205	1933	1768	2309	1948	342	414	525	141

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID											
	BHARTI AXA			BIRLA SUNLIFE			CANARA HSBC OBC					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	1.35	3.75	7.61	12.45	74.33	76.95	90.92	108.11	2.02	0.79	2.70	1.69
31 to 90 Days	2.25	6.19	4.51	3.58	7.25	11.41	17.76	24.40	0.89	1.27	0.83	3.00
91 to 180 Days	0.00	0.14	0.33	0.54	1.16	1.06	2.51	4.89	0.23	1.12	0.81	0.63
181 Days to 1 Year	0.00	0.00	0.00	0.00	0.45	0.31	1.84	1.08	0.00	0.00	0.00	0.16
More than 1 Year	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
Total Claims Settled	3.60	10.08	12.45	16.57	83.18	89.73	113.03	138.47	3.14	3.19	4.33	5.48

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

Particulars	NUMBER OF POLICIES											
	DHFL PRAMERICA				EDELWEISS TOKIO				EXIDE LIFE			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	322	2986	14022	26026	141	588	1238	1411	254	305	692	1439
31 to 90 Days	50	177	964	981	34	16	21	17	1	2	4	1
91 to 180 Days	16	106	538	139	1	28	8	1	0	1	0	1
181 Days to 1 Year	0	46	206	3	0	0	2	0	1	0	1	0
More than 1 Year	0	0	3	0	0	0	0	0	2	0	0	0
Total Claims Settled	388	3315	15733	27149	176	632	1269	1429	258	308	697	1441

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID											
	DHFL PRAMERICA				EDELWEISS TOKIO				EXIDE LIFE			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	0.49	6.55	34.33	76.40	4.59	5.07	9.90	25.45	1.59	2.87	23.01	50.22
31 to 90 Days	0.08	1.27	12.87	17.42	0.91	0.69	0.85	0.89	0.00	0.10	0.49	1.73
91 to 180 Days	0.03	0.73	4.49	3.08	0.01	0.12	0.15	0.20	0.00	0.00	0.00	0.02
181 Days to 1 Year	0.00	0.08	1.60	0.17	0.00	0.00	0.01	0.00	0.03	0.00	0.10	0.00
More than 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	0.00	0.00	0.00
Total Claims Settled	0.61	8.63	53.29	97.07	5.51	5.88	10.90	26.53	1.79	2.97	23.61	51.97

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

Particulars	NUMBER OF POLICIES											
	FUTURE GENERALI				HDFC STANDARD				ICICI PRUDENTIAL			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	48	39	123	253	2675	4765	13028	34474	2585	2243	1838	1750
31 to 90 Days	33	56	46	98	83	167	460	2359	72	43	25	14
91 to 180 Days	34	29	15	18	0	25	254	857	41	21	10	6
181 Days to 1 Year	13	15	3	1	0	0	0	328	2	1	0	1
More than 1 Year	5	15	11	12376	0	0	0	7	3	0	3	3
Total Claims Settled	133	154	198	12746	2758	4957	13742	38025	2703	2308	1876	1774

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID											
	FUTURE GENERALI				HDFC STANDARD				ICICI PRUDENTIAL			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	6.15	6.27	13.06	31.10	25.23	44.32	80.48	172.84	51.76	63.57	75.60	102.76
31 to 90 Days	5.09	8.60	8.22	23.26	3.72	7.24	14.33	47.45	6.97	7.85	3.18	1.32
91 to 180 Days	3.63	3.77	2.61	2.45	0.00	1.29	11.52	18.40	4.45	3.91	1.89	0.68
181 Days to 1 Year	0.58	1.43	0.65	0.05	0.00	0.00	0	5.47	0.11	0.22	0.00	0.42
More than 1 Year	0.28	0.31	0.16	16.73	0.00	0.00	0	0.08	0.92	0.00	0.46	0.18
Total Claims Settled	15.73	20.38	24.69	73.59	28.95	52.86	106.33	244.24	64.20	75.55	81.12	105.36

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

Particulars	NUMBER OF POLICIES											
	IDBI FEDERAL				INDIAFIRST				KOTAK MAHINDRA			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	575	1007	1719	2886	2288	2426	5050	6378	13386	14162	32177	45427
31 to 90 Days	0	28	34	17	72	269	1057	600	309	3517	1771	539
91 to 180 Days	0	0	0	3	8	52	86	132	34	1544	527	77
181 Days to 1 Year	0	0	0	0	3	3	4	13	2	41	19	4
More than 1 Year	0	0	0	0	0	0	0	0	4	6	7	2
Total Claims Settled	575	1035	1753	2906	2371	2750	6197	7123	13735	19270	34501	46049

Particulars	BENEFIT AMOUNT PAID (Amount in ₹ crore)											
	IDBI FEDERAL				INDIAFIRST				KOTAK MAHINDRA			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	6.49	8.04	14.42	29.91	27.85	32.53	81.71	127.60	132.45	125.97	218.66	307.85
31 to 90 Days	0.00	2.88	4.01	1.89	3.37	7.50	24.08	16.57	9.62	48.42	40.70	29.91
91 to 180 Days	0.00	0.00	0.00	0.36	0.42	2.39	2.93	4.34	1.73	15.33	11.62	4.16
181 Days to 1 Year	0.00	0.00	0.00	0.00	0.28	0.27	0.19	0.33	0.05	0.59	0.34	0.17
More than 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	0.45	1.00	0
Total Claims Settled	6.49	10.92	18.43	32.15	31.91	42.70	108.91	148.84	143.95	190.76	272.03	342.16

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

Particulars	NUMBER OF POLICIES											
	MAX LIFE				PNB METLIFE				RELIANCE NIPPON			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	9944	4194	2979	4314	1353	1593	1906	1748	1262	2221	6354	12184
31 to 90 Days	114	1426	570	1144	5	0	9	1	2	0	0	66
91 to 180 Days	9	425	139	73	0	0	0	0	1	0	0	10
181 Days to 1 Year	0	0	0	0	0	0	0	0	0	0	0	5
More than 1 Year	0	0	0	0	0	0	0	0	0	0	0	1
Total Claims Settled	10067	6045	3688	5531	1358	1593	1915	1749	1265	2221	6354	12266

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID											
	MAX LIFE				PNB METLIFE				RELIANCE NIPPON			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	36.62	26.23	28.52	58.24	68.35	91.57	132.12	150.29	25.49	33.17	50.26	60.28
31 to 90 Days	7.09	11.26	13.55	30.08	0.13	0.00	0.14	0.00	0.04	0.00	0.00	0.90
91 to 180 Days	0.69	5.66	4.33	3.43	0.00	0.00	0.00	0.00	0.10	0.00	0.00	0.08
181 Days to 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07
More than 1 Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04
Total Claims Settled	44.40	43.15	46.40	91.76	68.48	91.57	132.26	150.29	25.63	33.17	50.26	61.36

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

Particulars	NUMBER OF POLICIES											
	SAHARA				SBI LIFE				SHRIRAM			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	0	1	46	68	11118	8933	17769	19819	3370	3531	13466	25449
31 to 90 Days	1	0	15	6	982	1164	1600	3030	2145	2822	1109	6413
91 to 180 Days	0	0	6	9	16	72	136	307		0	0	772
181 Days to 1 Year	0	0	0	5	3	0	17	12		0	0	0
More than 1 Year	0	0	0	0	3	0	1	4		0	0	0
Total Claims Settled	1	1	67	88	12122	10169	19523	23172	5515	6353	14575	32634

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID											
	SAHARA				SBI LIFE				SHRIRAM			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	0.00	0.01	0.05	0.08	219.18	223.15	433.93	521.98	68.16	59.54	91.22	117.23
31 to 90 Days	0.00	0.00	0.02	0.01	47.04	55.44	67.54	101.73	7.98	7.67	4.55	42.78
91 to 180 Days	0.00	0.00	0.01	0.01	1.10	3.83	7.97	9.21		0.00	0	7.23
181 Days to 1 Year	0.00	0.00	0.00	0.01	0.04	0.00	0.62	0.38		0.00	0	0.00
More than 1 Year	0.00	0.00	0.00	0.00	0.04	0.00	0.01	0.16		0.00	0	0.00
Total Claims Settled	0.00	0.01	0.07	0.10	267.38	282.42	510.08	633.46	76.14	67.21	95.77	167.24

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

Particulars	NUMBER OF POLICIES															
	STAR UNION				TATA AIA				PRIVATE TOTAL							
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	1414	861	4410	4260	624	516	896	630	133555	154604	265246	390061	133555	154604	265246	390061
31 to 90 Days	67	33	294	608	297	276	201	48	8818	17674	13724	18887	8818	17674	13724	18887
91 to 180 Days	74	7	35	385	244	144	38	14	1046	3579	2596	3201	1046	3579	2596	3201
181 Days to 1 Year	0	0	1	179	54	25	6	3	88	141	296	574	88	141	296	574
More than 1 Year	0	0	0	24	6	27	6	0	23	48	31	12432	23	48	31	12432
Total Claims Settled	1555	901	4740	5456	1225	988	1147	695	143530	174881	281893	425155	143530	174881	281893	425155

(Amount in ₹ crore)

Particulars	BENEFIT AMOUNT PAID															
	STAR UNION				TATA AIA				PRIVATE TOTAL							
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Within 30 Days of Intimation	9.89	19.41	70.54	79.11	9.91	11.42	50.03	64.15	1004.51	1127.66	1927.86	2742.93	1004.51	1127.66	1927.86	2742.93
31 to 90 Days	1.91	1.62	8.76	15.89	10.55	9.08	8.95	5.98	174.37	292.42	294.81	394.42	174.37	292.42	294.81	394.42
91 to 180 Days	0.44	0.54	0.97	9.23	8.80	5.57	1.92	2.19	37.71	66.12	73.04	71.96	37.71	66.12	73.04	71.96
181 Days to 1 Year	0.00	0.00	0.03	3.92	2.57	0.46	0.39	0.25	4.10	3.36	5.79	12.46	4.10	3.36	5.79	12.46
More than 1 Year	0.00	0.00	0.00	0.49	0.05	0.74	0.22	0.00	1.54	1.50	1.56	17.79	1.54	1.50	1.56	17.79
Total Claims Settled	12.24	21.57	80.29	108.64	31.87	27.26	61.51	72.58	1222.24	1483.54	2303.06	3239.56	1222.24	1483.54	2303.06	3239.56

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

Particulars	NUMBER OF POLICIES									
	LIC					INDUSTRY TOTAL				
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2015-16
Within 30 Days of Intimation	262290	272780	243738	289343	395845	427383	508984	679404		
31 to 90 Days	3293	25	2897	753	12111	17650	16621	19640		
91 to 180 Days	782	3	43	0	1828	3600	2639	3201		
181 Days to 1 Year	0	2	58	0	88	143	354	574		
More than 1 Year	2	1	9	52	25	49	40	12484		
Total Claims Settled	266367	272811	246745	290148	409897	448825	528638	715303		

Particulars	BENEFIT AMOUNT PAID									
	LIC					INDUSTRY TOTAL				
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2015-16
Within 30 Days of Intimation	1852.19	2015.72	2488.64	2991.94	2856.70	3137.00	4416.5	5734.87		
31 to 90 Days	24.29	21.10	4.54	2.74	198.66	312.39	299.35	397.16		
91 to 180 Days	6.34	0.24	0.59	0.00	44.05	66.36	73.63	71.96		
181 Days to 1 Year	0.00	0.20	0.18	0.00	4.10	3.56	5.97	12.46		
More than 1 Year	0.01	0.01	0.08	0.93	1.55	1.51	1.64	18.72		
Total Claims Settled	1882.83	2037.27	2494.03	2995.61	3105.07	3520.81	4797.09	6235.17		

(Amount in ₹ crore)

**TABLE 17 : ASSETS UNDER MANAGEMENT OF LIFE INSURERS
(As on 31st March)**

(₹ Crore)

Particulars		2014	2015	2016	2017
Life Fund	Central Govt - Securities	518824.47 (17.65)	623292.85 (20.14)	696565.69 (11.76)	792927.97 (13.83)
	State Govt & Other Approved Securities	255469.45 (19.12)	328728.88 (28.68)	377438.21 (14.82)	442415.82 (17.22)
	Infrastructure Investments	155025.90 (30.41)	174510.99 (12.57)	186111.54 (6.65)	200437.68 (7.70)
	Approved Investments	329787.31 (11.19)	342583.28 (3.88)	404192.44 (17.98)	405477.32 (0.32)
	Other than Approved Investments (OTAI)	29117.83 (40.68)	26193.14 (10.04)	33145.06 (26.54)	66694.09 (101.22)
	Total (Life Fund)	1288224.97 (15.02)	1495309.14 (16.08)	1697452.94 (13.52)	1907952.88 (12.40)
Pension & General Annuity Fund	Central Govt - Securities	85826.06 (20.56)	99662.23 (16.12)	134483.75 (34.94)	158285.89 (17.70)
	State Govt & Other Approved Securities	78481.50 (52.30)	101825.33 (29.74)	150767.43 (48.06)	226014.22 (49.91)
	Approved Investments	173271.88 (8.52)	187985.02 (8.49)	178952.17 (-4.81)	182099.07 (1.76)
	Total (Pension & General Annuity & Group Fund) Investments	337579.44 (19.55)	389472.57 (15.37)	464203.35 (19.19)	566399.18 (22.02)
ULIP Funds	Approved Investments	322455.98 (0.87)	352371.44 (9.28)	328974.12 (-6.64)	361745.73 (9.96)
	Other than Approved Investments (OTAI)	9205.18 (46.56)	10369.03 (12.64)	11437.88 (10.31)	18095.31 (58.21)
	Total (ULIP Funds)	331661.16 (3.17)	362740.47 (9.37)	340412 (-6.16)	379841.04 (11.58)
GRAND TOTAL		1957465.57 (12.18)	2247522.18 (14.82)	2502068.29 (11.33)	2854193.11 (14.07)

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

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

(In per cent)

Particulars	2014	2015	2016	2017
Life Fund	65.81	66.53	67.84	66.85
Pension & Group Fund	17.25	17.33	18.55	19.84
ULIP Fund	16.94	16.14	13.61	13.31
TOTAL	100.00	100.00	100.00	100.00

TABLE 18: EQUITY SHARE CAPITAL OF LIFE INSURERS
(As on 31st March)

(₹ Crore)

Insurer	2014	2015	2016	2017
Aegon	1307.00	1310.50	1359.44	1429.85
Aviva	2004.90	2004.90	2004.90	2004.90
Bajaj Allianz	150.71	150.70	150.70	150.70
Bharti AXA	1978.20	2115.70	2286.20	2406.20
Birla Sunlife	1901.21	1901.21	1901.21	1901.21
Canara HSBC OBC	950.00	950.00	950.00	950.00
DHFL Pramerica	340.38	374.06	374.06	374.06
Edelweiss Tokio	180.29	180.29	261.59	261.59
Exide Life	1600.00	1750.00	1750.00	1750.00
Future Generali	1452.00	1452.00	1452.00	1507.45
HDFC Standard	1994.88	1994.88	1995.29	1998.48
ICICI Prudential	1429.26	1431.72	1432.32	1435.35
IDBI Federal	800.00	799.78	799.89	800.00
IndiaFirst	475.00	475.00	625.00	625.00
Kotak Mahindra	510.29	510.29	510.29	510.29
Max Life	1944.69	1918.81	1918.81	1918.81
PNB Metlife	2012.88	2012.88	2012.88	2012.88
Reliance Nippon	1196.32	1196.32	1196.32	1196.32
Sahara	232.00	232.00	232.00	232.00
SBI Life	1000.00	1000.00	1000.00	1000.00
Shriram	175.00	175.00	175.05	179.38
Star Union Dai-ichi	250.00	250.00	250.00	258.96
TATA AIA	1953.50	1953.50	1953.50	1953.50
Private Total	25838.51	26139.55	26591.46	26856.94
LIC	100.00	100.00	100.00	100.00
Industry Total	25938.51	26239.55	26691.46	26956.94

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

INSURERS	March 2014	June 2014	September 2014	December 2014	March 2015	June 2015	September 2015	December 2015	March 2016	June 2016	September 2016	December 2016	March 2017
Private Insurers													
Aegon	2.28	1.95	1.94	1.61	2.03	1.97	2.21	1.70	2.20	3.14	2.78	2.24	2.08
Aviva	4.15	4.09	4.04	3.74	3.80	3.92	3.93	3.89	3.84	3.86	3.76	3.67	3.46
Bajaj Allianz	7.34	7.86	8.03	7.78	7.61	7.87	8.09	7.97	7.93	8.08	7.84	7.71	5.82
Bharti AXA	2.09	2.03	1.79	1.63	2.07	2.00	1.62	1.69	2.19	2.27	1.82	1.58	1.82
Birla Sun	1.86	2.08	2.13	2.23	2.05	2.14	2.14	2.11	2.11	2.12	2.05	2.03	2.00
Canara HSBC	3.59	3.66	3.97	3.15	3.16	3.53	3.84	4.04	4.11	4.22	4.28	4.26	4.01
DHFL Pramerica	5.37	12.50	12.42	12.56	12.69	12.79	13.12	12.15	10.31	10.17	8.94	8.15	7.68
Edelwiess Tokio	2.20	2.08	2.16	1.96	2.54	2.27	2.58	2.42	2.64	2.51	2.15	2.22	2.20
Exide Life	2.39	2.24	2.77	2.69	2.90	2.74	2.52	2.42	2.65	2.52	2.40	2.19	2.52
Future Generali	3.18	3.12	2.98	2.86	2.91	2.73	2.58	2.35	2.03	1.71	1.81	1.71	1.61
HDFC Standard	1.94	1.92	2.04	1.87	1.96	2.08	2.04	1.95	1.98	2.04	2.09	1.95	1.92
ICICI Prudential	3.72	3.84	3.57	3.70	3.37	3.40	3.28	3.20	3.20	3.20	3.06	2.94	2.81
IDBI Federal	4.72	4.76	5.53	6.03	5.07	5.13	4.85	4.80	4.06	4.15	3.83	3.66	3.52
IndiaFirst	2.47	2.32	2.18	2.12	2.03	1.63	1.58	2.16	2.17	2.08	1.91	1.86	1.84
Kotak Mahindra	3.02	3.06	2.98	3.01	3.13	3.21	3.16	3.20	3.11	3.13	3.04	3.06	3.00
Max Life	4.85	5.00	4.87	4.69	4.25	4.27	4.01	4.02	3.43	3.47	3.43	3.30	3.09
PNB Metlife	2.28	2.43	2.48	2.40	2.19	2.18	2.18	2.18	2.11	2.21	2.11	2.14	2.03
Reliance Nippon	4.42	4.28	4.14	4.12	3.55	3.65	3.68	3.62	3.04	3.11	3.14	3.13	2.72
Sahara India	6.84	6.20	6.91	5.65	7.55	8.15	8.05	8.24	8.04	8.10	8.19	8.12	8.20
SBI Life	2.28	2.28	2.35	2.27	2.16	2.10	2.15	2.16	2.12	2.18	2.14	2.09	2.04
Shriram	6.41	6.59	5.10	5.18	4.15	3.41	3.29	2.98	2.43	2.34	2.40	2.30	2.03
Star Union Dai-ichi	2.38	2.18	2.31	2.30	2.51	1.71	1.77	1.89	1.86	1.92	1.93	2.05	2.78
TATA AIA	4.09	4.33	4.58	4.40	4.17	3.62	3.61	3.53	3.48	3.40	3.29	3.22	3.15
Public Sector Insurer													
LIC	1.54	1.52	1.53	1.51	1.55	1.52	1.56	1.55	1.55	1.73	1.52	1.51	1.58

Source: BAP submissions of Life insurers

TABLE 20: LIFE INSURERS : POLICYHOLDERS ACCOUNT (Contd..)
(₹ in lakhs)

Particulars	BHARTI AXA			BIRLA SUNLIFE			CANARA HSBC OBC					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Premiums earned – net	87265	105332	120833	139650	483305	523322.46	557971.25	572395.51	182342	165701.56	205996.14	229470.53
(a) Premium	(1148)	(1528)	(1889)	(2203)	(18820)	(16485.83)	(16797.73)	(19040.75)	(1400)	(1475.44)	(1467.07)	(1470.59)
(b) Reinsurance ceded												
(c) Reinsurance accepted												
Income from Investments	7652	10371	13532	17801	117585	135218.64	161089.31	178470.66	32779	39106.20	41021.24	46389.63
(a) Interest, Dividends & Rent – Gross												
(b) Profit on sale/redemption of investments	18127	37346	24852	24205	106682	306207.88	140008.41	149009.82	21538	89934.98	50253.74	65080.39
(c) Loss on sale/ redemption of investments	(8713)	(1448)	(3538)	(4127)	(76767)	(14703.54)	(53327.38)	(44399.79)	(16877)	(4953.74)	(18135.26)	(9521.38)
(d) Transfer/Gain on revaluation/change in fair value	15004	19169	(28926)	7075	102088	104197.76	(183434.22)	150677.81	52181	60147.80	(75822.39)	49377.05
(e) Amortization of Premium/Discount on Investments												
(f) Appropriation/Expropriation Adjustment Account	0				0				0			
Unrealised Gains/Loss												
Other Income	200.61	45	128	321	3654.27	3361.57	3473.76	3321.66	41.12	60.45	292.62	488.42
Transfer from Shareholders' Account	16206.12	7456	6886	14043	25918.91	31536.31	32639.14	16299.95	10319.86	2457.02	1038.44	114.01
Unit Linked Recoveries												
TOTAL (A)	134595	176742.12	131877.36	196764.12	743646	1072657.25	641622.54	1006734.86	280924	350978.83	203177.46	379888.05
Commission	4941	6959	8325	10028	23471	23337.36	21806.09	25505.99	3698	4874.85	5471.63	6872.02
Operating Expenses related to Insurance Business	53478	54674	60576	61578	91802	87071.24	90421.55	76993.47	25402	26460.95	27332.93	31243.22
Provision for doubtful debts	42	9	181	25	11904	10196.90			26	3463.53	(25.92)	17.13
Adjustment related to previous year												
Bad debts written off		11	16	55					9	19.11	1.99	
Provision for Tax	13								0.12			
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)												
(b) Others												
Service Tax on Unit Linked Charges			470	521								
TOTAL (B)	58473	61654	69569	72207	127177	120607.50	122246.24	112413.63	32360	34818.36	36939.80	42321.35
Benefits Paid (Net)	49864	66287	62535	56813	366543	377160.53	424709.43	465233.92	55002	173988.100	174336.05	178332.76
Interim Bonuses Paid					7	28.47	85.70	134.48		0.50	2.25	49.25
Change in valuation of liability in respect of life policies												
(a) Gross*	28858	58565	8589	66140	104296	159359.34	180634.83	257232.75	180278	133450.69	(21162.29)	151439.73
(b) Amount ceded in Reinsurance	(1726)	(1926)	(2994)	1289	(23767)	(14323.26)	(12766.21)	(7643.78)				
(c) Amount accepted in Reinsurance												
(d) Transfer to Linked Fund (Fund Reserve)				130765		343408.05	(103327.92)	167969.39				
(e) Fund for discontinued policies						42242.16	(4518.76)	(21472.72)				
TOTAL (C)	76996	120926.33	68129.93	124241.85	577844	907875.29	484817.07	861454.04	235280	307332.19	153176.00	329821.75
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	(874)	(5838)	(5821)	315	38625	44174.46	34559.23	32867.19	13285	8828.28	13061.66	7744.96
Prior Period Items												
Balance at the beginning of the year												
Transfer from Linked Fund (Lapsed Policies)												
Surplus available for appropriations	(874)	(5838)	(5821)	315	38625	44174.46	34559.23	32867.19	13285	8828.28	13061.66	7744.96
APPROPRIATIONS	(874)	(5905)	(5846)	281	52245	49660.22	35088.20	33498.85	13285	8828.28	9464.23	6397.30
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		66	25	34	(13620)	(5485.76)	(528.97)	(631.66)				1347.68
Balance being funds for future appropriations-Previous year												
Balance transferred to Balance Sheet												
TOTAL (D)	(874)	(5838)	(5821)	315	38625	44174.46	34559.23	32867.19	13285	8828.28	13061.64	7744.98

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

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

(₹ in lakhs)

Particulars	DHFL PRAMERICA			EDELWEISS TOKIO			EXIDE LIFE			
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2016-17
Premiums earned – net										
(a) Premium	30586	73509.66	92020.96	11090	19308.22	31006.60	183067	202747.52	204699.16	240857.95
(b) Reinsurance ceded	(357)	(1885.28)	(3209.92)	(470)	(650.76)	(988.53)	(620)	(1326.86)	(3075.07)	(4956.22)
(c) Reinsurance accepted										
Income from Investments										
(a) Interest, Dividends & Rent – Gross	1750	4242.08	7776.55	422	1106.40	2284.85	42282	50221.74	56198.25	63407.27
(b) Profit on sale/redemption of investments	1458	2441.00	1431.71	276	923.80	1082.31	30460	57131.02	28139.00	31499.98
(c) Loss on sale/ redemption of investments	(1283)	(164.91)	(110.55)	(76)	(179.86)	(657.78)	(15807)	(3733.88)	(11349.76)	(6683.47)
(d) Transfer/Gain on revaluation/change in fair value	1800	1822.47	(1984.47)	86	210.34	(239.01)	10483	5312.85	(23288.02)	12275.88
(e) Amortization of Premium/Discount on Investments	37	115.33	54.70	0			0			
(f) Appropriation/Expropriation Adjustment Account	0									
Unrealised Gains/Loss										
Other Income	8.12	8.88	11.09	2.2	3.76	5.64	730.46	371.22	1981.44	1624.60
Transfer from Shareholders' Account	9459.15	8066.58	15677.33	11914.08	14453.61	21266.81	5523.02	4758.23	4290.22	354.17
Unit Linked Recoveries										
TOTAL (A)	43458	88155.81	111667.41	23245	35175.51	53740.89	256128	315481.84	257595.22	338380.15
Commission	1895	2647.58	2460.56	1459	1989.92	2654.26	13115	12572.70	13706.16	16361.80
Operating Expenses related to Insurance Business	23739	27476.97	34298.32	15154	18457.57	23634.62	48676	52014.69	65633.37	56772.72
Provision for doubtful debts		143.52			7.03	18.82				
Adjustment related to previous year										
Bad debts written off										
Provision for Tax										
Provisions (other than taxation)										
(a) For diminution in the value of investments (Net)										
(b) Others			125.54			48.26				
Service Tax on Unit Linked Charges										
TOTAL (B)	25634	30268.07	36884.42	16613	20454.52	26355.96	61791	64667.39	79339.53	73134.52
Benefits Paid (Net)	2476	7053.15	15785.33	544	771.40	1835.07	115306	150709.25	103836.10	104140.22
Interim Bonuses Paid			0.93	0	0.76	1.24	35	30.44	32.08	41.15
Change in valuation of liability in respect of life policies										
(a) Gross*	14522	43724.83	45709.82	11203	16049.48	30083.97	71405	94133.88	66399.97	149479.67
(b) Amount ceded in Reinsurance			(2483.99)	(5116)	(2100.65)	(4635.34)	(10)	(210.12)	(757.65)	(634.26)
(c) Amount accepted in Reinsurance										
(d) Transfer to Linked Fund (Fund Reserve)										
(e) Fund for discontinued policies										
TOTAL (C)	16999	50777.98	59012.08	6632	14720.99	27384.93	186736	244663.45	169510.51	252826.78
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	826	7109.76	15770.91	18294.11	18294.11	0.00	7601	6231.00	8745.18	12418.85
Prior Period Items										
Balance at the beginning of the year										
Transfer from Linked Fund (Lapsed Policies)										
Surplus available for appropriations	826	7109.76	15770.91	18294.11	18294.11	0.00	8043	6231.00	8745.18	12418.85
APPROPRIATIONS										
Transfer to Shareholders' Account	826	7109.76	15770.91	18294.13	18294.13	0.00	7305	4329.06	4690.81	8973.35
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)	826	7109.76	15770.91	18294.13	18294.13	0.00	8043	6231.00	8745.18	12418.85

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

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

Particulars	FUTURE GENERALI INDIA			HDFC STANDARD			ICICI PRUDENTIAL					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Premiums earned – net												
(a) Premium	63416	60424.62	59249.94	73984.72	18153.30	235421	1944548.58	1242865	1530661.75	1916439.10	2235400.21	
(b) Reinsurance ceded	(1959)	(1641.88)	(2321.54)	(3197.43)	8751.47	(8647)	(17062.14)	(14600)	(14617.10)	(16569.38)	(19875.44)	
(c) Reinsurance accepted												
Income from Investments												
(a) Interest, Dividends & Rent – Gross	12958	15589.42	17437.37	18153.30	18153.30	235421	406761.30	316932	354027.18	381690.27	419291.64	
(b) Profit on sale/redemption of investments	8424	18697.34	4538.35	8751.47	8751.47	129694	389406.44	432015	796677.75	508311.45	719838.36	
(c) Loss on sale/redemption of investments	(5507)	(2399.14)	(3349.64)	(1288.54)	(1288.54)	(88152)	(98494.34)	(150483)	(50314.01)	(106217.16)	(104581.31)	
(d) Transfer/Gain on revaluation/change in fair value	4190	576.82	(4967.96)	1262.47	1262.47	228342	358365.88	291264	724026.78	(716913.67)	405794.13	
(e) Amortization of Premium/Discount on Investments						2030	-1468.48	31946	48026.88	53965.86	57351.73	
(f) Appropriation/Expropriation Adjustment Account	0			0	0			0				
Unrealised Gains/Loss												
Other Income	1069.16	2737.45	448.04	328.94	328.94	2387.97	10352.72	1724.71	1792.07	2088.02	5904.54	
Transfer from Shareholders' Account	6610.75	6037.90	6468.23	10664.42	10664.42	21732.57	3538.90	9465.23	4145.67		180.19	
Unit Linked Recoveries												
TOTAL (A)	89200	100032.53	77502.79	108659.35	108659.35	1729099	3055441.96	2161130	3394426.87	2022794.49	3719304.05	
Commission	4294	3102.21	2637.81	3421.51	3421.51	51410	79202.48	62749	55317.23	61997.68	75891.59	
Operating Expenses related to Insurance Business	21851	23281.30	28375.18	36468.46	36468.46	128077	238528.12	161686	165202.25	188834.89	235719.55	
Provision for doubtful debts				123.49	123.49			(512)	(1219.27)	73.79	(554.05)	
Adjustment related to previous year												
Bad debts written off				121.51	121.51	15160	15197.76	818	1166.62	442.13	1160.84	
Provision for Tax								4374	5040.44	7035.07	7883.50	
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)						2563	1224.39	850	674.98	1264.18	651.25	
(b) Others	801	697.61	558.14	416.49	416.49	188	(586.97)	30661	30693.58	34649.57	41626.62	
Service Tax on Unit Linked Charges	26946	27091.12	31571.13	40551.47	40551.47	13400	21607.35	260826	256875.93	294297.31	362379.31	
TOTAL (B)	31648	44091.42	42474.90	40249.86	40249.86	466191	984217.08	1207396	1224572.30	1240888.23	1496440.86	
Benefits Paid (Net)	12	17.10	12.63	11.57	11.57	3294	15821.73	938	1163.91	1874.11	3346.64	
Interim Bonuses Paid												
Change in valuation of liability in respect of life policies												
(a) Gross*	30619	25067.57	4235.04	23488.00	23488.00	471339	803119.53	293198	370721.83	370237.93	725997.19	
(b) Amount ceded in Reinsurance	(24)	(317.49)	(1651.46)	1156.91	1156.91	(62930)	(4990.62)	(14709)	(26095.15)	(70634.65)	(234462.70)	
(c) Amount accepted in Reinsurance												
(d) Transfer to Linked Fund (Fund Reserve)												
(e) Fund for discontinued policies												
TOTAL (C)	62255	68858.60	45071.10	64906.33	64906.33	42978	94764.56	1774507	3021346.53	1594290.50	3249542.99	
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)		4092.81	860.55	3201.55	3201.55	95957.93	94764.56	125997	116204.61	134206.69	107381.76	
Prior Period Items												
Balance at the beginning of the year												
Transfer from Linked Fund (Lapsed Policies)												
SURPLUS available for appropriations		4092.81	860.55	3201.55	3201.55	42978	94764.56	176822	166608.52	186955.59	173573.09	
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			0.83	2656.03	2656.03	(21780)	(4868.11)	(422)	2344.99	13442.43	(5772.74)	
Balance being funds for future appropriations-Previous year						(11782)	16130.63	50825	50403.91	52748.91	66191.33	
Balance transferred to Balance Sheet												
TOTAL (D)		4092.81	860.55	3201.55	3201.55	42978	94764.56	176822	166608.52	186955.69	173573.09	

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

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

(₹ in lakhs)

Particulars	IDBI FEDERAL			INDIAFIRST			KOTAK MAHINDRA		
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	
Premiums earned – net									
(a) Premium	82625	106962.20	123966.57	156518.63	214336	203410.74	196740.00	270079	
(b) Reinsurance ceded	(853)	(891.02)	(884.15)	(1122.26)	(1053)	(1153.77)	(3031.76)	(4985)	
(c) Reinsurance accepted									
Income from Investments									
(a) Interest, Dividends & Rent – Gross	17711	22042.08	26212.69	31446.72	27651	41008.97	47644.90	65478	
(b) Profit on sale/redemption of investments	16868	25556.37	11271.61	28889.04	6986	18505.02	25356.64	76754	
(c) (Loss on sale/redemption of investments)	(12431)	(3777.61)	(14815.03)	(5048.73)	(1936)	(428.20)	(3669.91)	(70296)	
(d) Transfer (Gain on revaluation)/change in fair value	9610	2934.17	(7921.03)	843.56	17274	39001.71	(32351.68)	33051	
(e) Amortization of Premium/Discount on Investments	1663	1583.37	1119.89	1621.40	2993	5490.30	4858.51	67714.82	
(f) Appropriation/Expropriation Adjustment Account	0	0	0	0	0	0	0	0	
Unrealised Gains/Loss									
Other Income	0.08	0.45	40.19	27.19	62.5326	5.38	20.41	148.32	
Transfer from Shareholders' Account	1754.72	3440.27	2218.71	220.09	9699.0755	4191.95	5143.52	2365.89	
Unit Linked Recoveries									
TOTAL (A)	116947	157850.28	141209.45	211375.65	276013	310032.11	240710.63	372595	
Commission	8404	7203.45	8885.62	10038.61	2755	3654.94	3981.40	13438	
Operating Expenses related to Insurance Business	18292	20491.97	22594.97	25014.92	22894	19306.85	19074.95	55279	
Provision for doubtful debts	35	15.10	(42.43)	28.73					
Adjustment related to previous year									
Bad debts written off									
Provision for Tax				35.19				1201	
Provisions (other than taxation)									
(a) For diminution in the value of investments (Net)									
(b) Others	624	581.83	607.80	711.08	1671	1577.83	1546.12	(127)	
Service Tax on Unit Linked Charges	27355	28292.35	32045.96	35828.53	27320	24539.61	24602.48	2894	
TOTAL (B)	34949	41934.38	45600.29	60587.25	15442	129379.95	134211.60	185422	
Benefits Paid (Net)									
Interim Bonuses Paid				0.17				614	
Change in valuation of liability in respect of life policies									
(a) Gross*	47917	72244.86	61543.17	113331.64	162555	77964.28	112791.30	81899	
(b) Amount ceded in Reinsurance	(386)	(90.60)	1174.98	(147.10)				631	
(c) Amount accepted in Reinsurance									
(d) Transfer to Linked Fund (Fund Reserve)									
(e) Fund for discontinued policies									
TOTAL (C)	82480	114088.64	108318.44	173771.96	242452	285950.48	215578.47	278626	
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	7112	15469.29	845.04	1775.16	6241	(457.99)	529.69	21184	
Prior Period Items									
Balance at the beginning of the year									
Transfer from Linked Fund (Lapsed Policies)									
Surplus available for appropriations	7112	15469.29	845.04	1775.16	6241	(457.99)	529.69	23748	
APPROPRIATIONS									
Transfer to Shareholders' Account									
Transfer from shareholders' Account(Non Technical Accounts)	9607	16594.09	3295.36	4393.84	4139	1930.70	2232.89	20064	
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)	(2496)	(1124.80)	(2450.33)	(2618.63)					
Balance being funds for future appropriations-Policyholders									
Balance being funds for future appropriations-Previous year									
Balance transferred to Balance Sheet									
TOTAL (D)	7112	15469.29	845.03	1775.21	6241	(457.99)	529.69	23748	

Note : * represents mathematical reserves after allocation of bonus

Figures in brackets represents negative values Previous year figures revised by insurers

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

(₹ in lakhs)

Particulars	LIC			MAX LIFE			PNB METLIFE		
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	
Premiums earned – net									
(a) Premium	23694230	23966795.14	26644420.56	30046735.98	1078040.23	224059	282783.45	323608.00	
(b) Reinsurance ceded	(14423)	(18487.97)	(21882.20)	(29067.58)	(10016.28)	(6533)	(10080.55)	(9717.42)	
(c) Reinsurance accepted									
Income from Investments									
(a) Interest, Dividends & Rent – Gross	11809709	13548309.28	15133826.74	16401486.65	221990.64	51725	71933.94	81086.23	
(b) Profit on sale/redemption of investments	2332637	2723446.78	1418565.17	2150328.48	130021.37	63553	46132.78	56754.10	
(c) Loss on sale/redemption of investments	(64960)	(105099.68)	(127756.61)	(124811.75)	(34577.78)	(48004)	(10341.82)	(5132.20)	
(d) Transfer/Gain on revaluation/change in fair value	219327	611949.28	(724949.50)	755278.04	103750.11	46943	(79454.53)	19352.83	
(e) Amortization of Premium/Discount on Investments					-115.32				
(f) Appropriation/E.xpropriation Adjustment Account	0				1924.03	0			
Unrealised Gains/Loss									
Other Income	27724.64	27752.76	117652.21	60699.70	1466.63	1095.24	1286.64	1724.39	
Transfer from Shareholders' Account	0				187.43	0			
Unit Linked Recoveries									
TOTAL (A)	38004244	40754635.55	42439876.37	49262659.52	1044535.10	332737	435964.80	467675.93	
Commission	1688129	1509209.66	1547716.58	1659006.66	82101.26	12677	13843.24	17965.22	
Operating Expenses related to Insurance Business	2376070	2239544.68	2289183.00	2895205.51	124957.59	54200	60364.95	74663.38	
Provision for doubtful debts	157135	93233.54	(128255.38)	282508.49	236.56				
Adjustment related to previous year					(4.43)				
Bad debts written off									
Provision for Tax	253109	369827.61	475274.70	632496.81	163.64	49.20			
Provisions (other than taxation)									
(a) For diminution in the value of investments (Net)	(28170)	3856.83	36206.68	(10788.13)					
(b) Others	45615	18313.09	260878.90	185079.07		294	804.61	484.63	
Service Tax on Unit Linked Charges	24820	20797.79	20300.00	18969.45	6328.44		3267.76	3556.79	
TOTAL (B)	4496709	4254793.20	4481404.48	5662477.86	214687.59	67171	95440.61	96697.81	
Benefits Paid (Net)	15801554	14412574.87	14280894.60	16669477.95	314605.83	160474	143073.53	176908.25	
Interim Bonuses Paid	150370	189975.36	85030.46	92949.51	36.97	12	57.45	168.13	
Change in valuation of liability in respect of life policies									
(a) Gross*	19977229	22488690.53	24454318.07	26464744.72	771888.45	92028	163522.41	202534.02	
(b) Amount ceded in Reinsurance	(2585044)	(771693.56)	(1111281.38)	152869.10	(4765.25)	(1676)	(1941.34)	(12691.89)	
(c) Amount accepted in Reinsurance									
(d) Transfer to Linked Fund (Fund Reserve)									
(e) Fund for discontinued policies									
TOTAL (C)	33344108	36319547.20	37708768.41	43380148.30	260795.39	250839	347529.30	366918.52	
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	163427	180305.19	249703.48	220033.36	65531.53	14728	10754.76	4059.60	
Prior Period Items									
Balance at the beginning of the year					145628.30				
Transfer from Linked Fund (Lapsed Policies)									
Surplus available for appropriations	163427	180305.19	249703.48	220033.36	211159.83	(134617)	5564.11	4059.60	
APPROPRIATIONS									
Transfer to Shareholders' Account						394			
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)	163427	180305.19	249703.48	220033.36	179110.66	(134617)	5564.11	4059.60	

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

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

(₹ in lakhs)

Particulars	RELIANCE NIPPON			SAHARA INDIA			SBI LIFE			
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2016-17
Premiums earned – net										
(a) Premium	428340	462108.16	439811.74	20463	16685.79	15705.42	1073860	1286711.02	1582536.49	2101513.50
(b) Reinsurance ceded	(2666)	(2941.47)	(2747.69)	(14)	(9.98)	(8.25)	(8150)	(8711.03)	(15991.38)	(16268.19)
(c) Reinsurance accepted										
Income from Investments										
(a) Interest, Dividends & Rent – Gross	66384	72247.11	66727.47	5139	5916	6487	303743	332620.19	416110.44	511146.67
(b) Profit on sale/redemption of investments	117370	217321.14	91475.01	5523	3894	1521	245368	521997.96	296258.07	304676.11
(c) (Loss on sale/ redemption of investments)	(47389)	(11197.11)	(25668.33)	(3840)	(1086)	(921)	(122217)	(39194.80)	(114235.87)	(56787.37)
(d) Transfer(Gain on revaluation)/change in fair value	64846	20744.82	(91051.99)	207	2	(188)	208506	178605.64	(299300.76)	152006.01
(e) Amortization of Premium/Discount on Investments	19457	21162.56	16151.59	0			0	30262.39	35259.62	18456.99
(f) Appropriation/Expropriation Adjustment Account	0									
Unrealised Gains/Loss										
Other Income	871.26	4595.75	1756.73	3138	4265	(2810)	573	1389.39	1969.50	6739.31
Transfer from Shareholders' Account	11480.14	11686.13	38238.45	228.81	365	230.27	3639.46	15297.82	9306.85	6268.29
Unit Linked Recoveries				1132.74	215	486.66	30708.44			
TOTAL (A)	658695	795727.09	534692.99	31978	30246.24	20502.12	1735458	2318978.58	1911912.96	3027751.33
Commission	32982	28070.16	24587.79	1535	852	805.99	55618	60371.25	71425.75	78334.25
Operating Expenses related to Insurance Business	132714	147995.33	138636.10	3413	3600.52	3759.47	110343	117559.13	145812.91	164648.86
Provision for doubtful debts							2	8.74	8.35	5.95
Adjustment related to previous year										
Bad debts written off				560	558		34	37.78	47.19	31.50
Provision for Tax							8889	10922.46	15328.14	17983.40
Provisions (other than taxation)										
(a) For diminution in the value of investments (Net)										
(b) Others										
Service Tax on Unit Linked Charges	5919	10.00	(8.00)	138	76.81	70.84	11930	12901.41	409.62	(482.95)
TOTAL (B)	171615	180529.02	167077.07	5646	5090.03	4960.28	186693	200688.32	250099.67	283198.69
Benefits Paid (Net)	527212	620715.78	424467.86	22032	19461.27	13307.05	878020	819768.46	795955.05	952614.21
Interim Bonuses Paid	114	112.20	94.96				151	268.20	737.25	2405.66
Change in valuation of liability in respect of life policies										
(a) Gross*	(63622)	(19135.45)	(64968.48)	12589	8610.71	8545.15	588973	606554.53	675851.98	859173.91
(b) Amount ceded in Reinsurance				(11711)			(901)	(85.20)	(3036.47)	(337.69)
(c) Amount accepted in Reinsurance										
(d) Transfer to Linked Fund (Fund Reserve)										
(e) Fund for discontinued policies										
TOTAL (C)	463703	601692.53	359594.34	22911	21747.30	13582.09	1466244	2048444.33	1595378.24	2679116.29
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	23377	13505.54	8021.58	3420	3408.91	1959.75	82521	69845.93	66435.05	65436.35
Prior Period Items										
Balance at the beginning of the year	11684						2184	742.63	146.26	23.06
Transfer from Linked Fund (Lapsed Policies)										
Surplus available for appropriations	35041	13505.54	8021.58	3420	3408.91	1959.75	84705	70588.56	66581.31	65459.41
APPROPRIATIONS										
Transfer to Shareholders' Account	32830	15074.13	7928.05	1445	841.94	553.64	83962	70442.28	68558.25	65459.41
Transfer from shareholders' Account(Non Technical Accounts)										
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)				1976	2.567	1406.11	743	146.26	23.06	
Balance being funds for future appropriations-Policyholders	(9453)	(1568.59)	93.54							
Balance being funds for future appropriations-Previous year	11664									
Balance transferred to Balance Sheet										
TOTAL (D)	35041	13505.54	8021.58	3420	3408.91	1959.75	84705	70588.54	66581.31	65459.41

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

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

(₹ in lakhs)

Particulars	SHIRAM LIFE				STAR UNION DALELHI				TATA AIA			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Premiums earned – net												
(a) Premium	59424	73465.62	102210.94	120783.80	94875	113467.98	130747.05	151088.25	232370	212265.80	247896.02	317108.36
(b) Reinsurance ceded	(304)	(185.36)	(223.76)	(283.43)	(256)	(417.04)	(2981.00)	(3107.37)	(1191)	(1620.46)	(4316.51)	(5581.19)
(c) Reinsurance accepted												
Income from Investments												
(a) Interest, Dividends & Rent – Gross	9806	10871.49	12812.12	14839.06	21672	27150.86	31473.91	34105.71	76668	86233.09	93097.37	96967.65
(b) Profit on sale/redemption of investments	5021	7740.46	5661.32	8191.64	12587	27547.62	15182.17	26535.53	96342	194256.38	149460.86	139140.92
(c) Loss on sale/redemption of investments	(3769)	(1129.28)	(1824.11)	(906.19)	(6033)	(2604.91)	(6019.32)	(1689.54)	(38595)	(46889.40)	(19450.28)	(13499.74)
(d) Transfer/Gain on revaluation/change in fair value									82827	113192.74	(170191.21)	28036.12
(e) Amortization of Premium/Discount on Investments	212	244.62	176.33	94.60	0				0			
(f) Appropriation/Expropriation Adjustment Account	0				0							
Unrealised Gains/Loss	4887	15215.16	(6339.89)	5275.00	23602	32823.62	(25475.33)	10667.79				
Other Income	95.02	248.49	472.62	243.17	1295.38	805.10	436.96	355.31	8969.94	4216.75	3924.71	4557.23
Transfer from Shareholders' Account	434.59	2975.15	5014.11	3608.79	9543.9	5345.97	2970.83	731.38	9.01	12637.99	7572.57	17650.30
Unit Linked Recoveries												
TOTAL (A)	75806	109446.35	114959.68	151856.44	157246	204119.20	146335.27	218687.06	457400	616292.89	307993.53	584399.65
Commission	3381	4059.28	6048.39	7022.73	7354	8437.04	10467.00	13696.33	9205	9227.88	14948.95	26434.81
Operating Expenses related to Insurance Business	18677	30382.59	45616.70	39705.11	21118	22500.91	25944.89	26710.17	43455	49889.31	48028.13	73542.69
Provision for doubtful debts		387.12				8.56	13.02	0.24	162	(439.98)	(460.20)	(189.26)
Adjustment related to previous year												
Bad debts written off		1747.50	774.88	1338.96			17.53	5.35		439.98	533.72	536.54
Provision for Tax	1583									(175.57)	4639.28	3978.16
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)									3	291.69	654.76	(1.68)
(b) Others												
Service Tax on Unit Linked Charges	502				742	823.38	958.71	853.96	4334	3912.75	2993.71	2739.47
TOTAL (B)	24143	36586.49	52833.92	48431.46	29214	37689.89	37401.15	41266.05	57159	63146.06	71338.35	107040.73
Benefits Paid (Net)	47698	34524.42	38042.22	56719.34	44093	77483.17	85991.80	112828.74	268999	337051.34	289195.24	251238.10
Interim Bonuses Paid	34	54.79	118.12	164.11	3	12.38	9.26	11.57				
Change in valuation of liability in respect of life policies												
(a) Gross*	(2894)	30329.24	19645.83	40933.11	38810	21901.71	59126.37	74505.34	113968	118427.95	142752.10	186675.50
(b) Amount ceded in Reinsurance					(1387)	(1018.62)	(4563.69)	(1754.43)	(235)	(318.46)	(4449.98)	(11330.04)
(c) Amount accepted in Reinsurance												
(d) Transfer to Linked Fund (Fund Reserve)					42384	45750.30	(42547.05)	(16968.76)	(14622)	70334.74	(203345.31)	42733.12
(e) Fund for discontinued policies						16262.84	5836.94	(2122.66)				
TOTAL (C)	44838	64908.45	57806.17	97816.56	123903	160391.78	103853.63	166599.80	368110	525495.57	224152.05	489316.68
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)	6825	7951.41	4319.59	5608.42	4129	11957.53	5080.49	10821.21	32131	27651.26	12503.13	8042.24
Prior Period Items												
Balance at the beginning of the year	63	94.54	207.38	232.92								
Transfer from Linked Fund (Lapsed Policies)												
Surplus available for appropriations	6888	8045.95	4526.97	5841.34	4129	11957.53	5080.49	10821.21	25970	25187.10	12169.95	7928.26
APPROPRIATIONS												
Transfer to Shareholders' Account	6794	7838.59	4294.06	5708.75	3486	5824.75	4333.35	6026.01	32917	31742.40	10032.80	10236.46
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	95	207.38	232.93	132.60	642	6132.78	747.14	4795.20	(6947)	(6555.30)	2137.15	(2308.20)
Balance being funds for future appropriations-Previous year												
Balance transferred to Balance Sheet												
TOTAL (D)	6888	8045.97	4526.99	5841.35	4129	11957.53	5080.49	10821.21	25970	25187.10	12169.95	7928.26

Note : * represents mathematical reserves after allocation of bonus

Figures in brackets represents negative values Previous year figures revised by insurers

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

(₹ in lakhs)

Particulars	TOTAL			2016-17
	2013-14	2014-15	2015-16	
Premiums earned – net				
(a) Premium	31430167	32810201	36694323	41847661
(b) Reinsurance ceded	(106902)	(117680)	(150314)	(179309)
(c) Reinsurance accepted				
Income from Investments				
(a) Interest, Dividends & Rent – Gross	13523023	15513073	17422627	19036235
(b) Profit on sale/redemption of investments	4196917	6462723	3611349	4780484
(c) (Loss on sale/ redemption of investments)	(1014456)	(392546)	(833156)	(568289)
(d) Transfer/Gain on revaluation/change in fair value	1629080	2843692	(3321697)	2303523
(e) Amortization of Premium/Discount on Investments	81334	132255	135128	116660
(f) Appropriation/Expropriation Adjustment Account				
Unrealised Gains/Loss	31626	52304	(37625)	16515
Other Income	58881	59908	148590	105168
Transfer from Shareholders' Account	215353	187629	188632	155356
Unit Linked Recoveries				
TOTAL (A)	50043022	57551559	53857857	67614004
Commission	2075472	1942969	2024013	2207373
Operating Expenses related to Insurance Business	3746541	3685916	3677789	4613888
Provision for doubtful debts	169551	105854	(127721)	282114
Adjustment related to previous year				
Bad debts written off	949	1857	1223	2007
Provision for Tax	299681	410694	527033	687328
Provisions (other than taxation)				
(a) For diminution in the value of investments (Net)	(25102)	2996	38417	(9484)
(b) Others	46098	19053	297506	217125
Service Tax on Unit Linked Charges	122700	116225	106882	114097
TOTAL (B)	6435889	6285563	6745142	8114448
Benefits Paid (Net)	21631191	21091503	20337199	23491789
Interim Bonuses Paid	156413	200580	97376	120446
Change in valuation of liability in respect of life policies				
(a) Gross*	23006538	26224967	27493266	31794591
(b) Amount ceded in Reinsurance	(141280)	(182181)	(88265)	(275593)
(c) Amount accepted in Reinsurance				
(d) Transfer to Linked Fund (Fund Reserve)	(1781539)	2753428	(1621796)	3508495
(e) Fund for discontinued policies		432881	140009	104825
TOTAL (C)	42871323	50521177	46357790	58744553
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)	735810	744820	754926	755003
Prior Period Items				
Balance at the beginning of the year	3676	22415	198859	227865
Transfer from Linked Fund (Lapsed Policies)	(6161)	(2464)	(333)	(114)
Surplus available for appropriations	73326	764771	954452	982755
APPROPRIATIONS				
Transfer to Shareholders' Account	753940	695380	689552	709478
Transfer from shareholders' Account(Non Technical Accounts)	(2496)	(1125)	(2450)	(2619)
Funds for future appropriations (Reserve for lapsed unit linked policies unlikely to be revived)	(20176)	(3841)	(8257)	0
Balance being funds for future appropriations-Policyholders	57406	154493	212028	194849
Balance being funds for future appropriations-Previous year	82534	48015	52749	66191
Balance transferred to Balance Sheet	(137882)	(128152)	10830	14855
TOTAL (D)	73326	764771	954452	982755

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

(₹ in lakhs)

Particulars	AEGON			AVIVA			BAJAJ ALLIANZ					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Amounts transferred from the Policyholders Account (Technical Account)					25714	21673	5923	8541	63910	48789	31144	36892
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	424	532	404	636	7344	8252	6239	6075	48538	58563	65013	60649
(b) Profit on sale/redemption of investments	161	117	254	729	677	441	1	131	4588	6157	10667	21028
(c) (Loss on sale/ redemption of investments)	(10)	(0)	(14)		(1)			(16)	(1325)	(1256)	(1174)	(3895)
(d) Transfer/gain on revaluation/Change in Fair value												
(e) Amortization of Premium/Discount on Investments	190	114	288	86					1960	1548	985	(498)
Other Income			2	5					259	184	94	
TOTAL (A)	765	763	935	1456	33733	30366	12163	14731	117930	113986	106729	114176
Expenses other than those directly related to the insurance business	182	254	215	6902	1531	2522	1126	8643	1016	1693	4087	5452
Bad debts written off												
Provisions (Other than taxation)												
(a) For diminution in the value of investments (Net)				49								
(b) Provision for doubtful debts			1005									
(c) Others												
Prior Period Expenses												
Contribution to Policyholders Account	2120	5656	10154	753	26951	22827	10165	9788	694	11625	4357	14187
TOTAL (B)	2301	5909	11374	7704	28482	25349	11291	18431	1710	13317	8444	19639
Profit/ (Loss) before tax	(1536)	(5147)	(10439)	(6248)	5252	5018	872	(3700)	116219	100669	98285	94537
Prior period expenses												
Provision for Taxation												
Profit / (Loss) after tax	(1536)	(5147)	(10439)	(6248)	5252	5018	872	(3700)	13760	13047	10388	10911
APPROPRIATIONS												
(a) Balance at the beginning of the year	(11768)	(13305)	(18451)	(28890)	(137294)	(132042)	(127025)	(126153)	363558	466017	553334	641231
(b) Interim dividends paid during the year												
(c) Proposed final dividend												
(d) Dividend distribution tax												
(e) Transfer to reserves/ other accounts												
(f) Adjustment on account of depreciation in PY												
(g) Adjustment done due to scheme approved by High Court									(304)			
Profit carried to the Balance Sheet	(13305)	(18451)	(28890)	(35138)	(132042)	(127025)	(126153)	(129852)	466017	553334	641231	724857

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ in lakhs)

Particulars	BHARTI AXA			BIRLA SUNLIFE			CANARA HSBC			
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2016-17
Amounts transferred from the Policyholders Account (Technical Account)	(874)	(5905)	(5846)	281	52245	33499	13285	8828	9464	6397
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	1051	1269	1541	1873	10533	13592	3263	3597	4203	4995
(b) Profit on sale/redemption of investments	379	375	499	482	1085	1320	480	473	408	307
(c) (Loss on sale/ redemption of investments)	(96)	(36)	(20)	(209)	(124)	(4)	(59)	(1)	(2)	
(d) Transfer/gain on revaluation/Change in Fair value										
(e) Amortization of Premium/Discount on Investments										
Other Income							13	11	6	1
TOTAL (A)	460	(4297)	(3826)	2427	63739	48407	16982	12908	14078	11701
Expenses other than those directly related to the insurance business	224	307	437	470	745	19825	42	161	415	471
Bad debts written off									8	0
Provisions (Other than taxation)										
(a) For diminution in the value of investments (Net)									16	(10)
(b) Provision for doubtful debts										
(c) Others										
Prior Period Expenses										
Contribution to Policyholders Account	16206	7456	6886	14043	25919	16300	10320	2457	1038	114
TOTAL (B)	16430	7763	7322	14513	26664	36125	10362	2618	1478	574
Profit/ (Loss) before tax	(15970)	(12061)	(11148)	(12086)	37075	12282	6619	10290	12600	11127
Prior period expenses										
Provision for Taxation										
Profit / (Loss) after tax	(15970)	(12061)	(11148)	(12086)	37075	12282	6619	10290	12600	11127
APPROPRIATIONS										
(a) Balance at the beginning of the year	(186759)	(202729)	(214790)	(225938)	(124249)	(52823)	(73399)	(66779)	(56489)	(43889)
(b) Interim dividends paid during the year										
(c) Proposed final dividend					7000					
(d) Dividend distribution tax					1190					
(e) Transfer to reserves/ other accounts										
(f) Adjustment on account of depreciation in PY										
(g) Adjustment done due to scheme approved by High Court										
Profit carried to the Balance Sheet	(202729)	(214790)	(225938)	(239024)	(95364)	(40541)	(66779)	(56489)	(43889)	(32762)

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ in lakhs)

Particulars	DHFL PRAMERICA			EDELWEISS TOKIO			EXIDE LIFE					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Amounts transferred from the Policyholders Account (Technical Account)	826	7110	15771	18294					7305	6064	6647	11265
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	1213	4253	5733	5800	4130	3791	5275	5336	2423	3535	5422	5336
(b) Profit on sale/redemption of investments	358	1628	822	4530	4092	3258	4298	3608	969	1841	1395	3608
(c) (Loss on sale/ redemption of investments)	(44)	(11)	(56)	(35)	(1118)	(922)	(1344)	(25)			(1)	(25)
(d) Transfer/gain on revaluation/Change in Fair value												
(e) Amortization of Premium/Discount on Investments	85	296	(67)	(219)					361	795		
Other Income					353	141			24	28	26	
TOTAL (A)	2436	13275	22202	28369	5083	6267	8229	20183	11082	12264	13489	20183
Expenses other than those directly related to the insurance business	375	624	689	15661	97	478	472	8578	256	980	322	
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	9459	8067	15677	5666	11914	21267	29340	354	5523	4758	4290	354
TOTAL (B)	9834	8690	16366	21327	12011	21745	29812	8933	5779	5738	4612	8933
Profit/ (Loss) before tax	(7397)	4585	5836	7042	(6928)	(15478)	(21583)	11251	5303	6526	8876	11251
Prior period expenses												
Provision for Taxation	7492	(590)	751	907	(3)	(1)		(645)				(645)
Profit / (Loss) after tax	95	3994	5084	6135	(6926)	(15478)	(21583)	11895	5303	6526	8876	11895
APPROPRIATIONS												
(a) Balance at the beginning of the year	(50795)	(50608)	(46614)	(41529)	(9395)	(16321)	(38899)	(92002)	(112707)	(107404)	(100878)	(92002)
(b) Interim dividends paid during the year												
(c) Proposed final dividend												
(d) Dividend distribution tax												
(e) Transfer to reserves/ other accounts	(92)											
(f) Adjustment on account of depreciation in PY												
(g) Adjustment done due to scheme approved by High Court												
Profit carried to the Balance Sheet	(50608)	(46614)	(41529)	(35394)	(16321)	(38899)	(60482)	(80107)	(107404)	(100878)	(92002)	(80107)

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ in lakhs)

Particulars	FUTURE GENERALI				HDFC STANDARD				ICICI PRUDENTIAL			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Amounts transferred from the Policyholders Account (Technical Account)		4093	860	546	76540	67086	71825	78634	126418	113860	120764	113154
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	2664	2303	1867	1482	9912	14863	16394	18331	35922	37691	38777	37407
(b) Profit on sale/redemption of investments	211	510	515	459	1494	5457	1363	6198	14320	14296	20044	28811
(c) (Loss on sale/ redemption of investments)	(79)	(93)	(122)	(58)	(14)	(293)	(852)	(1531)	(13187)	(1718)	(1961)	(1140)
(d) Transfer/gain on revaluation/Change in Fair value												
(e) Amortization of Premium/Discount on Investments					16	66	(22)	(312)	1694	3036	3098	1392
Other Income					0	0	1055	0	991	46		2853
TOTAL (A)	2796	6812	3120	2428	87948	87179	89763	101320	166158	167211	180721	182477
Expenses other than those directly related to the insurance business	53	675	220	465	1378	2062	2136	6802	1141	4537	3126	3796
Bad debts written off												
Provisions (Other than taxation)												
(a) For diminution in the value of investments (Net)					586	(5)	326	(435)	2630		439	
(b) Provision for doubtful debts												
(c) Others					(5)	(5)	1	0				
Prior Period Expenses												
Contribution to Policyholders Account	6611	6038	6468	10664	21733	4669	3800	3539	9465	4146		180
TOTAL (B)	6664	6713	6688	11130	23697	6722	6263	9906	13237	8683	3565	3976
Profit/ (Loss) before tax	(3868)	99	(3568)	(8701)	64251	80457	83500	91414	152921	158528	177157	178501
Prior period expenses												
Provision for Taxation	(3868)			(8701)	(8277)	1907	1659	2201	3745	4901	12111	10278
Profit / (Loss) after tax		99	(3568)		72528	78551	81840	89213	156666	163429	165046	168223
APPROPRIATIONS												
(a) Balance at the beginning of the year	(116453)	(120320)	(120221)	(123790)	(84300)	(23442)	38353	98583	(116435)	(103346)	4820	25077
(b) Interim dividends paid during the year					9974	13964	17954	21974	79315	53611	90220	55216
(c) Proposed final dividend									30014	30071	30079	11
(d) Dividend distribution tax					1695	2792	3655	4473	18581	16048	24489	11243
(e) Transfer to reserves/ other accounts									15667	(44468)		
(f) Adjustment on account of depreciation in PY												
(g) Adjustment done due to scheme approved by High Court												
Profit carried to the Balance Sheet	(120320)	(120221)	(123790)	(132491)	(23442)	38353	98583	161349	(103346)	4820	25077	126830

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ in lakhs)

Particulars	IDBI FEDERAL				INDIAFIRST				KOTAK MAHINDRA			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Amounts transferred from the Policyholders Account (Technical Account)	7112	15469	845	1775	4139	1931	2233	6287	20064	16176	16523	20306
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	1949	2107	3412	3086	2369	2580	3318	3646	6952	8799	10489	12448
(b) Profit on sale/redemption of investments	43	443	421	940	232	166	15	351	1313	359	609	253
(c) (Loss on sale/ redemption of investments)	(7)	(122)	(882)	(153)	(121)	(36)	(0)	(0)	(945)	(170)	(153)	(188)
(d) Transfer/gain on revaluation/Change in Fair value												
(e) Amortization of Premium/Discount on Investments	832	1275	472	369	775	749	500	712				
Other Income	7	7	10	36	0	106	104	111				
TOTAL (A)	9935	19179	4278	6054	7394	5495	6170	11107	27384	25164	27468	32818
Expenses other than those directly related to the insurance business	175	281	531	628	242	614	254	622	79	132	236	353
Bad debts written off												
Provisions (Other than taxation)	(7)	1						6				
(a) For diminution in the value of investments (Net)												
(b) Provision for doubtful debts												
(c) Others			0							57	96	125
Prior Period Expenses												
Contribution to Policyholders Account	1755	3440	2219	220	9699	4192	5144	6962	2366	840	530	277
TOTAL (B)	1923	3723	2750	848	9941	4806	5398	7590	2445	1029	863	755
Profit/ (Loss) before tax	8012	15456	1528	5206	(2547)	689	773	3517	24939	24136	26605	32063
Prior period expenses												
Provision for Taxation												
Profit / (Loss) after tax	8012	15456	1528	5206	(2547)	689	773	3517	1025	1246	1531	1735
APPROPRIATIONS												
(a) Balance at the beginning of the year	(42311)	(34299)	(18844)	(17316)	(22895)	(25443)	(24754)	(23981)	24034	47948	70837	95912
(b) Interim dividends paid during the year												
(c) Proposed final dividend												
(d) Dividend distribution tax												
(e) Transfer to reserves/ other accounts												
(f) Adjustment on account of depreciation in PY												
(g) Adjustment done due to scheme approved by High Court												
Profit carried to the Balance Sheet	(34299)	(18844)	(17316)	(12109)	(25443)	(24754)	(23981)	(20464)	47948	70837	95912	126239

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ in lakhs)

Particulars	LIC			MAX LIFE			PNB METLIFE			
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2016-17
Amounts transferred from the Policyholders Account (Technical Account)	163427	180305	249703	29440	28350	33512	394	649	931	1469
Income From Investments:										
(a) Interest, Dividends & Rent – Gross	3405	3263	3191	21956	20330	17309	4569	4942	5281	5669
(b) Profit on sale/redemption of investments		(9)	(8)	3107	7264	6612	65	0	2	
(c) (Loss on sale/ redemption of investments)	(9)			(977)	(661)	(2020)	(2)			
(d) Transfer/gain on revaluation/Change in Fair value				(34)						
(e) Amortization of Premium/Discount on Investments				97	123	(33)				
Other Income				3	4	56				
TOTAL (A)	166822	183559	252886	53593	55410	55436	5025	5591	6214	7138
Expenses other than those directly related to the insurance business		113	0	1975	3245	4154	61	349	614	751
Bad debts written off										
Provisions (Other than taxation)										
(a) For diminution in the value of investments (Net)										
(b) Provision for doubtful debts							73			
(c) Others									237	
Prior Period Expenses										
Contribution to Policyholders Account		113	0	1311	4406	187				
TOTAL (B)	166822	183446	252886	50307	47759	51094	4891	5243	851	751
Profit/ (Loss) before tax	1154	1068	1102	6716	6335	7183	10829	5243	5363	6387
Prior period expenses										
Provision for Taxation	165668	182378	251795	43592	41424	43911	4891	5243	5363	6387
Profit / (Loss) after tax										
APPROPRIATIONS										
(a) Balance at the beginning of the year				(26933)	(16470)	127	217	5107	10350	15712
(b) Interim dividends paid during the year				12835	14974	18229				
(c) Proposed final dividend	163427	180305	249703	13613	4989	18229				
(d) Dividend distribution tax				4495	3991	7440				
(e) Transfer to reserves/ other accounts	2242	2073	2081	2186	872					
(f) Adjustment on account of depreciation in PY										
(g) Adjustment done due to scheme approved by High Court										
Profit carried to the Balance Sheet	(0)	(0)	(0)	(16470)	127	141	5107	10350	15712	22100

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ in lakhs)

Particulars	RELIANCE NIPPON				SAHARA				SBI LIFE			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Amounts transferred from the Policyholders Account (Technical Account)	32830	15074	7928	8112	1445	842	554	723	83962	70442	66558	65459
Income From Investments:												
(a) Interest, Dividends & Rent – Gross	10522	10709	10655	9438	2333	2032	1,718	2,234	17857	23162	27569	31436
(b) Profit on sale/redemption of investments	1426	3460	5653	4164	139	251	30	87	2080	3434	3687	8436
(c) (Loss on sale/ redemption of investments)	(1709)	(427)	(2124)	(1010)	(164)	(78)	(926)	(73)	(234)	(141)	(846)	(304)
(d) Transfer/gain on revaluation/Change in Fair value					239						1369	588
(e) Amortization of Premium/Discount on Investments	5487	1077							515	1157		
Other Income			63	(74)	6	8	8	4	736	746	793	821
TOTAL (A)	48556	29893	22176	20629	3999	3055	1384	2871	104916	98800	99130	106437
Expenses other than those directly related to the insurance business	956	4709	3877	12232	298	226	242	2733	298	160	2404	2753
Bad debts written off												
Provisions (Other than taxation)												
(a) For diminution in the value of investments (Net)									(104)	(105)	41	(41)
(b) Provision for doubtful debts												
(c) Others	231	(20)	(211)									
Prior Period Expenses												
Contribution to Policyholders Account	11480	11686	38238	14510	1133	365	487		30708	15298	9307	6268
TOTAL (B)	12667	16375	41904	26742	1431	591	729	2733	30902	15352	11752	8980
Profit/ (Loss) before tax	35888	13518	(19728)	(6113)	2568	2464	655	139	74013	83447	87378	97457
Prior period expenses												
Provision for Taxation					159	316	15			1443	1275	1992
Profit / (Loss) after tax	35888	13518	(19728)	(6113)	2409	2148	640	139	74013	82004	86103	95465
APPROPRIATIONS												
(a) Balance at the beginning of the year	(216177)	(191486)	(189487)	(19728)	9562	11971	11219	11859	168299	230613	297406	369066
(b) Interim dividends paid during the year						2320			10000	12000		15000
(c) Proposed final dividend	9571	9571				580			1700	2399	2443	3054
(d) Dividend distribution tax	1627	1948							812			
(e) Transfer to reserves/ other accounts												
(f) Adjustment on account of depreciation in PY												
(g) Adjustment done due to scheme approved by High Court			189487	(25840)	11971	11219	11859	11998	230613	297406	369066	446478
Profit carried to the Balance Sheet	(191486)	(189487)	(19728)	(25840)	11971	11219	11859	11998	230613	297406	369066	446478

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ in lakhs)

Particulars	SHRIRAM LIFE			STAR UNION DAL-ICHI			TATA AIA			TOTAL						
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2016-17			
Amounts transferred from the Policyholders Account (Technical Account)	6794	7839	4294	5709	3486	5825	4333	6026	32917	31742	10033	10236	751379	695903	689088	709152
Income From Investments:																
(a) Interest, Dividends & Rent – Gross	2446	2468	2583	2160	1586	1057	1208	1052	8823	12452	14596	12483	212078	244993	264720	262239
(b) Profit on sale/redemption of investments	26	1134	577	2261	186	184	221	324	18	6	1956	10638	35178	52746	59949	118904
(c) (Loss on sale/ redemption of investments)		(46)	(83)	(69)	(117)	(135)	(22)	(5)	(20)	(4)	(80)	(37)	(20363)	(6152)	(11436)	(10938)
(d) Transfer/gain on revaluation/Change in Fair value													205		444	515
(e) Amortization of Premium/Discount on Investments	209	133	(38)	(37)									12220	10369	5183	1331
Other Income	0	4	34	63	11	6	1	11					2403	1503	2394	3880
TOTAL (A)	9474	11531	7368	10087	5152	6938	5741	7408	41738	44196	26504	33321	993100	999363	1010342	1085083
Expenses other than those directly related to the insurance business	62	71	38	4868	186	276	444	1094	434	350	11876	1111	11808	26993	41221	114307
Bad debts written off							1				45	60			54	60
Provisions (Other than taxation)													(7)	1		
(a) For diminution in the value of investments (Net)													3112	(110)	807	(476)
(b) Provision for doubtful debts				6		7	8						6	7	1029	45
(c) Others						50	50	100					304	32	173	225
Prior Period Expenses																
Contribution to Policyholders Account	435	2975	5014	3809	9544	5346	2971	731	9	12638	7573	17650	215353	184876	188419	155181
TOTAL (B)	497	3046	5052	8477	9736	5629	3474	1925	443	12988	19493	18822	230577	211800	231702	269342
Profit/ (Loss) before tax	8977	8485	2315	1610	(4584)	1309	2267	5483	41295	31208	7011	14500	762523	787563	778641	815741
Prior period expenses					70	21	5						70	21	5	
Provision for Taxation	371	513	431	(71)						4846	649	3152	3669	26411	37093	42952
Profit / (Loss) after tax	8606	7972	1884	1680	(4654)	1287	2262	5483	41295	26362	6363	11348	768783	761131	741543	772789
APPROPRIATIONS																
(a) Balance at the beginning of the year	16272	24878	30804	32676	(14234)	(18888)	(17601)	(15339)	(96621)	(55327)	(28965)	(22602)	(860786)	(487040)	(37113)	417381
(b) Interim dividends paid during the year													112125	96870	138403	106197
(c) Proposed final dividend		1614											223624	226550	298011	220045
(d) Dividend distribution tax		329											29286	28088	38028	21622
(e) Transfer to reserves/ other accounts			12	113									20002	(40711)	2093	3254
(f) Adjustment on account of depreciation in PY		(103)												(407)		
(g) Adjustment done due to scheme approved by High Court																189487
Profit carried to the Balance Sheet	24878	30804	32676	34243	(18888)	(17601)	(15339)	(9856)	(55327)	(28965)	(22602)	(11255)	(487040)	(37113)	417381	839053

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ Lakh)

PARTICULARS	AEGON LIFE				AVIVA LIFE				BAJAJ ALLIANZ			
	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017
Sources of Funds												
Shareholders' Funds:												
Share Capital	130700	131050	135944	142985	200490	200490	200490	200490	15071	15071	15071	15071
Advance Against share capital												
Share Application Money Pending Allotment	3060	16109	31399	39699								
Employees Stock Option Outstanding												
Reserves and Surplus	1	147159	167343	182684	200490	200490	200490	200490	572013	659829	748077	832478
Credit/(Debit) Fair Value Change Account												
Sub-Total	133761	147159	167343	182684	200490	200490	200490	200490	587083	674900	763149	847557
Borrowings												
Policyholders' Funds:												
Credit/(Debit) Fair Value Change Account	(18)	71	(126)	242	2	9	5	15	6771	20761	13623	61551
Revaluation Reserve-Investment Property												
Policy Liabilities	27386	41695	60235	80689	201451	271297	307355	367455	1170845	1460554	1693136	1914892
Insurance Reserves												
Provision for Linked Liabilities	86250	99642	89693	86516	507275	520528	444297	439743	2128760	2164485	1915360	2039967
Fund for Discontinued Policy	11039	17796	13685	9350	21367	35661	30846	22216	14550	28442	29903	43857
Sub-Total	124658	159196	163487	176797	730095	827495	782503	829429	3320926	3674242	3652021	4060266
Deferred Tax Liability	156	108	64	69	4943	5657	5358	6692	18395	12441	20738	32157
Funds for Future Appropriations												
Total	258574	306463	330894	359550	935528	1033642	988351	1036611	3926405	4361583	4435909	4939980
Application of Funds												
Investments												
Shareholders'												
Policyholders'	8490	8291	9923	9717	94239	72216	77694	72976	581048	718662	756467	739607
Assets Held to Cover Linked Liabilities	27594	45523	65032	88655	188638	278278	317050	364690	1153622	1443788	1709020	2048024
Loans	97445	117531	103415	95869	533464	561785	480464	468560	2143310	2192927	1945262	2083821
Fixed Assets	3060	3168	3482	4839					5269	9574	14490	17964
Incidental Expenses Pending Capitalisation	1209	1381	1389	1507	2533	1986	1799	1521	25548	22720	21980	22650
Deferred Tax Asset												
Current Assets												
Cash and Bank Balances	3922	4067	5639	3331	12724	11021	8028	8667	73206	45234	33972	61453
Advances and Other Assets	8378	7620	8401	8385	21749	26000	26510	43943	109202	121086	121015	193397
Sub-Total (A)	12300	11686	14040	11716	34473	37022	34538	52610	182408	166319	154986	254851
Current Liabilities	8729	10167	12228	11881	47174	43193	48350	52333	132521	152453	122689	180177
Provisions	167	194	209	148	2686	1477	997	1266	32280	39955	43607	46760
Sub-Total (B)	8896	10361	12437	12030	49860	44670	49347	53599	164801	192408	166296	226938
Net Current Assets (C) = (A - B)	3404	1325	1604	(314)	(15388)	(7648)	(14809)	(989)	17607	(26088)	(11310)	27913
Miscellaneous Expenditure												
(To the Extent Not Written off or Adjusted)												
Debit Balance In Profit & Loss Account	13305	18451	28890	35138	132042	127025	126153	129852				
(Shareholders' Account)	104067	110793	117161	124139								
Debit Balance In Policyholders' A/c												
Total	258574	306463	330894	359550	935528	1033642	988351	1036611	3926405	4361583	4435909	4939980

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ Lakh)

PARTICULARS	BHARTI AXA				BIRLA SUN LIFE				CANARA HSBC			
	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017
Sources of Funds												
Shareholders' Funds:												
Share Capital	197820	211570	228620	240620	190121	190121	190121	190121	95000	95000	95000	95000
Advance Against share capital												
Share Application Money Pending Allotment												
Employees Stock Option Outstanding	19844	20594	20744	20744	26829	26829	26829	26829	12500	12500	12500	12500
Reserves and Surplus	(24)	619	(60)	329	14	14	(32)	(4)	2	2	2	86
Credit/(Debit) Fair Value Change Account	217640	232783	249305	261694	216964	216950	216919	216946	107502	107500	107500	107586
Sub-Total												
Borrowings												
Policyholders' Funds:												
Credit/(Debit) Fair Value Change Account	(237)	1554	(1216)	1430	406	3357	62813	218543	2	2	2	29
Revaluation Reserve-Investment Property												
Policy Liabilities	46269	88206	142164	222766	283533	429569	596437	846026	154772	160670	217028	278449
Insurance Reserves												
Provision for Linked Liabilities	167274	173711	127420	121164	2016928	2360336	2191643	2208935	594816	694459	625172	725802
Fund for Discontinued Policy	10908	17174	15101	8185	47544	89787	85268	63795	39631	67541	59308	48696
Sub-Total	224215	280645	283470	353545	2348411	2882048	29336161	3337299	789221	922670	901508	1052976
Deferred Tax Liability		66	91	126	7334	1848	1319	687			3597	4945
Funds for Future Appropriations	441855	513494	532866	615364	2572709	3100846	3154399	3554932	896724	1030170	1012605	1165507
Total												
Application of Funds												
Investments												
Shareholders' Investments	14837	16599	27191	21893	132921	155234	170863	160391	45579	50936	65499	67558
Policyholders' Investments	48508	90812	136669	223143	280072	413115	568196	803121	156029	165401	228587	286327
Assets Held to Cover Linked Liabilities	178183	190885	142522	129349	2064472	2450122	2342276	2488772	634447	762000	684480	774498
Loans		18	67	171	2847	3787	4784	5372				
Fixed Assets	1029	1559	1176	1296	3992	4917	6462	8095	1324	1464	1054	784
Incidental Expenses Pending Capitalisation												
Deferred Tax Asset												
Current Assets												
Cash and Bank Balances	6921	6709	8675	11367	50768	43119	48107	49905	4913	1440	(658)	12192
Advances and Other Assets	11271	14769	18257	25531	35410	38756	50111	83021	17341	13177	13561	16753
Sub-Total (A)	18192	21478	26932	36898	86178	81875	98218	132926	22254	14618	12903	28944
Current Liabilities	20533	21577	26360	33906	77864	68175	82951	77700	29552	20306	23615	25138
Provisions	1090	1170	1270	1503	11211	2791	2311	2525	137	432	192	228
Sub-Total (B)	21623	22747	27629	35409	89075	70966	84962	80226	29688	20738	23807	25366
Net Current Assets (C) = (A - B)	(3431)	(1269)	(697)	1489	(2897)	10909	13257	52700	(7435)	(6121)	(10904)	3578
Miscellaneous Expenditure												
(To the Extent Not Written off or Adjusted)												
Debit Balance In Profit & Loss Account (Shareholders' Account)	202729	214790	225938	238024	91302	62762	48762	36480	66779	56489	43889	32762
Debit Balance In Policyholders' A/c	441855	513494	532866	615364	2572709	3100846	3154399	3554932	896724	1030170	1012605	1165507
Total												

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ Lakh)

PARTICULARS	DHFL PRAMERICA				EDELWEISS TOKIO				EXIDE LIFE			
	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017
Sources of Funds												
Shareholders' Funds:												
Share Capital	34038	37406	37406	37406	18029	18029	26159	26159	160000	175000	175000	175000
Advance Against share capital												
Share Application Money Pending Allotment												
Employees Stock Option Outstanding	51683	83292	83292	83292	61971	61971	106588	106588	406	1		
Reserves and Surplus		14	(295)	1563	38	274	91	932				
Credit/(Debit) Fair Value Change Account		120712	120404	122261	80037	80274	132838	133679	160406	175001	175000	175000
Sub-Total	85721	120712	120404	122261	80037	80274	132838	133679	160406	175001	175000	175000
Borrowings												
Policyholders' Funds:												
Credit/(Debit) Fair Value Change Account	0	0		164			39	1055	482	1373	(3026)	1730
Revaluation Reserve-Investment Property												
Policy Liabilities	17177	59297	105349	162716	7085	17798	37902	70511	466403	562869	658186	797173
Insurance Reserves												
Provision for Linked Liabilities	23539	25145	22318	24963	2476	5555	10591	19235	248088	239847	208324	216351
Fund for Discontinued Policy					250	407	750	1287	3310	9008	10858	12489
Sub-Total	40717	84442	127667	187842	9812	23820	49282	92087	718283	813098	874341	1027742
Deferred Tax Liability									738	905	3003	4156
Funds for Future Appropriations									879428	989003	1052344	1206898
Total	126437	205154	248070	310103	89849	104094	182119	225765	879428	989003	1052344	1206898
Application of Funds												
Investments												
Shareholders'												
Policyholders'	27071	68624	74698	78342	55334	50787	88757	61377	48509	65777	75663	69555
Assets Held to Cover Linked Liabilities	21548	60199	105264	161638	7042	18587	39652	65927	450496	549692	650704	793041
Loans	23539	25145	22318	24963	2727	5962	11407	21432	250105	246880	215206	223424
	0	8	42	178	5	6	37	60	4684	1556	12	6
Fixed Assets	411	3304	4626	5046	1944	1463	1904	6590	904	1636	2806	3284
Incidental Expenses Pending Capitalisation												
Deferred Tax Asset	7492	6902	6151	5244								645
Current Assets												
Cash and Bank Balances	2347	2210	2662	6198	2008	2635	4834	10156	15994	16958	20293	28571
Advances and Other Assets	6588	8330	12006	18308	9783	9829	10402	14918	45133	45143	34385	48205
Sub-Total (A)	8935	10540	14668	24506	11791	12464	15236	25074	61127	62100	54679	76776
Current Liabilities	12720	15859	20532	24300	4138	6756	11450	12534	43362	39050	38116	39063
Provisions	446	523	694	906	1175	1840	2323	2642	439	467	612	875
Sub-Total (B)	13166	16181	21227	25207	5313	8597	13772	15176	43801	39517	38728	39938
Net Current Assets (C) = (A - B)	(4231)	(5642)	(6559)	(701)	6478	3868	1464	9897	17326	22584	15951	36837
Miscellaneous Expenditure												
(To the Extent Not Written off or Adjusted)												
Debit Balance In Profit & Loss Account												
(Shareholders' Account)	50608	46614	41529	35394	16321	23421	38899	60482	107404	100878	92002	80107
Debit Balance In Policyholders' A/c												
Total	126437	205154	248070	310103	89849	104094	182119	225766	879428	989003	1052344	1206898

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ Lakh)

PARTICULARS	FUTURE GENERALI			HDFC STANDARD			ICICI PRUDENTIAL		
	2014	2015	2016	2017	2014	2015	2016	2017	
Sources of Funds									
Shareholders' Funds:									
Share Capital	145200	145200	145200	150745	199488	199529	199848	143535	
Advance Against share capital									
Share Application Money Pending Allotment									
Employees Stock Option Outstanding									
Reserves and Surplus	(1)	(30)	(165)	95	21549	120459	336638	469961	
Credit/(Debit) Fair Value Change Account	145199	145170	145035	150840	221310	315864	498180	27308	
Sub-Total								640804	
Borrowings									
Policyholders' Funds:									
Credit/(Debit) Fair Value Change Account		(93)	(635)	516	3105	5361	39814	178666	
Revaluation Reserve-Investment Property									
Policy Liabilities	125434	155515	176750	205313	1433967	2440064	3238193	6035	
Insurance Reserves									
Provision for Linked Liabilities	89320	80213	63756	60065	3273571	4214016	5080646	8393647	
Fund for Discontinued Policy	3865	7641	5446	5219	147166	297320	299402	394106	
Sub-Total	218619	243276	245318	271113	4857809	7018127	8658056	11489408	
Deferred Tax Liability			1	2657	31295	70548	86678	60419	
Funds for Future Appropriations	363818	388446	390354	424611	5110414	7404538	9128602	12190630	
Total									
Application of Funds									
Investments									
Shareholders' Investments	26074	23311	19025	21191	161563	264015	324558	664026	
Policyholders' Investments	117021	154230	177180	198129	1470623	2586287	3469154	2706737	
Assets Held to Cover Linked Liabilities	93185	87854	69202	65284	3420737	4572702	5380048	8787835	
Loans	67	132	267	371	4767	9307	4785	8064	
Fixed Assets	312	457	1798	2337	33874	40196	35292	21378	
Incidental Expenses Pending Capitalisation									
Deferred Tax Asset									
Current Assets									
Cash and Bank Balances	2133	2156	3511	4690	44491	57237	79650	5	
Advances and Other Assets	14790	13607	12566	20007	97045	125993	19344	21370	
Sub-Total (A)	16923	15763	16076	24697	141536	183230	217125	264839	
Current Liabilities	9754	13211	16619	19432	143392	203499	296775	286209	
Provisions	331	312	365	458	2736	3310	377354	281573	
Sub-Total (B)	10084	13523	16984	19890	146128	206809	382010	2050	
Net Current Assets (C) = (A - B)	6838	2240	(908)	4807	(4592)	(23579)	(85235)	283622	
Miscellaneous Expenditure									
(To the Extent Not Written off or Adjusted)									
Debit Balance In Profit & Loss Account (Shareholders' Account)	120320	120221	123790	132491	23442	6731683	9128602	2586	
Debit Balance In Policyholders' A/c									
Total	363818	388446	390354	424611	5110414	7404538	9128602	12190630	

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ Lakh)

PARTICULARS	IDBI FEDERAL				INDIAFIRST				KOTAK MAHINDRA			
	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017
Sources of Funds												
Shareholders' Funds:												
Share Capital	79967	79978	79989	80000	47500	47500	62500	62500	51029	51029	51029	51029
Advance Against share capital												
Share Application Money Pending Allotment												
Employees Stock Option Outstanding												
Reserves and Surplus		(6)	9	3	13000	13000	13000	13000	53151	76041	101115	131443
Credit/(Debit) Fair Value Change Account					60500	60500	75513	75525	104180	127070	152144	182472
Sub-Total	79967	79972	79998	80003	60500	60500	75513	75525	104180	127070	152144	182472
Borrowings												
Policyholders' Funds:												
Credit/(Debit) Fair Value Change Account	110	(103)	26	88	30	30	(28)	1135	587	9715	3603	20243
Revaluation Reserve-Investment Property										2033	2033	
Policy Liabilities	141589	203946	279704	362885	405777	405777	518568	674206	280437	392271	531516	703533
Insurance Reserves												
Provision for Linked Liabilities	163585	172141	160543	190129	324676	324676	291807	315423	801385	953248	949464	1139079
Fund for Discontinued Policy	2273	3515	2071	2490	31485	31485	32930	30026	10392	19079	16037	16849
Sub-Total	307557	379498	442346	555592	761967	761967	843276	1020790	1100517	1390316	1518443	1897582
Deferred Tax Liability												
Funds for Future Appropriations					3389	3389	1886	2845	1515	698		
Total	387524	459470	522344	635595	671645	825857	920475	1099159	1206212	1518083	1670587	2080053
Application of Funds												
Investments												
Shareholders'												
Policyholders'	28433	41645	42825	46386	46679	46679	59561	45785	81396	105197	139964	158755
Assets Held to Cover Linked Liabilities	144651	208615	268443	347367	393577	393577	505394	669964	315666	428631	573051	763977
Loans	163858	175655	162615	192619	283339	283339	324736	345448	813292	973024	965501	1155928
Fixed Assets	1042	1063	13015	14705	489	785	833	516	969	16773	15076	15311
Incidental Expenses Pending Capitalisation					1296	1296	1185	1826	3583	3973	4407	6181
Deferred Tax Asset												
Current Assets												
Cash and Bank Balances	9263	12369	10747	16182	38002	5870	9235	10054	15989	20255	22164	32402
Advances and Other Assets	19946	22000	28722	36043	30317	20518	22690	38883	25056	28498	37935	48149
Sub-Total (A)	29209	34369	39469	52226	68320	26389	31924	48937	41045	48752	60099	80551
Current Liabilities	15657	20303	20898	29172	39978	27123	26883	33601	48843	56150	84854	97488
Provisions	312	418	441	658	38	49	258	180	895	2117	2656	3162
Sub-Total (B)	15969	20721	21339	29830	40016	27173	27141	33782	49738	58266	87510	100651
Net Current Assets (C) = (A - B)	13241	13648	18130	22396	28304	(784)	4784	15155	(8694)	(9514)	(27412)	(20100)
Miscellaneous Expenditure												
(To the Extent Not Written off or Adjusted)												
Debit Balance In Profit & Loss Account												
(Shareholders' Account)	34299	18844	17316	12109	25443	24754	23981	20464				
Debit Balance In Policyholders' A/c												
Total	387524	459470	522344	635595	671645	825857	920475	1099159	1206212	1518083	1670587	2080053

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ Lakh)

PARTICULARS	LIC				MAX LIFE				PNB METLIFE			
	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017
	Sources of Funds											
Shareholders' Funds:												
Share Capital	10000	10000	10000	10000	194469	191881	191881	191881	201288	201288	201288	201288
Advance Against share capital												
Share Application Money Pending Allotment	43000	45071	47151	50180	18227	9524	9538	58672	5107	10350	15712	22100
Employees Stock Option Outstanding	859	1183	1143	466	2105	4120	967	381				29
Reserves and Surplus	53860	56254	58294	60645	214801	205525	202386	250934	206396	211638	217001	223417
Credit/(Debit) Fair Value Change Account												1706
Sub-Total												
Borrowings												
Policyholders' Funds:												
Credit/(Debit) Fair Value Change Account	10819114	15866865	10397154	19499764	6116	21840	1006	30453				252
Revaluation Reserve/Investment Property												
Policy Liabilities	152921156	175409847	199864165	226328909	1021781	1417328	1904178	2452959	366152	448449	568627	748870
Insurance Reserves	861134	842595	843767	964679	1133038	1339577	1303700	1522042	630958	686695	619483	622266
Provision for Linked Liabilities	7781211	7009648	5898362	6051233	10413	23750	41658	61466	24680	47292	52423	59249
Fund for Discontinued Policy	9151	22642	19038	9433	10413	23750	41658	61466	1021790	1182436	1242720	1432343
Sub-Total	172391765	199151597	217022486	252894018	2171348	2802496	3250541	4066919				
Deferred Tax Liability	131	1	5	3	9864	132786	145628	155648	4271	13367	18592	15227
Funds for Future Appropriations	172445756	199207852	217080785	252914667	2486013	3140807	3598555	4473501	1232457	1407442	1476313	1670987
Total												
Application of Funds												
Investments												
Shareholders'	50808	50620	51309	57398	277509	262269	239182	323031	56522	59838	64991	70328
Policyholders'	138987239	167774145	187224261	223887272	1061018	1519796	2027841	2554825	383169	483420	614314	768304
Assets Held to Cover Linked Liabilities	9898913	9465853	8451111	9020460	1133039	1339957	1315379	1559095	653230	730362	668233	677273
Loans	9624964	10102799	10416440	10229125	4168	5918	7639	13332	1587	1920	2428	2884
Fixed Assets	306730	316639	321055	258579	11796	11878	16785	16227	2060	4567	7270	7166
Incidental Expenses Pending Capitalisation												
Deferred Tax Asset												
Current Assets												
Cash and Bank Balances	8100300	6437549	4291069	3272887	30820	22113	33263	34645	21430	17153	22249	26251
Advances and Other Assets	6987501	7300716	8651956	9117456	87754	111278	123020	143182	30170	32703	38848	66690
Sub-Total (A)	15087802	13739285	12943026	12390343	118574	133391	156283	177827	51600	49857	59087	92941
Current Liabilities	(147133)	565860	582408	1214172	113366	121979	136497	167734	50258	55906	71860	75622
Provisions	165732	1744611	1744009	1714339	18893	10423	28057	3102	1860	2013	2148	2321
Sub-Total (B)	1510599	2240471	2326417	2928511	132259	132402	164554	170836	52118	57919	74009	77942
Net Current Assets (C) = (A - B)	13577203	11497794	10616609	9461833	(13685)	989	(8271)	6991	(518)	(8063)	(14912)	14998
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	172445756	199207852	217080785	252914667	2486013	3140807	3598555	4473501	1232457	1407442	1476313	1670987

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ Lakh)

PARTICULARS	RELIANCE NIPPON				SAHARA				SBI			
	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017
Sources of Funds												
Shareholders' Funds:												
Share Capital	119632	119632	119632	119632	23200	23200	23200	23200	100000	100000	100000	100000
Advance Against share capital												
Share Application Money Pending Allotment												
Employees Stock Option Outstanding	219803	219803	30316	30316	12346	11588	12223	12355	230613	297406	369066	446478
Reserves and Surplus	1041	4993	1126	3612	253	124	352	382	3620	6535	4244	8730
Credit/(Debit) Fair Value Change Account	340476	344428	151074	153561	35799	34912	35423	35938	334233	403941	473310	555208
Sub-Total												
Borrowings												
Policyholders' Funds:												
Credit/(Debit) Fair Value Change Account	3319	10583	2258	12721	0	107		331		50082	33540	77638
Revaluation Reserve-Investment Property												
Policy Liabilities	489735	619574	683807	860074	49752	58362	66907	77658	2679504	32866036	3963417	4832376
Insurance Reserves												
Provision for Linked Liabilities	1006601	841508	705318	695000	32993	26274	18531	14459	2775628	3313747	3436901	4264607
Fund for Discontinued Policy	21143	37262	44251	51891	485	879	352	77	83357	167114	165265	192696
Sub-Total	1520799	1508927	1435634	1619686	83230	85622	85791	92526	5564678	6816979	7599123	9367317
Deferred Tax Liability	2211	642	736	6561	4111	6678	8084	9080	743	146	23	
Funds for Future Appropriations	1863486	1853998	1587444	1779807	123140	127212	129297	137543	5899654	7221066	8072456	9922525
Total												
Application of Funds												
Investments												
Shareholders'												
Policyholders'	142306	160163	152492	131675	28523	21670	24293	26999	235346	307024	356490	429550
Assets Held to Cover Linked Liabilities	662074	651305	694400	846741	55687	63743	69972	78682	2532388	3150447	3825590	4696175
Loans	1028405	878775	749568	746891	33478	27153	18883	14536	2859728	3481007	3602189	4457303
Fixed Assets	3800	7244	2991	2172	205	543	867	697	64	177	12356	17820
Incidental Expenses Pending Capitalisation	1518	3082	3172	2950	1050	1022	981	962	28611	27149	44725	53847
Deferred Tax Asset												
Current Assets												
Cash and Bank Balances	32974	36072	36052	18837	5402	5520	4984	6711	254229	252378	261676	242984
Advances and Other Assets	56894	71856	50627	100708	4435	11793	13087	14006	151238	191176	239881	326277
Sub-Total (A)	89868	107928	86679	119545	9837	17313	18071	20717	405467	443554	501557	569261
Current Liabilities	244715	132372	121534	95981	5374	3220	2604	3919	147271	167559	250259	276407
Provisions	11256	11613	52	26	265	1012	1167	1131	14678	20733	20192	25025
Sub-Total (B)	255971	143986	121585	96007	5639	4232	3771	5050	161949	188292	270451	301432
Net Current Assets (C) = (A - B)	(166102)	(36058)	(34907)	(23538)	4198	13081	14300	15667	243518	255262	231106	267829
Miscellaneous Expenditure												
(To the Extent Not Written off or Adjusted)												
Debit Balance In Profit & Loss Account												
(Shareholders' Account)	191486	189487	19728	25840	123140	127212	129297	137543	5899654	7221066	8072456	9922525
Debit Balance In Policyholders' A/c												
Total	1863486	1853998	1587444	1779807	123140	127212	129297	137543	5899654	7221066	8072456	9922525

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ in lakhs)

Particulars	SHRIRAM LIFE			STAR UNION DAL-ICHI			TATA AIA			TOTAL		
	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017
Sources of Funds												
Shareholders' Funds:												
Share Capital	17500	17500	17505	17508	25000	25000	25000	25896	195350	195350	195350	195350
Advance Against share capital												
Share Application Money Pending Allotment	24878	30804	32683	33844	17000	17000	17000	26861				
Employees Stock Option Outstanding	136	1619	304	6878	(9)	0	6	(2)	238	595	256	971
Reserves and Surplus												
Credit/(Debit) Fair Value Change Account	42514	49923	50492	58230	41991	42000	42006	52755	195588	195945	195606	198918
Sub-Total												
Borrowings												
Policyholders' Funds:												
Credit/(Debit) Fair Value Change Account		316	152	3754	(18)	(388)	(395)	(250)	24780	24780	21119	39495
Revaluation Reserve-Investment Property												
Policy Liabilities	57553	83947	124174	174824	153148	174031	228593	301344	644234	794685	903340	1077051
Insurance Reserves												
Provision for Linked Liabilities	100442	104083	82883	73771	259825	305576	263028	246060	922051	999826	753121	836766
Fund for Discontinued Policy	1803	2307	3389	2922	20424	36886	42523	40401	35125	56338	69466	14123
Sub-Total	159798	190633	210578	255271	433379	515907	533750	587555	1613265	1815499	1747045	1967435
Deferred Tax Liability	95	207	233	133	642	675	7522	12318	11289	4734	6871	4563
Funds for Future Appropriations	202406	240764	261302.53	313633.03	476012	564682	583278	652827	1820143	2016178	1949522	2170916
Total												
Application of Funds												
Investments												
Shareholders'	32441	43858	53255	60562	17689	15946	16502	29909	131741	173104	200324	170026
Policyholders'	58928	86555	113326	170328	140866	179156	224568	302512	665042	778602	897332	1090749
Assets Held to Cover Linked Liabilities	102245	106370	86252	76893	280249	342262	305552	286460	955490	1025966	822489	849002
Loans	78	157	293	490	293	731	1040	945	16873	20953	23558	29165
Fixed Assets	3264	3533	4608	4039	2594	2259	2245	2248	9729	10897	11367	15018
Incidental Expenses Pending Capitalisation												
Deferred Tax Asset												
Current Assets												
Cash and Bank Balances	14978	11399	15087	14434	6934	4880	4780	4147	6811	7960	12877	20807
Advances and Other Assets	7628	10647	13309	20545	42264	28721	40833	37097	36812	49309	46806	86866
Sub-Total (A)	22606	22046	28396	34979	49198	33601	45614	41244	43623	57269	59483	107572
Current Liabilities	16615	20594	24215	32498	33712	26778	27484	20353	57094	78533	87951	99852
Provisions	541	1161	512	960	55	96	97	194	588	1044	1480	2018
Sub-Total (B)	17155	21754	24727	33457	33767	26874	27581	20547	57682	79578	89432	101870
Net Current Assets (C) = (A - B)	5451	291	3669	1521	15431	6727	18033	20697	(14059)	(22309)	(29949)	5702
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	202406	240764	261303	313633	476012	564682	583278	652827	1820143	2016178	1949522	2170916

Note : Previous years figures revised by insurers, figures in brackets indicate negative values

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

(₹ Lakh)

Particulars	2013-14	2014-15	2015-16	2016-17
Premiums earned (Net)	527	486.61	470.12	423.87
Profit/ Loss on sale/redemption of Investments	(27.19)	(24.87)	(25.50)	(25.50)
Change in Policy Liabilities	(897.31)	(798.05)	(877.25)	(564.64)
Others				
Interest on premium	4	4.21	3.07	1.91
Interest, Dividend & Rent –(Gross)	1591	1674.87	1824.26	1881.3
TOTAL (A)	1198	1342.77	1394.70	1716.94
Claims Incurred (Net)	992	1015.48	549.39	625.12
Commission	8	6.86	6.35	5.51
Operating Expenses related to Insurance Business	99	106.47	105.97	111.41
Others				
Provision for Bad & Doubtful Debts	4	17.20	0.00	
Provision for Taxation	32	66.88	249.92	337.37
Provision for diminution in investment	0	0.00	10.85	
TOTAL (B)	1135	1212.89	922.48	1079.41
Operating Profit/(Loss) C= (A - B)	63	129.88	472.22	637.53
APPROPRIATIONS				
Transfer to Shareholders' Account				637.47
Transfer to Catastrophe Reserve				
Transfer to Other Reserves				
TOTAL (C)	63	129.88	472.22	637.47

Note: Figures in brackets indicate negative values.

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

(₹ Lakh)

Particulars	2013-14	2014-15	2015-16	2016-17
OPERATING PROFIT/(LOSS)				
(a) Fire Insurance				
(b) Marine Insurance				
(c) Miscellaneous Insurance	63	129.89	472.22	637.47
INCOME FROM INVESTMENTS				
(a) Interest, Dividend & Rent – Gross				
(b) Profit on sale of investments				
Less: Loss on sale of investments				
TOTAL (A)	63	129.89	472.22	637.47
PROVISIONS (Other than taxation)				
(a) For diminution in the value of investments				
(b) For doubtful debts				
(C) Others				
OTHER EXPENSES				
(a) Expenses other than those related to Insurance Business				
(b) Bad debts written off				
(c) Others				
TOTAL (B)				
Profit Before Tax	63	129.89	472.22	637.47
Provision for Taxation				
Profit after Tax	63	129.89	472.22	637.47
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	63	129.89	472.22	637.47

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	2014	2015	2016	2017
SOURCES OF FUNDS				
Share Capital				
Policy Liabilities	19278	20075.79	20953.04	21517.68
Reserves and Surplus	36	35.56	35.36	35.56
Fair value change account	(8)	(5.69)	0	
Borrowings				
TOTAL	19305	20105.66	20988.40	21553.24
APPLICATION OF FUNDS				
Investments	19251	20220.89	20190.23	22171.47
Loans				
Fixed Assets				
Current Assets:				
Cash and Bank Balances	37	63.93	1601.11	1434
Advances and Other Assets	540	504.04	505.74	517.03
Total Current Assets (A)	577	567.97	2106.85	1951.03
Current Liabilities	419	530.79	645.49	1779.15
Provisions	104	152.41	662.99	790.11
Total Current Liabilities (B)	523	683.20	1308.48	2569.26
Net Current Assets (C) = (A - B)	55	(115.23)	798.37	(618.23)
Miscellaneous Expenditure (to the extent not written off)				
Debit balance in Profit and Loss A/c				
TOTAL	19305	20105.66	20988.40	21553.24

Note: Figures in brackets indicate negative values.

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

Particulars	Number of policies in '000s					Sum Assured (₹ Crore)					Lapse Ratio (Based on number of policies) (In per cent)				
	2013-14	2014-15	2015-16	2016-17	2016-17	2013-14	2014-15	2015-16	2016-17	2016-17	2013-14	2014-15	2015-16	2016-17	
	Aegon	30.79	16.72	9.32	11.73	4468.22	3664.97	3647.30	3689.45	4468.22	14.59	9.13	4.29	4.86	
AVIVA Life	74.17	58.08	37.84	27.88	4728.22	7430.16	6237.49	6317.98	4728.22	22.19	16.35	10.43	7.59		
Bajaj Allianz	490.73	371.54	224.86	130.45	3781.02	56322.18	21070.98	5359.76	3781.02	14.00	15.67	10.02	5.93		
Bharti AXA	50.87	62.16	29.17	33.35	2854.56	2377.34	3124.25	2141.31	2854.56	24.72	16.71	9.91	9.24		
Birla Sun Life	363.19	269.03	188.11	169.85	675.11	13011.20	10547.70	8084.77	675.11	46.89	34.60	22.83	18.40		
Canara HSBC	17.21	16.45	17.54	12.91	400.78	608.91	677.38	657.72	400.78	29.62	23.38	20.88	12.92		
DHFL Pramerica	59.74	39.58	30.26	22.62	1319.02	1209.08	1028.54	754.65	1319.02	40.65	26.69	18.73	13.49		
Edelweiss Tokio	38.87	50.96	11.06	9.07	1425.84	7358.63	10413.72	1493.78	1425.84	52.44	32.74	17.81	10.36		
Exide Life	101.09	99.21	63.51	40.58	2862.33	3229.87	3845.07	3720.32	2862.33	11.34	10.67	6.37	3.70		
Future Generali	79.56	73.88	50.41	24.90	1453.54	2697.13	2711.13	1575.83	1453.54	16.01	22.35	17.59	9.19		
HDFC Standard	161.42	156.35	112.10	213.59	25720.57	8738.66	16212.04	18378.01	25720.57	6.13	6.74	4.54	7.68		
ICICI Prudential	446.52	405.78	233.89	111.36	24527.58	11428.60	11743.82	13211.75	24527.58	26.87	24.06	13.89	6.05		
IDBI Federal	40.56	40.02	37.46	41.18	2014.28	2311.03	2253.54	1557.58	2014.28	13.60	11.57	9.85	9.68		
IndiaFirst	15.64	25.12	32.24	29.43	710.51	527.87	890.57	828.34	710.51	28.84	27.60	25.46	16.25		
Kotak Mahindra	62.69	58.75	56.81	66.22	3842.74	4846.81	4837.18	4678.58	3842.74	5.71	9.60	7.56	7.10		
Max Life	217.45	201.16	200.33	128.22	10418.95	9280.04	9607.26	11801.65	10418.95	9.03	7.69	5.40	4.32		
PNB MetLife	101.47	86.80	63.92	72.99	5142.89	3628.22	4328.41	5001.65	5142.89	23.25	17.90	11.04	10.20		
Reliance Nippon	466.99	329.04	243.68	178.18	7573.35	7241.85	5778.67	5078.17	7573.35	19.40	13.42	9.95	8.47		
Sahara	35.03	28.16	273.98	8.78	87.42	697.72	406.42	5478.68	87.42	18.08	11.81	8.69	3.60		
SBI Life	356.41	248.12	452.74	423.55	20209.87	10326.41	12290.15	16916.86	20209.87	7.58	8.83	13.78	14.52		
Shriram	114.37	93.35	116.59	172.75	4092.32	4427.58	3895.40	4738.39	4092.32	45.12	26.34	29.85	33.78		
Star Union Dai-ichi	58.71	52.79	30.62	35.43	1991.33	906.35	1280.01	1614.85	1991.33	35.04	29.23	15.03	13.37		
TATA AIA	135.00	82.02	41.68	55.23	3406.90	4368.08	2250.28	1517.35	3406.90	8.49	9.74	4.79	3.92		
LIC	15810.61	11259.40	7755.46	7178.67	546590.38	202127.13	342174.22	302715.37	546590.38	5.69	4.01	2.76	2.54		

A policy is treated as lapsed if the premium is not paid within the grace period (generally ranging from 15 to 30 days)
 Lapse Ratio during the year = Lapses (including forfeitures) during the year/Arithmetic Mean of the business inforce at the beginning and at the end of the year
 Source of Data: Actuarial Report and Abstract for various years

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

(in percent)

Insurer	2013-14				2014-15				2015-16				2016-17							
	13*	25*	37*	49*	61*	13*	25*	37*	49*	61*	13*	25*	37*	49*	61*					
Aegon	69.74	47.07	43.94	35.61	15.05	73.00	65.00	43.00	40.00	20.00	62.07	66.78	60.54	39.83	27.31	65.00	55.00	63.00	58.00	31.00
Aviva	56.10	49.20	43.10	27.40	11.90	56.50	49.70	44.60	39.00	18.10	62.49	47.83	44.26	41.51	31.53	70.87	56.64	43.90	41.91	37.50
Bajaj Allianz	61.57	48.53	26.41	10.38	3.98	52.72	39.76	32.66	19.61	6.88	53.95	42.18	33.40	28.16	14.86	59.56	44.70	35.89	29.80	24.34
Bharti AXA	54.28	47.51	37.65	32.86	30.22	52.10	46.50	38.90	35.70	33.30	49.73	42.46	33.39	27.68	16.53	58.19	47.83	45.89	35.79	24.52
Birla Sunlife	43.37	42.55	48.44	41.73	44.38	50.00	39.00	38.00	38.00	19.00	54.00	42.00	34.00	31.00	28.00	56.00	49.00	37.00	32.00	27.00
Canara HSBC	58.20	82.70	72.70	83.50	80.50	53.47	44.97	43.91	43.71	36.96	59.25	47.06	40.70	41.43	31.04	68.97	53.81	43.99	39.29	34.54
DHFL Pramerica	40.62	33.08	24.70	17.19	NA	43.21	27.34	24.91	22.66	10.16	50.08	34.71	18.80	21.00	15.66	64.76	46.88	33.12	19.58	22.18
Edelweiss Tokio	41.60	36.80	NA	NA	NA	49.50	34.40	31.80	NA	NA	63.92	40.98	30.65	28.86	NA	69.16	55.13	36.24	28.28	25.96
Exide Life	55.90	48.20	42.30	36.30	23.80	59.00	52.00	42.00	35.00	29.00	58.80	52.30	42.90	36.40	30.10	58.68	52.31	43.34	37.36	31.13
Future Generali	42.44	33.20	25.01	18.10	14.69	38.73	32.03	26.15	20.44	8.88	35.23	31.59	29.20	23.44	16.61	51.31	32.27	29.53	23.03	20.46
HDFC Standard	67.61	65.50	55.68	44.01	24.87	68.19	59.33	58.44	56.23	31.78	71.33	61.28	55.17	56.43	41.36	67.00	65.00	58.00	53.00	50.00
ICICI Prudential	66.20	62.50	47.40	23.70	10.70	73.40	60.60	57.80	42.80	16.70	78.70	66.40	56.40	55.30	35.20	80.58	71.33	61.77	53.87	49.12
IDBI Federal	70.70	72.06	73.83	66.43	43.22	70.07	65.32	70.18	71.29	54.47	61.89	58.93	49.12	53.91	58.11	62.41	56.30	54.46	45.93	51.62
IndiaFirst	65.29	57.17	50.15	51.59	NA	60.10	55.40	51.60	46.20	37.30	60.53	49.70	50.61	48.86	26.01	65.56	51.59	44.70	48.20	35.78
Kotak Mahindra	70.90	61.69	49.43	31.92	14.12	71.79	61.41	54.74	42.77	25.75	76.82	63.87	55.94	51.20	37.39	79.00	68.00	59.00	53.00	45.00
Max Life	76.00	66.00	53.00	38.00	23.00	78.00	67.00	54.00	38.00	23.00	74.00	62.00	53.00	49.00	37.00	77.00	67.00	55.00	49.00	46.00
PNB Metlife	50.24	36.55	28.03	NA	13.41	58.00	41.00	31.00	24.00	14.00	63.30	46.30	35.80	28.20	17.10	69.31	52.43	40.69	32.68	24.45
Reliance Nippon	51.59	40.88	24.53	11.28	7.33	54.48	43.20	38.96	22.51	6.42	55.80	44.86	39.09	36.13	16.17	60.30	46.90	40.10	36.00	31.40
Sahara India	76.22	71.46	59.33	49.47	38.88	62.62	45.51	46.20	41.28	22.09	75.21	67.32	56.95	50.59	40.05	74.84	66.85	51.69	42.82	32.38
SBI Life	67.98	59.28	48.52	25.22	11.43	69.00	57.00	51.00	37.00	16.00	69.25	59.31	49.96	42.52	23.44	68.81	58.03	55.46	39.50	37.19
Shriram	48.93	82.41	35.02	76.19	80.63	45.00	29.00	30.00	31.00	7.00	47.19	33.39	25.24	29.05	28.03	44.42	30.64	28.03	22.37	24.53
Star Union Dai-ichi	43.45	39.16	35.13	48.01	47.43	48.84	36.11	33.24	30.18	19.01	52.89	44.21	33.63	29.76	21.40	60.45	42.30	35.45	28.89	22.50
Tata AIA	46.85	43.52	31.03	21.06	16.06	51.43	41.64	38.56	27.68	16.39	56.84	45.83	37.91	36.09	24.02	56.58	49.58	41.85	35.35	33.22
LIC of India	59.00	56.00	53.00	49.00	44.00	66.00	51.00	49.00	47.00	44.00	63.00	60.00	48.00	47.00	44.00	64.00	56.00	56.00	45.00	44.00

Note: * Persistency ratio for 13th, 25th, 37th, 49th and 61st months. NA: Not available
Persistency rate is calculated as per circular ref: IRDA/ACT/CIR/Misc./035/01/2014 dated 23.01.2014
Source of data: As submitted by the life insurance companies

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

Insurer	2014	2015	2016	2017
AEGON	8022	7973	6222	5814
AVIVA	19985	18935	10443	13648
BAJAJ ALLIANZ	169634	120982	89975	77097
BHARTI AXA	16733	19132	20561	18535
BIRLA SUNLIFE	81763	90537	110658	82048
CANARA HSBC OBC	0	0	0	0
DHFL PRAMERICA	3249	1995	4439	7889
EDELWEISS TOKIO	7255	10421	15490	21449
EXIDE LIFE	35140	32357	50300	56034
FUTURE GENERALI	27292	17150	17919	8755
HDFC STANDARD	55933	65214	82381	54516
ICICI PRUDENTIAL	171734	132463	121016	136114
IDBI FEDERAL	10343	13089	9309	7915
INDIAFIRST	3790	4325	2468	2910
KOTAK MAHINDRA	44395	55548	86303	96729
MAX LIFE	42620	43505	45276	54283
PNB METLIFE	13448	17017	7989	6248
RELIANCE NIPPON	109042	105022	129693	162276
SAHARA	10914	11362	11477	10402
SBI LIFE	110491	83656	92619	95355
SHRIRAM LIFE	4637	4460	4422	4508
STAR UNION DAI-ICHI	6510	8167	8507	9112
TATA AIA	40751	40993	27538	25704
PRIVATE TOTAL	993681	904303	955005	957341
LIC	1195916	1163604	1061560	1131181
INDUSTRY TOTAL	2189597	2067907	2016565	2088522

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

Insurer	2014	2015	2016	2017
AEGON	9	7	6	7
AVIVA	7	5	4	3
BAJAJ ALLIANZ	199	47	37	41
BHARTI AXA	7	6	3	6
BIRLA SUNLIFE	46	34	32	37
CANARA HSBC OBC	3	4	3	5
DHFL PRAMERICA	15	15	9	6
EDELWEISS TOKIO	2	2	2	2
EXIDE LIFE	14	14	20	29
FUTURE GENERALI	4	2	2	9
HDFC LIFE	8	11	12	57
ICICI PRUDENTIAL	11	11	11	23
IDBI FEDERAL	3	2	3	2
INDIAFIRST	12	12	10	10
KOTAK MAHINDRA	32	34	23	34
MAX LIFE	23	23	19	23
PNB METLIFE	11	12	13	13
RELIANCE NIPPON	16	16	8	22
SAHARA	5	5	4	4
SBI LIFE	98	82	60	77
SHRIRAM LIFE	7	8	6	5
STAR UNION DAI-ICHI	7	7	7	7
TATA AIA	1	2	3	4
PRIVATE TOTAL	540	361	297	426
LIC	149	142	119	107
INDUSTRY TOTAL	689	503	416	533

TABLE 30: AVERAGE NUMBER OF INDIVIDUAL POLICIES SOLD BY INDIVIDUAL AND CORPORATE AGENTS

INSURER	INDIVIDUAL AGENT			CORPORATE AGENT				
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Aegon	3	2	2	0	394	230	182	554
Aviva	2	1	1	2	5545	7047	4930	1692
Bajaj Allianz	2	2	2	2	367	69	222	1762
Bharti Axa	2	2	2	2	231	210	215	1095
Birla Sunlife	3	2	2	2	2491	611	480	739
Canara HSBC OBC	-	-	-	-	12815	17145	21566	22639
DLF Pramerica	4	5	5	3	898	962	804	1085
Edelweiss Tokio	5	2	2	2	1829	2192	2584	3547
Exide	4	3	3	2	3626	1222	435	538
Future Generali	1	1	1	1	3132	1360	657	1287
HDFC Std	5	5	6	5	47261	45265	46496	14060
ICICI Pru	1	1	1	1	38030	35092	29104	23679
IDBI Federal	3	2	2	1	26780	25384	34074	40920
India First	3	2	2	2	6823	6196	7353	11204
Kotak Mahindra	2	2	2	1	1678	1655	3281	3410
Max NewYork	5	4	4	3	14548	12747	12579	14835
MetLife	2	2	2	2	11183	11599	12289	11389
Reliance Nippon	3	3	2	1	5061	2338	1691	989
Sahara	4	2	2	1	137	8	22	2
SBI Life	6	5	5	5	5112	7106	11203	11947
Shriram	4	4	3	3	6929	9451	19806	18120
Star Union	2	1	1	0	14531	13155	11853	16172
Tata AIG	3	2	2	3	3063	1113	9190	14493
Private Average	3	2	3	2	4747	5450	8332	8293
LIC	29	16	18	18	2723	2420	2231	1705
Industry Average	17	10	11	10	4242	4710	6599	6721

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

TABLE 31: AVERAGE NEW BUSINESS PREMIUM INCOME FOR INDIVIDUAL AND CORPORATE AGENTS
(in ₹ lakh)

INSURER	INDIVIDUAL AGENT			CORPORATE AGENT				
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Aegon	0.91	0.70	0.74	0.11	127	66	81	185
Aviva	0.68	0.55	0.57	0.83	1850	2905	1369	488
Bajaj Allianz	0.62	0.67	0.76	1.08	71	14	57	119
Bharti Axa	0.65	0.64	0.60	0.72	52	101	85	643
Birla Sunlife	0.60	0.60	0.56	0.74	397	396	232	363
Canara HSBC OBC	-	-	-	-	6944	9453	14431	15654
DHFL Pramerica	0.98	1.36	1.62	1.41	106	330	350	463
Edelweiss Tokio	0.84	0.72	0.64	0.62	538	1086	1535	2777
Exide	1.13	1.41	0.90	1.12	1236	415	135	173
Future Generali	0.32	0.26	0.35	0.61	361	412	113	295
HDFC	0.63	0.90	0.67	0.95	20231	24113	22515	7965
ICICI Pru	0.67	0.80	1.04	1.28	17917	27191	29873	24909
IDBI Federal	0.69	0.47	0.49	0.55	7488	10874	15805	21538
India First	0.37	0.26	0.35	0.48	1623	1489	1979	3880
Kotak Mahindra	0.52	0.56	0.54	0.57	1261	1176	2113	2864
Max NewYork	1.66	1.56	1.63	1.65	5810	6355	7638	10243
MetLife	0.72	0.61	0.74	0.91	3059	3851	4300	5010
Reliance Nippon	0.68	0.71	0.50	0.33	619	282	308	194
Sahara	0.59	0.34	0.38	0.41	12	5	1	0
SBI Life	1.56	1.77	2.13	2.35	1718	2206	4292	6144
Shriram	1.34	1.33	1.03	1.24	1268	1532	2336	3698
Star Union	0.52	0.36	0.27	0.15	4773	5849	5796	8940
Tata AIA	0.60	0.46	0.78	1.32	688	2218	11232	15187
Private Average	0.79	0.85	0.87	1.01	1704	2541	4237	5029
LIC	3.39	2.67	2.85	4.00	675	615	583	1003
Industry Average	2.22	1.86	1.95	2.60	1447	2071	3199	4068

The '-' cells indicate no business procured during the financial year

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

(in ₹)

INSURER	INDIVIDUAL AGENT				CORPORATE AGENT			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Aegon	35471	39035	32734	28001	32311	28788	44190	33373
Aviva	45138	42873	39901	44157	33363	41223	27763	28838
Bajaj Allianz	26916	35039	34524	50768	19461	20941	25594	6763
Bharti Axa	26239	35419	32079	33520	22716	48286	39768	58690
Birla Sunlife	22416	28402	31066	38536	15954	64741	48362	49094
Canara HSBC OBC	-	-	-	-	54189	55139	66917	69149
DHFL Pramerica	24158	29843	35319	43897	11776	34303	43557	42694
Edelweiss Tokio	18545	33225	35022	37998	29419	49558	59415	78290
Exide	29008	41668	29409	54928	34073	33994	31111	32112
Future Generali	23145	26902	34170	47038	11537	30336	17157	22902
HDFC	12106	17368	11954	18320	42807	53270	48423	56649
ICICI Pru	52945	81956	88555	101275	47112	77484	102643	105194
IDBI Federal	25773	27619	30548	36698	27959	42837	46384	52633
India First	11244	13542	18055	20723	23784	24026	26918	34635
Kotak Mahindra	30089	33420	34578	38354	75152	71072	64412	83974
Max NewYork	33572	40707	45259	60896	39935	49851	60722	69050
MetLife	34889	32178	32994	59161	27351	33200	34988	43988
Reliance Nippon	20102	24672	23620	24679	12232	12064	18220	19564
Sahara	16037	18025	22127	27827	8517	58628	3378	19113
SBI Life	28367	36992	40683	49542	33616	31046	38307	51424
Shriram	33204	32397	31406	44748	18300	16214	11795	20409
Star Union	20785	34654	32784	37608	32847	44464	48897	55283
Tata AIA	21183	29838	34694	47444	22464	199211	122214	104790
Private Average	26334	34340	34052	44501	35898	46631	50856	60636
LIC	11839	16318	16075	22622	24777	25411	26153	58817
Industry Average	12989	18273	18017	24825	34119	43969	48484	60526

The '-' cells indicate no business procured during the financial year

TABLE 33: STATE-WISE DISTRIBUTION OF OFFICES OF LIFE INSURERS

State/Union Territory	Aegon			Aviva			Bajaj Allianz					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	4	2	1	1	3	2	2	2	49	26	24	21
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
Assam	1	1	1	1	6	6	6	6	25	25	24	22
Bihar	0	0	0	0	3	3	3	3	52	52	52	49
Chattisgarh	2	2	2	2	2	2	2	2	14	14	13	13
Goa	1	1	1	1	1	1	1	1	2	2	2	2
Gujarat	7	7	7	7	7	7	7	6	39	39	35	29
Haryana	3	3	2	2	7	7	7	6	13	13	13	12
Himachal Pradesh	1	1	1	1	0	0	0	0	11	11	11	11
Jammu & Kashmir	1	1	1	1	1	1	1	1	11	11	9	9
Jharkhand	1	1	1	1	3	3	3	3	34	34	32	30
Karnataka	6	6	6	6	7	7	7	4	31	31	30	25
Kerala	4	4	0	0	6	6	6	5	62	61	57	55
Madhya Pradesh	6	5	4	4	6	6	6	6	37	34	34	31
Maharashtra	15	15	15	16	13	13	13	13	61	61	52	48
Manipur	0	0	0	0	0	0	0	0	1	1	1	1
Meghalaya	0	0	0	0	1	1	1	0	1	1	1	1
Mizoram	0	0	0	0	0	0	0	0	1	1	1	1
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	3	3	3	3	6	6	6	6	46	45	41	40
Punjab	5	5	5	5	9	9	9	7	24	24	24	23
Rajasthan	2	2	2	2	6	6	6	4	33	33	31	21
Sikkim	1	1	0	0	0	0	0	0	2	2	2	2
Tamil Nadu	8	8	8	8	5	5	5	4	35	33	31	28
Telangana	-	2	2	2	-	1	1	1	-	22	20	16
Tripura	0	0	0	0	1	1	1	1	2	2	2	2
Uttar Pradesh	7	7	7	7	8	8	8	7	78	78	73	69
Uttarakhand	0	0	0	0	1	1	1	1	13	13	13	12
West Bengal	6	5	5	5	11	11	11	11	63	63	58	55
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	3	3	3	3	1	1	1	1	2	2	2	2
Dadra & Nagar 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	7	7	7	6	16	16	9	8
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	0	0	1	0	0	0
Total	93	91	83	84	121	121	121	107	759	750	697	638

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

State/Union Territory	Bharti AXA				Birla Sunlife				Canara HSBC			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
	Andhra Pradesh	8	5	5	6	49	21	21	17	2	0	0
Arunachal Pradesh	0	0	0	0	1	1	1	1	0	0	0	0
Assam	2	2	2	2	17	17	17	18	1	1	1	1
Bihar	2	3	2	4	35	35	35	34	1	1	1	1
Chattisgarh	2	2	2	3	11	9	9	9	0	0	0	0
Goa	1	1	1	1	3	3	3	2	0	0	0	0
Gujarat	9	9	9	11	35	30	30	31	1	1	1	1
Haryana	6	6	6	7	21	21	21	21	4	4	4	2
Himachal Pradesh	1	1	1	1	5	3	3	2	0	0	0	0
Jammu & Kashmir	1	1	1	1	3	3	3	3	0	0	0	0
Jharkhand	4	4	4	4	17	17	17	17	0	0	0	0
Karnataka	7	7	7	8	27	23	23	15	2	2	2	2
Kerala	8	8	8	8	30	24	24	19	2	2	2	2
Madhya Pradesh	5	5	5	6	26	23	23	19	1	1	1	1
Maharashtra	18	18	18	16	58	53	53	43	3	2	2	2
Manipur	0	0	0	0	1	1	1	1	0	0	0	0
Meghalaya	0	0	0	0	3	3	3	3	0	0	0	0
Mizoram	0	0	0	0	1	1	1	0	0	0	0	0
Nagaland	0	0	0	0	2	2	2	2	0	0	0	0
Orissa	4	4	4	5	24	22	22	23	1	1	1	1
Punjab	6	6	6	7	27	17	17	9	2	2	2	3
Rajasthan	4	4	4	6	27	21	21	18	1	1	1	1
Sikkim	0	0	0	0	1	1	1	1	0	0	0	0
Tamil Nadu	8	8	8	9	33	27	27	21	3	3	3	4
Telangana	-	3	3	3	-	14	14	14	-	2	2	1
Tripura	0	0	0	0	1	1	1	1	0	0	0	0
Uttar Pradesh	13	13	13	14	61	57	57	53	3	2	2	3
Uttarakhand	3	3	3	4	5	5	5	4	1	1	1	1
West Bengal	6	6	6	7	39	38	38	37	1	1	1	1
Andaman & Nicobar Is.	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
Dadra & Nagar 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	4	3	3	3	13	12	12	12	2	2	2	1
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	1	1	1	1	1	0	0	0	0
Total	123	123	122	138	578	507	507	452	32	30	30	29

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

State/Union Territory	DHFL Pramerica				Edelweiss Tokio				Exide Life			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
	Andhra Pradesh	1	0	0	1	2	1	2	2	39	29	29
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
Assam	1	1	3	4	0	0	1	1	1	1	2	2
Bihar	0	0	0	1	2	2	2	2	0	1	1	1
Chattisgarh	0	0	1	1	2	2	2	2	1	1	1	1
Goa	0	0	0	0	1	1	1	1	1	1	1	1
Gujarat	4	4	5	5	7	7	7	7	6	6	6	6
Haryana	8	8	8	8	3	3	3	4	6	6	6	6
Himachal Pradesh	2	2	2	2	1	1	1	1	1	1	1	1
Jammu & Kashmir	1	2	4	7	0	0	0	1	2	2	2	2
Jharkhand	0	0	1	1	2	2	3	4	1	2	3	0
Karnataka	1	1	2	3	2	2	3	4	28	33	33	33
Kerala	1	1	1	1	1	1	2	2	9	9	9	9
Madhya Pradesh	3	5	5	5	2	2	2	3	6	6	6	6
Maharashtra	5	6	6	9	15	15	15	22	13	13	13	13
Manipur	0	0	0	1	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	1	1	0	0	0	0	0	0	0	0
Orissa	1	1	1	1	1	1	2	3	5	5	6	6
Punjab	15	9	9	10	3	3	3	3	9	9	9	9
Rajasthan	6	9	9	11	2	2	3	3	13	13	13	13
Sikkim	0	0	0	1	0	0	0	0	0	0	0	0
Tamil Nadu	1	1	1	4	0	1	3	4	36	37	37	37
Telangana	-	1	1	2	-	1	1	1	-	10	10	10
Tripura	0	0	0	1	0	0	0	0	0	0	0	0
Uttar Pradesh	7	10	10	13	8	8	8	9	15	15	15	15
Uttarakhand	2	2	2	3	0	1	1	1	2	2	2	2
West Bengal	1	1	3	3	1	1	3	3	2	4	7	7
Andaman & Nicobar Is.	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
Dadra & Nagar 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	0	2	2	2	4	4	4	9	3	3	3	3
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	0	0	1	1	1	1
Total	61	67	78	102	60	61	73	93	201	211	217	217

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

State/Union Territory	Future Generali				HDFC				ICICI Prudential			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
	Andhra Pradesh	5	4	3	3	31	16	20	20	47	28	25
Arunachal Pradesh	0	0	0	0	1	0	0	0	2	2	2	2
Assam	1	1	1	1	10	9	8	10	13	16	15	15
Bihar	13	13	11	8	7	10	10	10	26	26	26	27
Chattisgarh	1	1	1	1	9	9	7	6	11	11	11	11
Goa	0	0	0	0	2	2	2	2	3	3	3	3
Gujarat	4	4	4	4	24	28	31	32	39	37	36	35
Haryana	4	4	4	2	13	13	14	15	20	19	18	18
Himachal Pradesh	1	1	1	1	5	5	4	6	9	10	10	10
Jammu & Kashmir	1	1	1	1	5	5	4	3	7	7	6	6
Jharkhand	3	3	2	1	6	6	6	6	14	13	13	13
Karnataka	2	2	2	2	31	29	26	27	24	24	23	23
Kerala	4	4	4	4	47	45	40	40	36	35	35	34
Madhya Pradesh	4	4	3	3	26	21	21	20	27	23	23	23
Maharashtra	14	14	14	15	45	45	44	48	55	53	49	49
Manipur	0	0	0	0	1	1	1	1	2	3	3	3
Meghalaya	0	0	0	0	3	3	2	2	2	3	3	3
Mizoram	0	0	0	0	1	1	1	1	1	1	1	1
Nagaland	0	0	0	0	1	1	1	1	2	2	2	2
Orissa	2	2	2	2	9	10	10	11	20	20	19	19
Punjab	3	3	1	1	18	16	17	18	31	31	28	25
Rajasthan	5	5	2	1	19	17	16	17	24	24	24	24
Sikkim	0	0	0	0	1	1	1	1	1	1	1	1
Tamil Nadu	5	5	2	2	37	35	26	27	35	33	29	29
Telangana	-	1	1	1	-	9	9	11	-	18	16	13
Tripura	0	0	0	0	1	1	1	1	2	3	3	3
Uttar Pradesh	21	21	17	14	34	34	33	32	45	44	41	39
Uttarakhand	0	0	0	0	3	3	5	5	6	6	6	6
West Bengal	3	3	3	4	24	24	24	26	37	35	34	35
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	1	0	0	0
Chandigarh	1	1	0	1	2	2	1	1	1	1	1	1
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	1	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	1	1	3	3	12	12	12	13	12	12	12	12
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	1	1	1	1	1	1	1	1
Total	98	98	82	75	429	414	398	414	557	545	519	510

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

State/Union Territory	IDBI Federal				IndiaFirst				Kotak Mahindra			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
	Andhra Pradesh	5	5	5	5	3	2	2	2	8	4	7
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
Assam	1	1	1	1	1	1	1	1	8	10	11	12
Bihar	2	3	3	3	1	1	1	1	2	2	3	2
Chattisgarh	1	1	1	1	1	1	0	0	3	3	3	3
Goa	2	2	2	1	1	1	1	2	1	1	2	2
Gujarat	4	4	4	4	3	3	3	3	31	31	31	31
Haryana	2	2	2	2	1	1	0	0	15	17	19	20
Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	1
Jammu & Kashmir	0	0	0	0	1	1	0	0	1	1	1	1
Jharkhand	2	2	2	2	2	2	1	0	3	3	3	3
Karnataka	3	4	4	3	3	3	3	1	10	11	12	14
Kerala	5	5	5	5	2	2	2	1	11	11	11	9
Madhya Pradesh	2	2	2	2	4	4	3	2	6	6	6	6
Maharashtra	10	10	11	10	6	6	5	3	33	30	30	27
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	1
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	2	2	2	1	1	2	3	4
Punjab	2	2	2	2	2	2	1	1	13	13	13	13
Rajasthan	3	3	3	3	2	2	2	2	8	8	8	8
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	3	3	3	3	3	3	2	1	13	16	18	20
Telangana	-	1	1	1	-	1	1	1	-	4	6	6
Tripura	0	0	0	0	0	0	0	0	1	1	1	1
Uttar Pradesh	6	6	6	6	4	4	1	1	18	18	19	19
Uttarakhand	1	1	1	1	1	1	1	0	2	2	2	1
West Bengal	4	5	5	5	3	3	1	1	8	9	10	13
Andaman & Nicobar Is.	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
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	1	1	1	1
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	2	2	2	2	1	1	1	1	7	6	6	6
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	0	0	1	1	1	1
Total	62	66	67	64	48	48	35	24	206	212	228	235

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

State/Union Territory	Max Life				PNBMetLife				Reliance Nippon			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
	Andhra Pradesh	20	9	9	9	13	8	8	8	92	59	51
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	1	1	1
Assam	2	1	1	1	3	3	3	3	31	30	28	29
Bihar	3	2	2	2	4	3	3	3	39	39	39	41
Chattisgarh	4	3	3	3	2	1	1	1	10	10	9	8
Goa	4	4	4	4	1	1	1	1	4	4	4	3
Gujarat	29	21	21	21	12	11	11	6	64	64	59	54
Haryana	20	13	13	13	6	6	6	4	29	28	23	21
Himachal Pradesh	5	4	4	4	1	1	1	1	17	16	15	14
Jammu & Kashmir	2	2	2	2	9	7	7	6	11	8	8	7
Jharkhand	4	4	4	4	3	3	3	3	19	19	19	20
Karnataka	10	9	9	9	8	7	7	6	33	30	28	25
Kerala	11	8	8	8	18	15	15	13	36	36	36	27
Madhya Pradesh	8	6	6	6	5	4	4	4	57	56	49	44
Maharashtra	37	36	34	34	14	16	17	7	73	73	63	56
Manipur	0	0	0	0	0	0	0	0	0	0	0	1
Meghalaya	1	0	0	0	0	0	0	0	2	2	2	2
Mizoram	0	0	0	0	0	0	0	0	1	1	1	1
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	8	5	5	5	5	5	5	5	29	29	28	25
Punjab	27	6	6	6	9	8	8	5	34	34	33	26
Rajasthan	14	9	9	9	3	3	3	2	40	40	35	30
Sikkim	0	0	0	0	0	0	0	0	1	1	1	1
Tamil Nadu	17	14	14	14	11	10	8	8	65	63	51	34
Telangana	-	7	7	7	-	3	3	3	-	32	30	29
Tripura	1	0	0	0	0	0	0	0	3	3	3	3
Uttar Pradesh	26	23	22	22	13	13	13	10	125	125	117	115
Uttarakhand	6	3	3	3	1	1	1	1	20	20	19	19
West Bengal	10	8	7	7	12	13	13	8	56	56	54	54
Andaman & Nicobar Is.	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
Dadra & Nagar 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	16	16	15	15	6	9	9	5	17	17	15	12
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	1	1	1	1	1	1	1	1	1	1	1	1
Total	287	215	210	210	161	154	152	115	911	898	823	746

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

State/Union Territory	Sahara				SBI Life				Shriram			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
	Andhra Pradesh	10	7	7	7	69	39	40	40	79	49	49
Arunachal Pradesh	0	0	0	0	3	3	3	3	0	0	0	0
Assam	4	4	4	4	19	19	21	21	0	0	2	3
Bihar	20	20	20	20	29	29	30	30	10	17	41	41
Chattisgarh	1	1	1	1	18	18	19	19	8	11	15	17
Goa	0	0	0	0	6	5	5	5	1	1	1	1
Gujarat	8	8	8	8	37	36	38	39	10	26	28	28
Haryana	7	7	7	7	25	23	23	24	11	11	12	11
Himachal Pradesh	0	0	0	0	13	12	12	12	1	5	6	4
Jammu & Kashmir	0	0	0	0	5	5	5	5	0	0	0	0
Jharkhand	7	7	7	7	18	18	18	19	8	12	20	21
Karnataka	3	3	3	3	43	43	45	50	6	21	25	26
Kerala	0	0	0	0	59	57	60	64	10	16	22	25
Madhya Pradesh	6	6	6	6	40	40	41	42	20	33	43	46
Maharashtra	3	3	3	3	77	77	77	76	10	20	28	28
Manipur	0	0	0	0	1	1	1	1	0	0	0	0
Meghalaya	0	0	0	0	3	3	3	3	0	0	0	0
Mizoram	0	0	0	0	1	1	1	1	0	0	0	0
Nagaland	0	0	0	0	3	3	3	3	0	0	0	0
Orissa	5	5	5	5	30	29	30	35	8	27	41	42
Punjab	1	1	1	1	31	24	24	24	5	7	8	9
Rajasthan	15	15	15	15	28	27	27	27	6	16	26	26
Sikkim	0	0	0	0	1	1	1	1	0	0	0	0
Tamil Nadu	1	1	1	1	62	63	64	67	46	72	84	87
Telangana	-	3	3	3	-	31	32	33	-	30	30	32
Tripura	0	0	0	0	3	3	3	3	0	0	0	0
Uttar Pradesh	39	39	39	39	60	59	67	67	13	32	53	68
Uttarakhand	2	2	2	2	10	10	10	12	2	4	9	9
West Bengal	8	7	7	7	47	50	50	53	2	8	14	20
Andaman & Nicobar Is.	0	0	0	0	1	1	1	1	0	0	0	0
Chandigarh	1	1	1	1	4	4	4	4	0	1	1	1
Dadra & Nagar 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	1	1	1	1	15	15	15	16	5	6	6	7
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	1	1	1	1	2	4	4	3
Total	142	141	141	141	762	750	774	801	263	429	568	604

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

State/Union Territory	Star Union Dai-ichi				Tata AIA				State Total (Private)			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
	Andhra Pradesh	4	3	3	4	8	4	3	3	551	323	316
Arunachal Pradesh	0	0	0	0	0	0	0	0	8	7	7	7
Assam	2	2	2	2	12	6	6	6	161	157	161	166
Bihar	5	5	5	5	7	3	3	3	263	270	293	291
Chattisgarh	1	1	2	2	3	2	4	4	107	105	109	110
Goa	1	1	1	1	1	1	1	1	37	36	37	33
Gujarat	3	3	5	6	9	10	12	12	392	396	398	386
Haryana	1	1	1	1	10	10	10	11	235	226	222	217
Himachal Pradesh	0	0	0	0	1	2	2	0	75	76	75	72
Jammu & Kashmir	0	0	0	0	0	0	0	0	62	58	55	56
Jharkhand	4	4	4	4	5	5	5	5	160	164	171	168
Karnataka	3	3	3	3	6	6	9	9	296	307	312	301
Kerala	3	3	3	3	10	10	10	10	375	363	360	344
Madhya Pradesh	4	4	6	7	3	4	4	3	304	301	303	295
Maharashtra	12	12	18	23	17	18	20	20	607	609	600	581
Manipur	0	0	0	0	0	0	1	1	6	7	8	10
Meghalaya	1	1	1	1	0	0	0	0	17	17	16	16
Mizoram	0	0	0	0	1	0	0	0	7	6	6	5
Nagaland	0	0	0	0	0	0	0	0	8	8	9	9
Orissa	1	1	2	2	7	5	6	6	219	231	245	251
Punjab	2	2	3	3	3	3	4	3	281	236	233	213
Rajasthan	3	3	3	4	4	4	5	5	268	267	268	252
Sikkim	0	0	0	0	0	0	0	0	8	8	7	8
Tamil Nadu	4	4	4	4	18	18	17	16	449	463	446	432
Telangana	-	1	1	1	-	3	6	6	-	200	200	197
Tripura	0	0	0	0	1	1	1	1	16	16	16	17
Uttar Pradesh	9	9	10	11	13	12	12	11	626	637	643	644
Uttarakhand	0	0	1	1	1	1	1	1	82	81	89	89
West Bengal	4	4	4	4	24	21	21	20	372	376	379	386
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	2	1	1	1
Chandigarh	1	1	1	1	1	1	1	2	29	30	28	29
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	2	1	1	1
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	1	1	1	1	5	5	5	4	156	159	151	148
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	1	1	1	12	14	14	14
Total	69	69	84	94	170	156	170	164	6193	6156	6179	6057

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

State/Union Territory	LIC					State Total (Industry)						
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	332	190	192	193	883	513	508	501	883	513	508	501
Arunachal Pradesh	7	7	7	7	15	14	14	14	15	14	14	14
Assam	98	98	98	98	259	255	259	264	259	255	259	264
Bihar	162	166	168	170	425	436	461	461	425	436	461	461
Chattisgarh	87	87	87	87	194	192	196	197	194	192	196	197
Goa	19	19	19	19	56	55	56	52	56	55	56	52
Gujarat	254	256	256	257	646	652	654	643	646	652	654	643
Haryana	97	100	101	101	332	326	323	318	332	326	323	318
Himachal Pradesh	40	40	40	40	115	116	115	112	115	116	115	112
Jammu & Kashmir	44	48	45	45	106	106	100	101	106	106	100	101
Jharkhand	111	111	113	111	271	275	284	279	271	275	284	279
Karnataka	288	288	288	289	584	595	600	590	584	595	600	590
Kerala	240	241	241	241	615	604	601	585	615	604	601	585
Madhya Pradesh	337	337	337	337	641	638	640	632	641	638	640	632
Maharashtra	483	487	486	488	1090	1096	1086	1069	1090	1096	1086	1069
Manipur	14	15	15	15	20	22	23	25	20	22	23	25
Meghalaya	9	9	9	9	26	26	25	25	26	26	25	25
Mizoram	7	7	7	7	14	13	13	12	14	13	13	12
Nagaland	8	8	8	8	16	16	17	17	16	16	17	17
Orissa	144	145	145	145	363	376	390	396	363	376	390	396
Punjab	147	150	150	150	428	386	383	363	428	386	383	363
Rajasthan	261	263	265	265	529	530	533	517	529	530	533	517
Sikkim	2	2	2	2	10	10	9	10	10	10	9	10
Tamil Nadu	494	496	496	496	943	959	942	928	943	959	942	928
Telangana	-	143	145	145	-	343	345	342	-	343	345	342
Tripura	18	18	18	18	34	34	34	35	34	34	34	35
Uttar Pradesh	665	665	669	669	1291	1302	1312	1313	1291	1302	1312	1313
Uttarakhand	54	55	55	55	136	136	144	144	136	136	144	144
West Bengal	313	317	321	321	685	693	700	707	685	693	700	707
Andaman & Nicobar Is.	2	2	2	2	4	3	3	3	4	3	3	3
Chandigarh	9	10	10	10	38	40	38	39	38	40	38	39
Dadra & Nagar Haveli	1	1	1	1	3	2	2	2	3	2	2	2
Daman & Diu	1	1	1	1	1	1	1	1	1	1	1	1
Delhi	82	85	85	85	238	244	236	233	238	244	236	233
Lakshadweep	0	1	1	1	0	1	1	1	0	1	1	1
Puducherry	9	9	9	9	21	23	23	23	21	23	23	23
Total	4839	4877	4892	4897	11032	11033	11071	10954	11032	11033	11071	10954

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

Insurer	Metropolis			Urban			Unclassified		Semi Urban		Rural		Total			
	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017**
	Aegon	29	29	60	61	22	22	16	0	0	1	93	91	83	84	
Aviva	16	16	21	20	43	43	14	53	44	0	121	121	121	107		
Bajaj Allianz	61	61	36	34	80	80	583	297	275	281	759	750	697	638		
Bharti AXA	19	20	19	19	68	68	57	51	51	0	123	123	122	138		
Birla Sunlife	56	54	54	293	0	0	66	372	50	0	578	507	507	452		
Canara HSBC OBC	9	8	14	13	16	16	4	0	0	0	32	30	30	29		
DHFL Pramerica	5	7	37	43	21	21	25	34	38	0	61	66	78	102		
Edelweiss Tokio	13	14	61	62	28	28	13	0	3	0	60	61	73	93		
Exide Life	22	28	28	78	117	117	129	135	22	0	201	211	217	217		
Future Generali	10	10	38	40	35	35	43	0	0	0	98	98	82	75		
HDFC	47	45	106	113	225	225	303	66	75	1	429	414	398	414		
ICICI Prudential	52	50	111	99	267	267	419	145	139	5	557	545	519	510		
IDBI Federal	12	12	10	13	30	30	18	5	21	0	62	67	67	64		
IndiaFirst	7	7	28	19	7	7	5	0	0	0	48	48	35	24		
Kotak Mahindra	40	40	82	90	125	125	104	25	20	0	206	212	228	235		
Max Life	49	50	96	102	97	97	147	12	9	0	287	215	210	210		
PNB Metlife	23	31	33	18	46	46	84	69	51	0	161	154	152	115		
Reliance Nippon	54	53	129	124	320	320	728	335	284	20	911	898	823	746		
Sahara	9	8	8	8	36	36	97	77	77	20	142	141	141	141		
SBI Life	76	84	198	205	363	363	546	209	225	7	762	750	774	801		
Shriram	29	39	42	44	118	118	166	419	435	0	263	429	568	604		
Star Union Dai-ichi	7	7	40	45	44	44	26	4	5	0	69	69	84	94		
Tata AIA	31	32	36	34	61	61	13	64	61	9	170	156	170	164		
Private total	676	705	1287	1577	2176	2166	3591	2372	1885	344	6193	6156	6179	6057		
LIC	372	378	380	848	970	970	3850	3009	2918	154	4839	4877	4892	4897		
Industry total	1048	1083	1667	2425	3136	3136	7441	5381	4803	498	11032	11033	11071	10954		

Note:- Metro: 10,00,000 and above; Urban: From 1,00,000 to 9,99,999; Semi-Urban: From 10,000 to 99,999 & Rural: Population upto 9999
* Offices opened after seeking approval of the Authority. **Excludes two foreign offices and one foreign representative office

TABLE 35: STATE WISE DISTRIBUTION OF INDIVIDUAL AGENTS OF LIFE INSURERS

State / Union Territory	Aegon				Aviva				Bajaj Allianz			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	483	205	118	114	920	335	308	432	10740	3307	1347	713
Arunachal Pradesh	0	0	0	0	45	40	15	12	165	30	39	28
Assam	114	134	130	117	732	828	638	790	6059	3671	2772	2368
Bihar	12	9	3	8	742	629	460	551	19087	13928	10276	9102
Chattisgarh	204	245	178	179	140	124	49	53	3222	2209	1875	1619
Goa	60	82	52	22	79	66	45	47	303	282	207	213
Gujarat	765	866	1002	904	854	848	514	639	8543	6368	4054	3466
Haryana	213	250	211	207	1292	1225	666	839	2828	2357	1769	1388
Himachal Pradesh	142	185	154	141	169	172	156	177	1900	1405	1040	870
Jammu & Kashmir	94	119	115	104	94	42	6	5	2182	1509	1030	848
Jharkhand	157	183	192	174	402	356	104	127	8401	6175	4689	3969
Karnataka	422	315	193	186	1281	1060	495	608	4685	2627	1631	1360
Kerala	389	268	44	40	231	158	67	100	6008	4611	3734	3441
Madhya Pradesh	460	500	384	367	634	563	303	438	7367	5238	3982	3296
Maharashtra	922	801	630	584	2524	2293	976	1377	14427	11915	9399	8222
Manipur	1	1	0	0	20	17	16	16	170	186	160	116
Meghalaya	1	4	4	4	46	47	44	45	131	58	48	31
Mizoram	0	0	0	0	26	26	26	27	294	194	201	95
Nagaland	35	17	5	6	25	17	13	12	14	5	5	3
Orissa	455	586	513	503	896	976	737	882	14661	8776	7431	7043
Punjab	645	732	615	550	695	542	232	395	4949	4169	2667	1764
Rajasthan	110	55	2	3	870	711	388	444	4943	3918	2839	2003
Sikkim	77	57	10	10	80	80	68	65	437	261	216	156
Tamil Nadu	752	606	340	339	792	794	309	465	5095	3330	1958	1531
Telangana	-	244	130	122	-	698	290	377	-	2210	2161	2193
Tripura	0	0	0	0	397	416	340	352	881	664	571	478
Uttar Pradesh	846	826	666	615	1534	1415	731	991	20810	15399	11647	10229
Uttarakhand	25	15	6	6	78	68	24	33	1744	1453	1306	1266
West Bengal	371	392	274	274	2027	2076	1173	1578	15981	11781	8616	7461
Andaman & Nicobar Is	-	0	0	0	4	3	1	1	0	0	0	0
Chandigarh	31	37	35	36	143	162	79	112	268	189	157	121
Dadra & Nagar Haveli	0	0	0	0	2	2	0	0	12	12	10	8
Daman & Diu	0	0	0	0	1	0	0	0	8	12	7	0
Delhi	236	239	216	199	2206	2141	1167	1654	3213	2703	2113	1684
Lakshadweep	0	0	0	0	0	0	0	0	1	0	0	0
Puducherry	0	0	0	0	4	5	3	4	105	30	18	12
Total	8022	7973	6222	5814	19985	18935	10443	13648	169634	120982	89975	77097

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

State / Union Territory	Bharti AXA			Birla Sunlife			Canara HSBC OBC					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	1363	609	788	752	6249	1494	2311	2949	0	0	0	0
Arunachal Pradesh	0	0	0	0	64	75	110	138	0	0	0	0
Assam	350	352	387	225	3059	3453	4128	3357	0	0	0	0
Bihar	412	420	475	416	7246	7914	9593	7890	0	0	0	0
Chattisgarh	240	300	403	303	1807	1934	2362	1582	0	0	0	0
Goa	63	95	91	72	387	403	491	358	0	0	0	0
Gujarat	1189	1476	1495	1210	4287	4628	5798	4580	0	0	0	0
Haryana	781	1032	1187	1121	2923	3481	4517	3489	0	0	0	0
Himachal Pradesh	98	87	89	82	691	787	908	568	0	0	0	0
Jammu & Kashmir	112	144	132	99	227	253	331	216	0	0	0	0
Jharkhand	750	815	914	889	2815	3341	4136	3249	0	0	0	0
Karnataka	1364	1489	1374	1139	3084	3263	3950	2569	0	0	0	0
Kerala	472	653	833	709	2206	2315	3061	2571	0	0	0	0
Madhya Pradesh	439	540	631	563	3747	4476	5537	3859	0	0	0	0
Maharashtra	1933	2186	2485	2240	8702	9621	11682	8851	0	0	0	0
Manipur	0	0	0	0	229	294	350	210	0	0	0	0
Meghalaya	0	0	0	0	317	351	429	332	0	0	0	0
Mizoram	0	0	0	0	47	77	87	30	0	0	0	0
Nagaland	0	0	0	0	327	378	449	276	0	0	0	0
Orissa	616	703	750	733	4013	4609	5551	4402	0	0	0	0
Punjab	664	705	718	644	2723	2843	3457	2095	0	0	0	0
Rajasthan	523	670	776	760	3712	4020	4994	3682	0	0	0	0
Sikkim	0	0	0	0	66	92	157	134	0	0	0	0
Tamil Nadu	1137	1381	1587	1424	3964	4109	4918	3347	0	0	0	0
Telangana	-	889	1114	1158	-	4975	5460	2274	0	0	0	0
Tripura	0	0	0	0	103	133	158	83	0	0	0	0
Uttar Pradesh	2124	2338	2374	2196	10582	11973	14516	10457	0	0	0	0
Uttarakhand	266	325	298	277	613	731	873	573	0	0	0	0
West Bengal	875	849	795	665	5260	5909	7116	5509	0	0	0	0
Andaman & Nicobar Is	0	0	0	0	2	2	2	3	0	0	0	0
Chandigarh	174	208	199	165	37	86	164	45	0	0	0	0
Dadra & Nagar Haveli	0	0	0	0	13	23	28	24	0	0	0	0
Daman & Diu	0	0	0	0	13	19	26	24	0	0	0	0
Delhi	788	866	666	646	2201	2416	2925	2265	0	0	0	0
Lakshadweep	0	0	0	0	0	0	0	1	0	0	0	0
Puducherry	0	0	0	47	47	59	83	56	0	0	0	0
Total	16733	19132	20561	18535	81763	90537	110658	82048	0	0	0	0

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

State / Union Territory	DHFL Pramerica				Edelweiss Tokio				Future Generali			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
	Andhra Pradesh	2	0	0	53	212	317	445	583	1317	711	751
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
Assam	1	3	37	127	1	1	26	87	151	112	111	110
Bihar	0	0	0	6	193	362	523	688	2830	2623	2513	1205
Chattisgarh	0	0	1	44	100	205	383	521	33	33	62	-19
Goa	0	0	0	28	123	147	237	311	119	119	119	119
Gujarat	452	302	544	854	988	1213	1523	1919	849	520	644	338
Haryana	713	313	676	948	548	704	912	1177	1376	741	831	442
Himachal Pradesh	102	79	143	205	97	163	233	299	230	122	138	44
Jammu & Kashmir	73	43	122	199	3	3	3	49	165	113	139	50
Jharkhand	0	0	7	20	231	350	524	847	1164	480	470	44
Karnataka	14	22	96	227	184	265	550	772	461	231	291	153
Kerala	36	0	0	0	70	115	220	339	2935	1963	1766	994
Madhya Pradesh	179	215	487	787	93	210	395	619	1014	833	939	521
Maharashtra	174	108	283	636	2084	2716	3839	5046	2459	1295	1688	793
Manipur	0	0	0	0	1	1	1	1	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	7	23	0	0	0	0	0	0	0	0
Orissa	1	1	28	99	127	194	312	522	692	331	380	149
Punjab	956	533	842	1197	538	678	913	1128	620	142	151	-102
Rajasthan	139	128	316	494	101	202	361	561	1205	453	259	116
Sikkim	0	0	0	0	0	0	1	2	0	0	0	0
Tamil Nadu	1	0	41	160	3	59	249	504	1247	446	391	116
Telangana	-	10	48	145	-	21	107	188	-	74	135	75
Tripura	0	0	0	0	0	0	1	1	0	0	0	0
Uttar Pradesh	117	103	377	755	906	1556	2247	2985	6079	4210	4377	1806
Uttarakhand	80	17	31	64	5	6	62	146	259	259	259	259
West Bengal	14	10	94	166	117	183	350	579	1422	831	862	532
Andaman & Nicobar Is	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	195	108	213	318	54	70	96	135	52	52	52	52
Dadra & Nagar Haveli	0	0	0	0	4	6	18	23	0	0	0	0
Daman & Diu	0	0	0	0	6	10	23	30	0	0	0	0
Delhi	0	0	46	334	466	664	935	1386	613	456	591	538
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	0	0	1	1	0	0	0	0
Total	3249	1995	4439	7889	7255	10421	15490	21449	27292	17150	17919	8755

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

State / Union Territory	HDFC				ICICI Prudential				IDBI Federal			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
	Andhra Pradesh	3419	2380	3049	2181	8866	2954	2646	2965	1087	1176	876
Arunachal Pradesh	25	30	31	31	128	113	139	157	8	10	9	12
Assam	732	949	1278	961	3466	2714	2627	2847	210	296	244	173
Bihar	814	1285	1724	1152	10491	8491	7452	8240	589	774	684	641
Chattisgarh	682	866	1062	653	1892	1573	1714	1920	62	83	74	62
Goa	181	186	206	107	217	155	156	179	152	155	85	42
Gujarat	3206	3244	4075	2754	12266	9958	9187	10137	630	706	328	288
Haryana	1001	2457	3099	1878	5004	3663	3352	3919	303	327	211	156
Himachal Pradesh	331	444	573	357	2051	1515	1489	1801	74	110	54	39
Jammu & Kashmir	407	526	564	223	1746	1286	1124	1255	0	3	1	1
Jharkhand	554	884	1105	635	4669	3764	3550	4029	199	259	177	102
Karnataka	2514	3038	3769	2450	6063	4925	4618	5209	574	614	415	419
Kerala	5558	6773	8557	5850	14256	10383	8944	9885	719	952	687	640
Madhya Pradesh	2362	2778	3629	2476	5509	4323	4499	5347	218	338	333	307
Maharashtra	8890	9650	12118	7827	20886	16310	15029	17503	961	1154	664	469
Manipur	0	482	619	391	1281	1185	1259	1361	77	131	97	81
Meghalaya	98	166	216	117	194	179	197	240	1	1	1	1
Mizoram	38	62	84	65	168	102	109	115	2	2	1	0
Nagaland	65	120	166	107	157	188	249	291	6	5	12	10
Orissa	1308	1676	2208	1815	7292	5014	4903	5506	200	247	219	172
Punjab	2498	2318	2995	1848	7379	5267	4208	4691	391	518	194	134
Rajasthan	2181	2916	3721	2497	8830	6603	6115	6992	658	774	335	192
Sikkim	65	138	174	113	95	57	52	85	1	3	2	1
Tamil Nadu	2865	3822	4933	3490	9432	7221	6854	7976	627	809	711	1106
Telangana	-	1936	2450	1510	-	3784	3157	3487	-	244	115	126
Tripura	407	115	159	131	690	545	567	644	2	4	1	1
Uttar Pradesh	6270	6421	7969	5270	17368	13648	12499	13525	1205	1587	1505	957
Uttarakhand	237	706	960	748	1334	1134	1088	1248	159	197	141	122
West Bengal	3216	3839	4745	3239	9950	7674	6789	7572	636	786	576	479
Andaman & Nicobar Is	0	0	0	0	38	8	3	3	1	1	1	6
Chandigarh	336	475	607	450	1084	764	555	667	80	112	71	61
Dadra & Nagar Haveli	0	0	2	2	0	0	0	0	0	0	1	1
Daman & Diu	0	0	2	2	0	0	0	0	0	0	0	0
Delhi	4482	4414	5387	3096	8646	6698	5678	6092	511	708	480	393
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	94	118	145	90	286	265	208	226	0	3	4	3
Total	54836	65214	82381	54516	171734	132463	121016	136114	10343	13089	9309	7915

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

State / Union Territory	IndiaFirst				Exide Life				Kotak Mahindra			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
	Andhra Pradesh	464	535	318	312	6639	6146	9419	10198	1193	321	794
Arunachal Pradesh	0	0	0	0	0	0	0	1	0	0	0	0
Assam	160	184	129	125	244	283	689	989	2787	3990	5415	5616
Bihar	105	124	90	119	0	119	356	363	447	818	1385	1549
Chattisgarh	14	15	12	4	74	29	86	143	316	630	1296	1276
Goa	15	15	10	9	151	122	247	240	4	2	2	31
Gujarat	181	196	104	152	926	617	1166	1251	6143	5645	7948	7502
Haryana	56	60	8	27	449	410	714	869	3710	4451	8035	9224
Himachal Pradesh	62	72	59	72	112	96	180	198	0	0	0	54
Jammu & Kashmir	10	10	3	3	275	231	311	278	9	6	9	1
Jharkhand	64	80	52	65	136	153	295	328	840	1022	1324	1290
Karnataka	233	257	153	163	5166	4834	7304	7801	2051	2739	5310	7703
Kerala	154	179	96	105	1287	1053	1537	1832	358	201	240	255
Madhya Pradesh	264	290	79	90	968	893	1643	2252	850	960	1396	1555
Maharashtra	398	471	288	268	2039	1812	2910	2977	7787	9273	12620	12188
Manipur	12	16	14	14	0	0	0	2	0	0	0	0
Meghalaya	2	3	1	0	0	0	0	2	0	0	0	33
Mizoram	0	0	0	0	0	0	0	2	0	0	0	0
Nagaland	0	0	0	0	0	0	0	2	0	0	0	0
Orissa	131	175	144	197	1387	1411	2380	2785	349	692	1262	1970
Punjab	83	95	42	57	1338	1212	2202	2275	1552	1409	1843	2004
Rajasthan	297	330	158	226	2297	2169	3024	3015	914	949	1410	1385
Sikkim	0	0	0	0	0	0	0	10	0	0	0	0
Tamil Nadu	124	143	80	86	6432	5751	7835	8883	5049	8497	13762	17622
Telangana	-	28	82	159	-	0	0	473	-	1164	1628	1499
Tripura	1	1	0	0	0	0	0	-2	90	373	517	487
Uttar Pradesh	444	497	322	356	2387	2137	3207	4066	2543	2942	4063	4500
Uttarakhand	87	87	26	28	199	182	403	39	6	0	15	69
West Bengal	100	132	97	130	1152	1239	2040	2348	3969	5548	10144	11317
Andaman & Nicobar Is	14	14	9	9	0	0	0	0	0	0	0	0
Chandigarh	9	9	5	8	90	90	90	67	492	449	746	720
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	12	21	40	70
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	303	304	85	126	1274	1311	2156	2234	2503	2556	3642	3860
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	3	3	2	0	118	57	106	113	421	890	1457	1604
Total	3790	4325	2468	2910	35140	32357	50300	56034	44395	55548	86303	96729

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

State / Union Territory	Max Life			PNB Metlife			Reliance Nippon					
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16			
	2013-14	2014-15	2016-17	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16			
Andhra Pradesh	2633	2374	1917	2209	1006	671	228	187	9251	8017	9397	11557
Arunachal Pradesh	-1	2	0	0	7	7	4	3	101	100	111	148
Assam	170	154	204	323	220	293	244	151	3977	3778	4996	6221
Bihar	466	479	480	608	283	346	420	445	8476	8716	10774	12925
Chattisgarh	545	588	571	634	109	106	141	156	1440	1349	1724	2207
Goa	704	703	756	1072	45	35	15	10	456	460	733	938
Gujarat	4020	4271	4525	5237	640	726	481	332	6764	6841	8792	11414
Haryana	1706	1833	2034	2403	388	543	411	366	3332	2190	2493	3136
Himachal Pradesh	526	518	569	644	62	101	81	59	1207	1350	1820	2282
Jammu & Kashmir	266	255	239	280	491	596	104	80	743	718	955	1134
Jharkhand	793	760	860	958	292	409	177	158	3907	4068	5343	6495
Karnataka	1895	1848	1938	2617	818	831	288	254	2774	2875	3397	4123
Kerala	1189	1125	1267	1554	1563	1788	727	747	2569	2831	3538	4764
Madhya Pradesh	1108	1220	1252	1411	264	349	250	201	8654	8383	9563	11922
Maharashtra	8919	9282	8810	10371	1236	1320	570	464	7775	8107	10047	12811
Manipur	0	0	0	0	6	5	2	1	0	28	48	52
Meghalaya	-2	-2	0	0	0	0	2	2	164	152	221	294
Mizoram	0	0	0	0	0	0	0	0	126	156	196	270
Nagaland	0	0	0	0	2	2	0	0	1	7	7	7
Orissa	719	719	968	1070	549	708	325	221	3458	3384	4429	5491
Punjab	1292	1166	996	1094	521	743	308	189	2394	2011	2653	3402
Rajasthan	1990	2028	1986	2400	153	285	51	46	4360	3900	4440	5605
Sikkim	1	1	0	0	0	0	0	1	62	67	112	150
Tamil Nadu	2284	2293	2328	2639	1003	1026	235	212	5060	5211	5667	6908
Telangana	-	96	878	1168	-	259	50	46	-	609	1098	1574
Tripura	-2	-2	0	0	0	0	24	53	910	863	1050	1239
Uttar Pradesh	4491	4677	5469	6886	1204	2113	1099	628	20299	18452	22754	28585
Uttarakhand	829	887	947	1131	118	184	80	42	2304	2304	2926	3650
West Bengal	1301	1235	1394	1634	1142	1734	827	627	5018	5065	6753	8616
Andaman & Nicobar Is	0	1	0	0	2	2	0	0	0	0	0	0
Chandigarh	440	448	311	416	105	166	57	31	116	118	152	207
Dadra & Nagar Haveli	8	13	0	0	14	14	2	0	0	1	2	3
Daman & Diu	2	6	0	0	3	3	0	0	0	4	6	6
Delhi	4258	4414	4482	5411	1150	1601	775	529	3242	2780	3372	3984
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	70	113	95	113	52	51	11	7	102	127	124	156
Total	42620	43505	45276	54283	13448	17017	7989	6248	109042	105022	129693	162276

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

State / Union Territory	Sahara				SBI Life				Shriram			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
	Andhra Pradesh	374	194	197	165	11554	4889	5936	5949	2940	1548	1543
Arunachal Pradesh	0	0	0	0	277	167	181	220	0	0	0	0
Assam	174	174	173	153	2587	2252	2734	2988	0	0	0	0
Bihar	2023	2076	2079	1889	4421	3738	4138	4436	12	12	12	12
Chattisgarh	136	136	136	139	2929	2236	2538	2552	81	81	78	78
Goa	0	0	0	0	549	351	372	351	0	0	0	0
Gujarat	446	465	466	428	4604	3146	3808	3924	5	5	5	10
Haryana	120	121	121	134	3428	2534	2647	2834	6	3	2	2
Himachal Pradesh	0	0	0	0	1821	1386	1449	1492	0	0	0	0
Jammu & Kashmir	0	0	0	0	580	554	708	766	0	0	0	0
Jharkhand	516	526	542	524	2900	2143	2354	2549	67	66	66	66
Karnataka	138	147	152	139	5355	4450	5532	6233	284	278	277	278
Kerala	0	0	0	0	7527	5774	6302	6482	67	63	58	58
Madhya Pradesh	421	445	461	446	6115	4404	5116	5109	154	155	153	153
Maharashtra	94	95	94	86	11975	8721	9070	8453	231	232	242	290
Manipur	0	0	0	0	76	65	68	74	0	0	0	0
Meghalaya	0	0	0	0	175	153	224	270	0	0	0	0
Mizoram	0	0	0	0	91	70	64	48	0	0	0	0
Nagaland	0	0	0	0	205	144	162	137	0	0	0	0
Orissa	329	344	346	289	5426	4692	5178	5586	49	19	16	16
Punjab	38	42	52	64	2848	1990	1846	2022	1	3	1	1
Rajasthan	1261	1299	1312	1089	3524	2620	2852	3070	3	3	3	5
Sikkim	0	0	0	0	78	45	48	72	0	0	0	0
Tamil Nadu	88	100	103	88	11121	7697	8632	9070	648	575	559	556
Telangana	-	185	186	166	-	4397	4696	4693	-	1350	1358	1381
Tripura	0	0	0	0	434	333	300	289	0	0	0	0
Uttar Pradesh	3774	4018	4039	3683	10152	7494	8000	7441	34	26	14	13
Uttarakhand	145	148	150	144	1420	1236	1316	1393	7	4	2	2
West Bengal	508	515	527	436	5975	4321	4472	4773	0	1	1	1
Andaman & Nicobar Is	0	0	0	0	76	68	61	58	0	0	0	0
Chandigarh	79	81	84	86	256	156	162	167	1	1	1	1
Dadra & Nagar Haveli	0	0	0	0	1	1	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	250	251	257	254	1721	1247	1458	1633	35	23	19	20
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	290	182	195	221	12	12	12	12
Total	10914	11362	11477	10402	110491	83656	92619	95355	4637	4460	4422	4508

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

State / Union Territory	Star Union				Tata AIA				Private Total			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	349	371	384	404	2742	362	379	253	73803	38916	43151	46012
Arunachal Pradesh	0	0	0	0	5	4	3	3	824	578	642	753
Assam	460	508	330	336	1590	1425	927	1004	27244	25554	28219	29068
Bihar	878	960	657	664	1363	1087	574	446	60890	54910	54668	53355
Chattisgarh	146	168	167	174	551	548	311	323	14723	13458	15223	14603
Goa	0	0	0	0	87	95	52	53	3695	3473	3876	4202
Gujarat	311	362	355	372	2379	2287	1660	1658	60448	54690	58474	59369
Haryana	129	166	169	161	3801	3477	1981	2158	34107	32338	36046	36878
Himachal Pradesh	6	7	6	5	203	142	51	37	9884	8741	9192	9426
Jammu & Kashmir	0	0	0	0	15	9	0	1	7492	6420	5896	5592
Jharkhand	206	293	269	302	1022	1053	888	785	30085	27180	28038	27605
Karnataka	347	413	395	411	1377	1714	1253	992	41084	38235	43381	45806
Kerala	343	459	534	560	3258	3747	2812	2494	51195	45411	45024	43420
Madhya Pradesh	519	636	776	826	341	323	215	225	41680	38072	42023	42770
Maharashtra	703	984	1310	1505	3447	3483	2374	2380	108566	101829	107128	105341
Manipur	0	0	0	0	57	60	83	162	1930	2471	2717	2481
Meghalaya	152	181	204	258	11	7	2	1	1290	1300	1593	1630
Mizoram	1	1	1	1	3	0	0	6	796	690	769	659
Nagaland	0	0	0	0	19	14	9	10	856	897	1084	884
Orissa	113	139	185	193	1350	1360	1121	1313	44121	36756	39386	40957
Punjab	143	168	193	211	318	387	396	467	32586	27673	27524	26130
Rajasthan	189	267	358	365	1276	1246	803	592	39536	35546	36503	35542
Sikkim	0	1	1	1	0	5	18	20	962	807	859	820
Tamil Nadu	300	417	438	451	6364	6232	2973	2213	64388	60519	64903	69186
Telangana	-	93	99	98	-	3084	2362	1885	-	26350	27604	24797
Tripura	0	1	0	0	271	284	225	215	4184	3730	3913	3971
Uttar Pradesh	931	1175	1279	1360	2251	1977	1341	1282	116351	104984	110495	108586
Uttarakhand	2	2	3	3	147	137	69	59	10064	10082	10985	11302
West Bengal	150	225	224	258	5208	5141	3940	4008	64392	59486	61809	62202
Andaman & Nicobar Is	0	0	0	0	0	1	1	0	137	100	78	80
Chandigarh	37	49	58	57	97	69	48	49	4176	3899	3942	3971
Dadra & Nagar Haveli	0	0	0	0	0	0	0	1	66	93	103	132
Daman & Diu	0	0	0	0	1	1	0	0	34	55	64	62
Delhi	95	121	112	136	934	979	558	541	39127	36892	37120	37015
Lakshadweep	0	0	0	0	0	0	1	0	1	0	1	1
Puducherry	0	0	0	0	263	253	108	68	1867	2168	2572	2733
Total	6510	8167	8507	9112	40751	40993	27538	25704	992584	904303	955005	957341

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

State / Union Territory	LIC				Industry Total			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	87449	48140	44866	51159	161252	87056	88017	97171
Arunachal Pradesh	373	357	340	424	1197	935	982	1177
Assam	28350	26678	24935	25857	55594	52232	53154	54925
Bihar	54446	56026	51523	56976	115336	110936	106191	110331
Chattisgarh	11125	10842	9716	12121	25848	24300	24939	26724
Goa	4206	3965	3575	3661	7901	7438	7451	7863
Gujarat	62009	57242	51756	56507	122457	111932	110230	115876
Haryana	21248	21253	18249	19204	55355	53591	54295	56082
Himachal Pradesh	12025	10626	9165	9671	21909	19367	18357	19097
Jammu & Kashmir	5448	4712	3862	3900	12940	11132	9758	9492
Jharkhand	17411	16755	13216	17961	47496	43935	41254	45566
Karnataka	70682	67002	56714	72056	111766	105237	100095	117862
Kerala	53808	47743	44301	46208	105003	93154	89325	89628
Madhya Pradesh	48120	47498	43212	48529	89800	85570	85235	91299
Maharashtra	175614	168729	157231	148247	284180	270558	264359	253588
Manipur	1189	998	862	991	3119	3469	3579	3472
Meghalaya	242	245	210	239	1532	1545	1803	1869
Mizoram	319	281	295	274	1115	971	1064	933
Nagaland	770	692	540	569	1626	1589	1624	1453
Orissa	33533	33997	32201	39269	77654	70753	71587	80226
Punjab	39909	38756	35724	28860	72495	66429	63248	54990
Rajasthan	73842	75108	66304	64578	113378	110654	102807	100120
Sikkim	723	731	693	781	1685	1538	1552	1601
Tamil Nadu	84607	79851	68052	79945	148995	140370	132955	149131
Telangana	-	39387	36751	38578	-	65737	64355	63375
Tripura	3760	3717	3557	3864	7944	7447	7470	7835
Uttar Pradesh	133904	135386	127970	139000	250255	240370	238465	247586
Uttarakhand	13789	13244	11689	12137	23853	23326	22674	23439
West Bengal	113357	112621	106709	111745	177749	172107	168518	173947
Andaman & Nicobar Is	485	475	418	448	622	575	496	528
Chandigarh	4163	4066	3438	3048	8339	7965	7380	7019
Dadra & Nagar Haveli	25	46	24	84	91	139	127	216
Daman & Diu	116	110	90	161	150	165	154	223
Delhi	37343	34967	32182	32590	76470	71859	69302	69605
Lakshadweep	2	2	2	2	3	2	3	3
Puducherry	1524	1356	1188	1537	3391	3524	3760	4270
Total	1195916	1163604	1061560	1131181	2188500	2067907	2016565	2088522

TABLE 36: NEW BUSINESS UNDER MICRO-INSURANCE PORTFOLIO (LIFE INSURERS)

(Premium in ₹ lakh)

Insurer	Individual Category									
	No. of Policies					Premium				
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2015-16	2016-17
Aegon	-	-	0	0	-	-	-	-	0.00	0.00
Aviva	17328	-	16	0	51.39	-	-	-	0.08	0.00
Bajaj Allianz	-	-	3756	42107	-	-	-	-	91.59	1227.99
Bharti Axa	-	-	0	0	-	-	-	-	0.00	0.00
Birla Sunlife	91760	66497	61843	62156	47.95	41.24	47.62	26.94	47.62	26.94
Canara HSBC OBC	-	-	0	0	-	-	-	-	0.00	-
DHFL Pramerica	-	-	0	0	-	-	-	-	0.00	-
Edelweiss Tokio	230	1916	2527	5045	0.21	2.68	4.44	8.01	4.44	8.01
Exide Life	-	-	0	0	-	-	-	-	0.00	-
Future Generali	-	-	0	0	-	-	-	-	0.00	0.00
HDFC	199774	200046	280065	229438	399.54	399.57	559.76	459.12	559.76	459.12
ICICI Prudential	212650	125227	29753	52584	338.22	220.95	115.87	115	115.87	115
IDBI Federal	-	-	0	0	-	-	-	-	0.00	-
IndiaFirst	-	-	0	0	-	-	-	-	0.00	-
Kotak Mahindra	-	-	36772	47172	-	-	-	94	73.54	94
Maxlife	-	-	0	0	-	-	-	-	0.00	-
PNB Metlife	489	-	0	0	0.32	-	-	-	0.00	0.00
Reliance Nippon	-	-	0	0	-	-	-	-	0.00	0.00
Sahara	2205	6529	2768	0	16.77	551.95	130.07	36.87	130.07	36.87
SBI Life	8071	5773	4267	5408	30.89	22.17	17.91	24.20	17.91	24.20
Shriram	-	-	0	0	-	-	-	-	0.00	0.00
Star Union Dai-ichi	-	-	0	0	-	-	-	-	0.00	0.00
Tata AIA	28832	10039	36888	31359	43.99	10.65	177.08	242.05	177.08	242.05
Private Total	561339	416027	458655	475269	929.29	1249.22	1217.95	2234.37	1217.95	2234.37
LIC	2205820	400341	452291	480892	8635.77	1640.23	1953.78	1587.13	1953.78	1587.13
Industry Total	2767159	816368	910946	956161	9565.06	2889.45	3171.73	3821.50	3171.73	3821.50

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

TABLE 36: NEW BUSINESS UNDER MICRO-INSURANCE PORTFOLIO (LIFE INSURERS)

(Premium in ₹ lakh)

Insurer	GROUP CATEGORY													
	No. of Schemes				No. of Lives covered				Premium					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Aegon	-	-	-	-	-	-	0	0	-	-	-	0	-	0.00
Aviva	-	-	-	-	132593	97698	0	0	110.51	104.67	0	0	0.00	
Bajaj Allianz	-	-	-	4	-	-	0	18653	-	-	0	0	22.15	
Bharti Axa	-	-	-	-	-	-	0	0	-	-	0	0	0.00	
Birla Sunlife	-	17	40	0	-	23714	32787	0	-	2.76	11.69	0.00		
Canara HSBC OBC	18	19	23	15	51235	70728	47168	9515	45.71	68.48	27.66	9.51		
DHFL Pramerica	92	25	64	283	235004	416771	983591	3376957	181.98	519.59	984.90	3729.76		
Edelweiss Tokio	-	-	-	-	-	-	0	0	-	-	0	0	0.00	
Exide Life	-	-	-	-	-	-	0	0	-	-	0	0	0.00	
Future Generali	-	-	-	-	-	-	0	0	-	-	0	0	0.00	
HDFC	-	-	-	4	-	-	0	197939	-	-	0	0	445.88	
ICICI Prudential	-	-	0	0	-	-	0	0	-	-	0	0	0.00	
IDBI Federal	5	1	-	-	229830	352073	379725	288711	94.50	190.24	268.19	232.06		
IndiaFirst	-	-	-	-	-	-	0	0	-	-	0	0	0.00	
Kotak Mahindra	-	-	-	-	-	-	0	0	-	-	0	0	0.00	
Maxlife	-	-	-	-	-	-	0	0	-	-	0	0	0.00	
PNB Metlife	-	-	-	-	-	-	0	0	-	-	0	0	0.00	
Reliance Nippon	-	-	-	-	-	-	0	0	-	-	0	0	0.00	
Sahara	-	-	-	-	-	-	0	0	-	-	0	0	0.00	
SBI Life	36	8	8	11	79463	65745	59207	173249	232.46	310.91	261.79	124.08		
Shriram	13	9	18	70	563616	1528421	5148327	5216146	930.07	2172.32	3262.45	7471.91		
Star Union Dai-ichi	-	-	-	-	-	-	0	0	-	-	0	0	0.00	
Tata AIA	-	-	-	-	-	-	0	0	-	-	0	0	0.00	
Private Total	164	79	153	387	1291741	2555150	6650805	9281170	1595.23	3368.98	4816.67	12035.36		
LIC	5292	5417	4844	4812	11887303	20596725	22603919	22965393	12581.45	28193.80	25426.39	34007.62		
Industry Total	5456	5496	4997	5,199	13179044	23151875	29254724	32246563	14176.68	31562.78	30243.06	46042.98		

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

TABLE 37: HEALTH INSURANCE BUSINESS IN RESPECT OF HEALTH PRODUCTS OFFERED BY LIFE INSURANCE COMPANIES: NEW BUSINESS(FIRST YEAR PREMIUM FROM REGULAR & SINGLE PREMIUM POLICIES) -GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2016-17)

(No. of policies in Actuals) (No. of Persons in Actuals) (Gross premium in ₹ Lakh)

Sr. No.	Name of the Insurance Company	Government Business			Group Insurance business excluding Govt Sponsored Schemes			Individual Business			TOTAL		
		No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
1	Aegon Religare	0	0	0	0	0	0	208	208	26	208	208	26
2	Aviva	0	0	0	0	0	0	4231	4894	165	4231	4894	165
3	Bajaj Allianz	0	0	0	0	0	0	0	0	0	0	0	0
4	Bharti Axa	0	0	0	0	0	0	1087	914	77	1087	914	77
5	Birla Sunlife	0	0	0	0	0	0	17261	18461	812	17261	18461	812
6	Canara HSBC	0	0	0	0	0	0	0	0	0	0	0	0
7	DHFL Pramerica	0	0	0	9	7902	21	3033	3917	30	3042	11819	51
8	Edelweiss Tokio	0	0	0	0	0	0	714	709.00	55	714	709	55
9	Exide Life	0	0	0	0	0	0	6187	6171	236	6187	6171	236
10	Future Generali	0	0	0	0	0	0	1278	1261	26	1278	1261	26
11	HDFC Standard	0	0	0	0	0	0	144312	160070	4117	144312	160070	4117
12	ICICI Prudential	0	0	0	0	0	0	0	0	0	0	0	0
13	IDBI Federal	0	0	0	0	0	0	0	0	0	0	0	0
14	India First	0	0	0	0	0	0	112	254	7	112	254	7
15	Kotak Mahindra	0	0	0	0	0	0	0	0	0	0	0	0
16	Max Life	0	0	0	0	0	0	20682	20612	1554	20682	20612	1554
17	PNB Metlife	0	0	0	0	0	0	14510	14478	2383	14510	14478	2383
18	Reliance	0	0	0	0	0	0	1638	2780	105	1638	2780	105
19	Sahara	0	0	0	0	0	0	0	0	0	0	0	0
20	SBI Life	0	0	0	0	0	0	0	0	0	0	0	0
21	Shriram Life	0	0	0	0	0	0	0	0	0	0	0	0
22	Star Union Dai-ichi	0	0	0	0	0	0	18583	18475	2704	18583	18475	2704
23	Tata AIA	0	0	0	0	0	0	209	214	18	209	214	18
	Private Total	0	0	0	9	7902	21	234045	253418	12315	234054	261320	12336
24	LIC	0	0	0	0	0	0	130069	185297	5647	130069	185297	5647
	Grand Total	0	0	0	9	7902	21	364114	438715	17962	364123	446617	17983

TABLE 38: HEALTH INSURANCE BUSINESS IN RESPECT OF RIDERS ATTACHED TO THE LIFE INSURANCE PRODUCTS OFFERED BY LIFE INSURANCE COMPANIES: NEW BUSINESS -GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2016-17)

(No. of riders in Actuals) (No. of Persons in Actuals) (Gross premium in ₹ Lakh)

Sr. No.	Name of the Insurance Company	Government Business			Group Insurance business excluding Govt Sponsored Schemes			Individual Business			TOTAL		
		No. of riders	No. of Persons Covered	Gross Premium	No. of riders	No. of Persons Covered	Gross Premium	No. of riders	No. of Persons Covered	Gross Premium	No. of riders	No. of Persons Covered	Gross Premium
1	Aegon Religare	0	0	0	0	0	0	0	0	0	0	0	0
2	Aviva	0	0	0	0	0	0	0	0	0	0	0	0
3	Bajaj Allianz	0	0	0	7	4129	13	8330	8251	105	8337	12380	117
4	Bharti Axa	0	0	0	0	0	0	7827	7755	151	7827	7755	151
5	Birla Sunlife	0	0	0	0	0	0	5624	20956	58	5624	20956	58
6	Canara HSBC	0	0	0	0	0	0	0	0	0	0	0	0
7	DHFL Pramerica	0	0	0	0	0	0	22	22	1	22	22	1
8	Edelweiss Tokio	0	0	0	3	1237	17	62	62	3	65	1299	20
9	Exide Life	0	0	0	19	18009	116	9603	9556	102	9622	27565	217
10	Future Generali	0	0	0	13	288026	2548	3701	2492	11	3714	290518	2559
11	HDFC Standard	0	0	0	99	99563	2571	32782	32782	412	32881	132345	2983
12	ICICI Prudential	0	0	0	0	0	0	0	0	0	0	0	0
13	IDBI Federal	0	0	0	0	0	0	0	0	0	0	0	0
14	India First	0	0	0	0	0	0	1	45	0.16	1	45	0.16
15	Kotak Mahindra	0	0	0	0	0	0	0	0	0	0	0	0
16	Max Life	0	0	0	41	17680	13	113450	108539	857	113491	126219	870
17	PNB Metlife	0	0	0	141	70988	199	16995	16864	161	17136	87852	359
18	Reliance	0	0	0	0	0	0	0	0	0	0	0	0
19	Sahara	0	0	0	0	0	0	0	0	0	0	0	0
20	SBI Life	0	0	0	8	17459	23	10193	10193	67	10201	27652	90
21	Shriram Life	0	0	0	0	0	0	2271	2258	28	2271	2258	28
22	Star Union Dai-ichi	0	0	0	0	0	0	0	0	0	0	0	0
23	Tata AIA	0	0	0	0	0	0	0	0	0	0	0	0
	Private Total	0	0	0	331	517091	5499	210861	219775	1956	211192	736866	7455
24	LIC	0	0	0	0	0	0	8639	8003	51	8639	8003	51
	Grand Total	0	0	0	331	517091	5499	219500	227778	2007	219831	744869	7506

TABLE 39: HEALTH INSURANCE BUSINESS IN RESPECT OF HEALTH PRODUCTS OFFERED BY LIFE INSURANCE COMPANIES: RENEWAL BUSINESS -GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2016-17)

(No. of policies in Actuals) (No. of Persons in Actuals) (Gross premium in ₹ Lakh)

Sr. No.	Name of the Insurance Company	Government Business			Group Insurance business excluding Govt Sponsored Schemes			Individual Business			TOTAL		
		No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
1	Aegon Religare	0	0	0	0	0	0	1498	2691	162	1498	2691	162
2	Aviva	0	0	0	0	0	0	7869	7869	314	7869	7869	314
3	Bajaj Allianz	0	0	0	0	0	0	11808	31900	1089	11808	31900	1089
4	Bharti Axa	0	0	0	0	0	0	6583	6554	540	6583	6554	540
5	Birla Sunlife	0	0	0	0	0	0	11389	16414	861	11389	16414	861
6	Canara HSBC	0	0	0	0	0	0	0	0	0	0	0	0
7	DHFL Pramerica	0	0	0	0	0	0	0	0	0	0	0	0
8	Edelweiss Tokio	0	0	0	0	0	0	606	600	46	606	600	46
9	Exide Life	0	0	0	0	0	0	0	0	0	0	0	0
10	Future Generali	0	0	0	0	0	0	0	0	0	0	0	0
11	HDFC Standard	0	0	0	0	0	0	187556	242588	3742	187556	242588	3742
12	ICICI Prudential	0	0	0	0	0	0	98620	197755	13957	98620	197755	13957
13	IDBI Federal	0	0	0	0	0	0	283	383	14	283	383	14
14	India First	0	0	0	0	0	0	5725	13307	855	5725	13307	855
15	Kotak Mahindra	0	0	0	0	0	0	0	0	0	0	0	0
16	Max Life	0	0	0	0	0	0	5753	5717	264	5753	5717	264
17	PNB Metlife	0	0	0	0	0	0	26906	23189	3425	26906	23189	3425
18	Reliance	0	0	0	0	0	0	8171	13798	653	8171	13798	653
19	Sahara	0	0	0	0	0	0	0	0	0	0	0	0
20	SBLife	0	0	0	7	66	1	603	912	40	610	978	41
21	Shriram Life	0	0	0	0	0	0	0	0	0	0	0	0
22	Star Union Dai-ichi	0	0	0	0	0	0	2874	3111	339	2874	3111	339
23	Tata AIA	0	0	0	0	0	0	0	0	0	0	0	0
	Private Total	0	0	0	7	66	1	376244	566788	26300	376251	566854	26302
24	LIC	0	0	0	0	0	0	395295	636424	29754	395295	636424	29754
	Grand Total	0	0	0	7	66	1	771539	1203212	56055	771546	1203278	56056

TABLE 40: HEALTH INSURANCE BUSINESS IN RESPECT OF RIDERS ATTACHED TO LIFE INSURANCE PRODUCTS OFFERED BY LIFE INSURANCE COMPANIES: RENEWAL BUSINESS -GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2016-17)

(No. of riders in Actuals) (No. of Persons in Actuals) (Gross premium in ₹ Lakh)

Sr. No.	Name of the Insurance Company	Government Business			Group Insurance business excluding Govt Sponsored Schemes			Individual Business			TOTAL		
		No. of riders	No. of Persons Covered	Gross Premium	No. of riders	No. of Persons Covered	Gross Premium	No. of riders	No. of Persons Covered	Gross Premium	No. of riders	No. of Persons Covered	Gross Premium
1	Aegon Religare	0	0	0	0	0	0	162	236	2	162	236	2
2	Aviva	0	0	0	3	1404	11	5870	4922	127	5873	6326	139
3	Bajaj Allianz	0	0	0	6	5389	21	108711	78239	821	108717	83628	842
4	Bharti Axa	0	0	0	0	0	0	9363	9300	172	9363	9300	172
5	Birla Sunlife	0	0	0	0	0	0	49072	129806	604	49072	129806	604
6	Canara HSBC	0	0	0	0	0	0	0	0	0	0	0	0
7	DHFL Pramerica	0	0	0	0	0	0	506	506	6	506	506	6
8	Edelweiss Tokio	0	0	0	1	1739	7	1562	1433	36	1563	3172	43
9	Exide Life	0	0	0	22	26913	209	22225	22070	278	22247	48983	487
10	Future Generali	0	0	0	92	114558	274	65434	54360	61	65526	168918	335
11	HDFC Standard	0	0	0	0	0	0	16679	16679	272	16679	16679	272
12	ICICI Prudential	0	0	0	0	0	0	26273	26159	261	26273	26159	261
13	IDBI Federal	0	0	0	0	0	0	494	476	2	494	476	2
14	India First	0	0	0	0	0	0	174	268	1.28	174	268	1
15	Kotak Mahindra	0	0	0	0	0	0	0	0	0	0	0	0
16	Max Life	0	0	0	46	80910	209	460124	440185	2687	460170	521095	2896
17	PNB Metlife	0	0	0	805	75629	364	32165	31552	264	32970	107181	627
18	Reliance	0	0	0	0	0	0	0	0	0	0	0	0
19	Sahara	0	0	0	0	0	0	0	0	0	0	0	0
20	SBI Life	0	0	0	5	4904	17	64955	63309	1058	64960	68213	1076
21	Shriram Life	0	0	0	0	0	0	4294	4189	62	4294	4189	62
22	Star Union Dai-ichi	0	0	0	0	0	0	0	0	0	0	0	0
23	Tata AIA	0	0	0	0	0	0	0	0	0	0	0	0
	Private Total	0	0	0	980	311446	1114	868063	883689	6715	869043	1195135	7829
	LIC	0	0	0	0	0	0	135526	124232	1234	135526	124232	1234
24	Grand Total	0	0	0	980	311446	1114	1003589	1007921	7948	1004569	1319367	9063

TABLE 41: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY
(Benefit Amount in ₹ Lakh)

Particulars	Aviva			Bajaj Allianz			Birla Sunlife					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
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	2.28	0.18	0.00	0.00
Claims intimated / booked	7.72	1.75	1.40	0.15	1.30	1.45	19.61	74.38	31.35	31.53	18.45	23.33
Total Claims	7.72	1.75	1.40	0.15	1.30	1.45	19.61	76.66	31.53	31.40	18.45	23.33
Claims repudiated/rejected	0.50	0.00	0.00	0.00	0.00	0.00	1.39	0.00	0.00	0.00	0.40	2.65
Claims unclaimed	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	0.00	0.00	0	0.18	0.13	0.00	0.00	0
Number of Policies												
Claims pending at start of year	0	0	0	0	0	0	0	8	1	0	0	0
Claims intimated / booked	53	26	19	3	12	14	46	490	231	195	195	114
Total Claims	53	26	19	3	12	14	46	498	232	195	195	114
Claims paid	43	26	19	3	12	14	44	497	232	194	194	105
Claims repudiated/rejected	10	0	0	0	0	0	2	0	0	0	1	9
Claims unclaimed	0	0	0	0.00	0	0	0.00	0	0	0	0	0.00
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	0	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	1	1	0	0	0

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

TABLE 41: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY (Contd..)
(Benefit Amount in ₹ Lakh)

Particulars	Edelweiss Tokio			Exide Life			HDFC			
	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2016-17
Amount of Benefit Paid										
Claims pending at start of year	0.00	0.00	0.00	0.00	0.00	1.63	0.00	0.00	0.00	0.00
Claims intimated / booked	0.10	0.00	0.35	0.44	213.61	310.71	253.48	26.50	162.06	172.75
Total Claims	0.10	0.00	0.35	0.44	213.61	312.34	253.48	26.50	162.06	172.75
Claims repudiated/rejected	0.00	0.00	0.00	0.00	61.63	122.42	51.76	0.00	0.00	0.00
Claims unclaimed	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	0.00	1.57	-0.12	0.00	0.00	0.00	0
Number of Policies										
Claims pending at start of year	0	0	0	0	0	1	0	0	0	0
Claims intimated / booked	2	0	4	44	335	374	299	530	3242	3500
Total Claims	2	0	4	44	335	375	299	530	3242	3500
Claims paid	2	0	4	44	301	319	272	530	3242	3500
Claims repudiated/rejected	0	0	0	0	33	56	27	0	0	0
Claims unclaimed	0	0	0	0	0	0	0	0	0	0.00
Claims pending at end of year	0	0	0	0	1	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	0	0	0
Within 3-6 months	0	0	0	0	1	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0

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

TABLE 41: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY (Contd..)
(Benefit Amount in ₹ Lakh)

Particulars	ICICI Prudential			Kotak Mahindra			Sahara			SBI Life		
	2013-14	2014-15	2015-16	2016-17	2016-17	2013-14	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17
	Amount of Benefit Paid											
Claims pending at start of year	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00	0.00
Claims intimated / booked	136.25	88.65	82.42	24.30	24.30	1.40	2.15	4.87	1.74	0.02	4.83	6.15
Total Claims	136.25	88.65	82.42	24.30	24.30	1.45	2.15	4.87	1.74	0.02	4.83	6.15
Claims paid	135.00	87.65	82.42	24.30	24.30	1.45	1.95	4.37	1.73	0.02	4.05	6.15
Claims repudiated/rejected	1.25	1.00	0.00	0.00	0.00	0.00	0.20	0.50	0.01	0.00	0.78	0.00
Claims unclaimed	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	0.00	0.00	0.00	0.00	0
Number of Policies												
Claims pending at start of year	0	0	0	0	0	1	0	0	0	0	0	0
Claims intimated / booked	770	478	437	101	101	12	17	23	10	6	14	27
Total Claims	770	478	437	101	101	13	17	23	10	6	14	27
Claims paid	766	476	437	101	101	13	14	20	8	6	12	27
Claims repudiated/rejected	4	2	0	0	0	0	3	3	2	0	2	0
Claims unclaimed	0	0	0	0.00	0.00	0	0	0	0	0	0	0
Claims pending at end of year	0	0	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	0	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 41: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - INDIVIDUAL CATEGORY (Concl.d.)
(Benefit Amount in ₹ Lakh)

Particulars	Tata AIA			Private Total			LIC			Industry Total		
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Amount of Benefit Paid												
Claims pending at start of year	0.35	0.20	0.00	0.00	2.68	0.38	1.63	0.00	6.55	5.54	2.35	4.95
Claims intimated /booked	41.59	39.43	19.94	95.66	358.77	405.01	606.19	597.76	2016.43	1839.94	1581.92	1542.49
Total Claims	41.95	39.63	19.94	95.66	361.45	405.39	607.82	597.76	2022.98	1845.48	1584.27	1547.44
Claims paid	40.04	38.63	19.44	80.66	357.62	339.86	483.33	526.95	2005.35	1817.67	1563.55	1494.90
Claims repudiated/rejected	1.70	1.00	0.50	15.00	3.45	63.83	124.60	70.80	10.96	25.45	15.77	43.70
Claims unclaimed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.13	0.01	0.00	0.00
Claims pending at end of year	0.20	0	0	0	0.38	1.70	-0.12	0.00	5.54	2.35	4.95	8.84
Number of Policies												
Claims pending at start of year	1	1	0	0	10	2	1	0	36	34	9	15
Claims intimated /booked	179	173	175	183	3573	1812	4489	4292	12100	11548	9740	8883
Total Claims	180	174	175	183	3583	1814	4490	4292	12136	11582	9749	8898
Claims paid	174	172	174	175	3562	1773	4427	4244	12048	11365	9632	8470
Claims repudiated/rejected	5	2	1	8	19	40	63	48	52	207	102	406
Claims unclaimed	0	0	0	0.00	0	0	0	0	2	1	0	0
Claims pending at end of year	1	0	0	0	2	1	0	0	34	9	15	22
Break up of claims pending -- duration wise (Number of Policies)												
Within 3 months	1	0	0	0	1	0	0	0	30	4	10	16
Within 3-6 months	0	0	0	0	0	1	0	0	2	0	0	1
Within 6-12 months	0	0	0	0	0	0	0	0	1	0	2	0
More than 12 months	0	0	0	0	1	0	0	0	1	5	3	5

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

TABLE 42: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - GROUP CATEGORY

(Benefit Amount in ₹ Lakh)

Particulars	Aviva				Birla Sunlife			Canara HSBC OBC			
	2013-14	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
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	0.00	0.30	0.00
Claims intimated / booked	31.44	37.64	37.64	0.00	1.55	1.90	0.00	0.003	9.72	9.97	9.68
Total Claims	31.44	37.64	37.64	0.00	1.55	1.90	0.00	0.003	9.72	10.27	9.68
Claims paid	31.44	37.49	37.49	0.00	1.55	1.90	0.00	0.003	8.82	9.55	9.18
Claims repudiated / rejected	0.00	0.15	0.15	0.00	0.00	0.00	0.00	0.00	0.60	0.72	0.50
Claims unclaimed	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	0	0	0.00	0.00	0	0.00	0	0	0.00
Number of Lives											
Claims pending at start of year	0	0	0	0	0	0	0	0	0	1	0
Claims intimated / booked	125	173	173	0	13	13	0	2	37	35	22
Total Claims	125	173	173	0	13	13	0	2	37	36	22
Claims paid	125	172	172	0	13	13	0	2	34	34	21
Claims repudiated/rejected	0	1	1	0	0	0	0	0	2	2	1
Claims unclaimed	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	0	0	0	0	0	0	0	0	1	0	0
Break up of claims pending											
-- duration wise (Number of Lives)											
Within 3 months	0	0	0	0	0	0	0	0	1	0	0
Within 3-6 months	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
More than 12 months	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 42: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - GROUP CATEGORY (Contd..)
(Benefit Amount in ₹ Lakh)

Particulars	DHFL Pramerica				Exide Life				HDFC Standard	IDBI Federal			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17		2013-14	2014-15	2015-16	2016-17
Amount of Benefit Paid													
Claims pending at start of year	2.02	6.42	28.45	0.20	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims intimated / booked	58.19	188.32	391.85	1299.58	1299.58	25.64	28.91	43.22	5.81	55.47	117.30	256.28	484.87
Total Claims	60.21	194.74	420.30	1299.78	1299.78	25.84	28.91	43.22	5.81	55.47	117.30	256.28	484.87
Claims paid	52.73	162.08	409.68	1272.81	1272.81	25.84	28.91	43.22	5.81	55.47	117.30	256.28	484.87
Claims repudiated / rejected	1.06	4.21	10.42	26.97	26.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims unclaimed	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	6.42	28	0	0	0	0.00	0	0	0	0.00	0	0	0
Number of Lives													
Claims pending at start of year	12	31	119	1	1	2	0	0	0	0	0	0	0
Claims intimated / booked	380	876	1273	4847	4847	232	253	0	836	74	834	1476	2385
Total Claims	392	907	1392	4848	4848	234	253	318	836	74	834	1476	2385
Claims paid	352	773	1353	4765	4765	234	253	318	836	74	834	1476	2385
Claims repudiated/rejected	9	15	38	83	83	0	0	318	0	0	0	0	0
Claims unclaimed	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	31	119	1	0	0	0	0	0	0	0	0	0	0
Break up of claims pending													
-- duration wise (Number of Lives)													
Within 3 months	29	110	0	0	0	0	0	0	0	0	0	0	0
Within 3-6 months	2	9	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
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 42: DEATH CLAIMS UNDER MICRO- INSURANCE PORTFOLIO - GROUP CATEGORY (Contd..)
(Benefit Amount in ₹ Lakh)

Particulars	SBI Life				Sahara			Shriram		
	2013-14	2014-15	2015-16	2016-17	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Amount of Benefit Paid										
Claims pending at start of year	2.00	3.80	2.50	2.00	0.00	0.20	0.00	0.00	0.00	0.00
Claims intimated / booked	202.27	90.44	41.53	71.18	6.90	9.77	592.25	863.78	2484.47	6172.20
Total Claims	204.27	94.24	44.03	73.18	6.90	9.97	592.25	863.78	2484.47	6172.20
Claims paid	200.47	90.62	41.63	72.13	6.70	9.87	592.25	863.78	2484.47	6059.87
Claims repudiated / rejected	0.00	1.12	0.40	0.00	0.00	0.10	0.00	0.00	0.00	0.00
Claims unclaimed	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	3.80	2.50	2.00	1.05	0.20	0	0.00	0	0	112
Number of Lives										
Claims pending at start of year	5	9	6	4	0	2	0	0	0	0
Claims intimated / booked	525	241	142	223	69	88	2369	3451	10854	27496
Total Claims	530	250	148	227	69	90	2369	3451	10854	27496
Claims paid	521	241	142	224	67	88	2369	3451	10854	26955
Claims repudiated/rejected	0	3	2	0	0	2	0	0	0	0
Claims unclaimed	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	9	6	4	3	2	0	0	0	0	541
Break up of claims pending										
-- duration wise (Number of Lives)										
Within 3 months	2	2	1	2	2	0	0	0	0	541
Within 3-6 months	4	0	0	0	0	0	0	0	0	0
Within 6-12 months	2	0	0	0	0	0	0	0	0	0
More than 12 months	1	4	3	0	0	0	0	0	0	0

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

TABLE 42: DEATH CLAIMS UNDER MICRO-INSURANCE PORTFOLIO - GROUP CATEGORY (Concl'd..)
(Benefit Amount in ₹ Lakh)

Particulars	Private Total			LIC			Industry Total					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Amount of Benefit Paid												
Claims pending at start of year	4.22	10.22	31.25	2.40	381.96	215.11	2.43	0.30	386.18	225.33	33.68	2.70
Claims intimated / booked	965.26	1337.66	3273.76	8053.37	43673.23	41262.50	38120.57	47125.97	44638.49	42600.16	41394.33	55179.34
Total Claims	969.48	1347.88	3305.00	8055.77	44055.19	41477.61	38123.00	47126.27	45024.67	42825.49	41428	55182.04
Claims paid	958.20	1310.55	3290.91	7914.82	43840.08	41443.90	38111.30	47089.22	44798.28	42754.45	41402.21	55004.04
Claims repudiated / rejected	1.06	6.08	11.69	27.57	0.00	31.28	11.40	18.00	1.06	37.36	23.09	45.57
Claims unclaimed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
Claims pending at end of year	10.22	31.25	2.40	113.38	215.11	2	0.30	19.05	225.33	33.68	2.7	132.43
Number of Lives												
Claims pending at start of year	19	40	126	7	1270	672	9	1	1289	712	135	8
Claims intimated / booked	4099	5678	14353	35971	137450	127164	117845	144317	141549	133042	132198	180288
Total Claims	4118	5918	14479	35978	138720	127836	117854	144318	142838	133754	132333	180296
Claims paid	4069	5771	14429	35348	138048	127751	117827	144194	142117	133522	132256	179542
Claims repudiated/rejected	9	21	43	86	0	76	26	60	9	97	69	146
Claims unclaimed	0	0	0	0	0	0	0	0	0	0	0	0
Claims pending at end of year	40	126	7	544	672	9	1	64	712	135	8	608
Break up of claims pending												
-- duration wise (Number of Lives)												
Within 3 months	31	113	3	543	672	9	1	64	703	122	4	607
Within 3-6 months	6	9	1	0	0	0	0	0	6	9	1	0
Within 6-12 months	2	0	0	0	0	0	0	0	2	0	0	0
More than 12 months	1	4	3	1	0	0	0	0	1	4	3	1

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

**TABLE 43: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE
INDIVIDUAL CATEGORY**

(Benefit Amount in ₹ Lakh)

Particulars	Aviva				Bajaj Allianz				Birla Sunlife			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Settlement of claims												
- Benefit Amount Paid												
Within 1 month	6.60	1.75	1.40	0.15	1.30	1.45	1.52	18.22	73.48	30.61	16.57	12.70
Within 1-3 months	0.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	0.61	0.58	5.68
Within 3-6 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.90	2.05
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	0.25
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.70	0.18	0.00	0.00
Total Claims Settled	7.22	1.75	1.40	0.15	1.30	1.45	1.52	18.22	76.48	31.40	18.05	20.68
Settlement of claims-												
Number of Policies												
Within 1 month	40	26	19	3	12	13	10	44	484	216	189	68
Within 1-3 months	3	0	0	0	0	1	0	0	4	14	2	27
Within 3-6 months	0	0	0	0	0	0	0	0	0	0	3	9
Within 6-12 months	0	0	0	0	0	0	0	0	0	0	0	1
More than 12 months	0	0	0	0	0	0	0	0	9	2	0	0
Total Claims Settled	43	26	19	3	12	14	10	44	497	232	194	105

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

**TABLE 43: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE
INDIVIDUAL CATEGORY (Contd..)**

(Benefit Amount in ₹ Lakh)

Particulars	Edelweiss Tokio		Exide Life				HDFC Standard			
	2014-15	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Settlement of claims										
- Benefit Amount Paid										
Within 1 month	0.10	0.35	0.44	98.11	120.24	157.30	95.69	26.50	152.26	172.75
Within 1-3 months	0.00	0.00	0.00	42.32	47.20	29.46	0.00	0.00	9.30	0.00
Within 3-6 months	0.00	0.00	0.00	9.97	22.59	14.96	0.00	0.00	0.50	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
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	0.10	0.35	0.44	150.40	190.03	201.72	95.69	26.50	162.06	172.75
Settlement of claims:										
Number of Policies										
Within 1 month	2	4	44	246	253	235	2013	530	3046	3500
Within 1-3 months	0	0	0	45	45	25	0	0	186	0
Within 3-6 months	0	0	0	10	21	12	0	0	10	0
Within 6-12 months	0	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0
Total Claims Settled	2	4	44	301	319	272	2013	530	3242	3500

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

**TABLE 43: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE
INDIVIDUAL CATEGORY (Contd..)**

(Benefit Amount in ₹ Lakh)

Particulars	ICICI Prudential			Kotak Mahindra		Sahara			SBI Life			
	2013-14	2014-15	2015-16	2016-17	2016-17	2013-14	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17
Settlement of claims - Benefit Amount Paid												
Within 1 month	129.15	87.50	82.42	24.30	0.25	1.30	1.85	3.67	1.13	0.02	3.57	6.03
Within 1-3 months	0.65	0.15	0.00	0.00	0.00	0.15	0.10	0.40	0.30	0.00	0.48	0.13
Within 3-6 months	5.05	0.00	0.00	0.00	0.00	0.00	0.00	0.30	0.30	0.00	0.00	0.00
Within 6-12 months	0.15	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
Total Claims Settled	135.00	87.65	82.42	24.30	0.25	1.45	1.95	4.37	1.73	0.02	4.05	6.15
Settlement of claims- Number of Policies												
Within 1 month	743	475	437	101	5	11	13	17	8	6	11	26
Within 1-3 months	3	1	0	0	0	2	1	2	1	0	1	1
Within 3-6 months	19	0	0	0	0	0	0	1	1	0	0	0
Within 6-12 months	1	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
Total Claims Settled	766	476	437	101	5	13	14	20	10	6	12	27

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

**TABLE 43: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE
INDIVIDUAL CATEGORY (Conclid..)**

(Benefit Amount in ₹ Lakh)

Particulars	Tata AIA			Private Total			LIC			Industry Total				
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16	2016-17	
Settlement of claims														
- Benefit Amount Paid														
Within 1 month	37.38	36.62	19.29	76.15	469.32	400.93	284.52	400.93	1817.67	1156.96	1457.56	2102.19	1557.89	1926.88
Within 1-3 months	2.56	2.01	0.15	4.50	40.07	58.11	45.19	58.11	0.00	406.59	32.24	4.28	464.7	72.31
Within 3-6 months	0.11	0.00	0.00	0.00	17.31	24.29	9.97	24.29	0.00	0.00	3.90	5.16	24.29	21.21
Within 6-12 months	0.00	0.00	0.00	0.00	0.25	0.00	0.00	0.00	0.00	0.00	0.40	0.15	0	0.65
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.18	0.00	0.00	0.00	0.80	2.70	0	0.80
Total Claims Settled	40.04	38.63	19.44	80.65	526.95	483.34	339.86	483.34	1817.67	1563.55	1494.90	2157.53	2046.89	2021.85
Settlement of claims														
- Number of Policies														
Within 1 month	163	164	173	172	4166	4155	1691.00	4155	11365	7127	8233	13056	11282	12389
Within 1-3 months	10	8	1	3	57	237	70.00	237	0	2505	208	70	2742	265
Within 3-6 months	1	0	0	0	22	35	10.00	35	0	0	23	10	35	45
Within 6-12 months	0	0	0	0	1	0	0.00	0	0	0	1	0	0	2
More than 12 months	0	0	0	0	0	0	2.00	0	0	0	5	2	0	5
Total Claims Settled	174	172	174	175	4246	4427	1773.00	4427	11365	9632	8470	13138	14059	12716

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

**TABLE 44: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE
GROUP CATEGORY**

(Benefit Amount in ₹ Lakh)

Particulars	Aviva			Birla Sunlife			Exide Life			
	2013-14	2014-15	2016-17	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Settlement of claims										
Benefit Amount Paid										
Within 1 month	30.21	37.14	0.00	1.55	1.50	0.00	25.54	28.79	43.22	5.81
Within 1-3 months	1.24	0.35	0.00	0.00	0.40	0.00	0.30	0.12	0.00	0.00
Within 3-6 months	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	31.44	37.49	0.00	1.55	1.90	0.00	25.84	28.91	43.22	5.81
Settlement of claims										
- Number of Lives										
Within 1 month	119	170	0	13	11	0	231	252	318	836
Within 1-3 months	6	2	0	0	2	0	3	1	0	0
Within 3-6 months	0	0	0	0	0	0	0	0	0	0
Within 6-12 months	0	0	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0
Total Claims Settled	125	172	0	13	13	0	234	253	318	836

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

**TABLE 44: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE
GROUP CATEGORY (Contd..)**

(Benefit Amount in ₹ Lakh)

Particulars	Canara HSBC OBC			DHFL Pramerica			HDFC Standard	IDBI Federal						
	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17		2013-14	2014-15	2015-16	2016-17			
Settlement of claims														
Benefit Amount Paid														
Within 1 month	4.86	5.94	6.46	119.09	319.88	1215.21	0.27	55.47	117.30	256.28	484.87			
Within 1-3 months	2.76	2.28	2.72	21.91	45.66	51.76	0.004	0.00	0.00	0.00	0.00			
Within 3-6 months	1.20	1.32	0.00	13.40	25.74	5.53	0.00	0.00	0.00	0.00	0.00			
Within 6-12 months	0.00	0.00	0.00	7.68	17.95	0.30	0.00	0.00	0.00	0.00	0.00			
More than 12 months	0.00	0.00	0.00	0.00	0.45	0.00	0.00	0.00	0.00	0.00	0.00			
Total Claims Settled	8.82	9.55	9.18	162.02	409.68	1272.81	0.28	55.47	117.30	256.28	484.87			
Settlement of claims														
Number of Lives														
Within 1 month	20	21	15	548	1060	4567	73	466	834	1476	2385			
Within 1-3 months	9	8	6	107	122	177	1	0	0	0	0			
Within 3-6 months	5	5	0	75	100	20	0	0	0	0	0			
Within 6-12 months	0	0	0	43	68	1	0	0	0	0	0			
More than 12 months	0	0	0	0	3	0	0	0	0	0	0			
Total Claims Settled	34	34	21	773	1353	4765	74	466	834	1476	2385			

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

**TABLE 44: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE
GROUP CATEGORY (Contd..)**

(Benefit Amount in ₹ Lakh)

Particulars	Sahara		SBI Life				Shriram			
	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Settlement of claims										
Benefit Amount Paid										
Within 1 month	4.60	7.87	196.36	82.11	37.92	68.05	87.25	163.28	2233.72	4963.90
Within 1-3 months	1.50	0.60	4.10	7.89	3.51	4.08	505.00	700.50	250.75	998.24
Within 3-6 months	0.60	0.90	0.00	0.63	0.20	0.00	0.00	0.00	0.00	97.73
Within 6-12 months	0.00	0.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
More than 12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Claims Settled	6.70	9.87	200.47	90.62	41.63	72.13	592.25	863.78	2484.47	6059.87
Settlement of claims										
Number of Lives										
Within 1 month	46	68	511	217	130	215	349	654	9809	21997
Within 1-3 months	15	6	10	21	11	9	2020	2797	1045	4474
Within 3-6 months	6	9	0	3	1	0	0	0	0	484
Within 6-12 months	0	5	0	0	0	0	0	0	0	0
More than 12 months	0	0	0	0	0	0	0	0	0	0
Total Claims Settled	67	88	521	241	142	224	2369	3451	10854	26955

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

TABLE 44: DURATION-WISE SETTLEMENT OF CLAIMS-MICRO INSURANCE GROUP CATEGORY (Concl.)

(Benefit Amount in ₹ Lakh)

Particulars	Private Total				LIC				Industry Total			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Settlement of claims												
Benefit Amount Paid												
Within 1 month	434.68	554.12	2903.06	6752.44	43458.12	41228.79	38108.87	46865.10	43892.80	41782.91	41011.93	53617.54
Within 1-3 months	517.78	733.52	304.10	1057.41	381.96	215.11	2.43	224.12	899.74	948.63	306.53	1281.53
Within 3-6 months	2.59	15.23	27.87	104.16	0.00	0.00	0.00	0.00	2.59	15.23	27.87	104.16
Within 6-12 months	0.00	7.68	17.95	0.80	0.00	0.00	0.00	0.00	0.00	7.68	17.95	0.80
More than 12 months	0.00	0.00	0.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.45	0.00
Total Claims Settled	955.05	1310.55	3253.43	7914.82	43840.08	41443.90	38111.30	47089.22	44795.13	42754.45	41364.73	55004.44
Settlement of claims												
Number of Lives												
Within 1 month	1965	2708	12871	30156	136778	127079	117818	143448	138743	129787	130689	173604
Within 1-3 months	2088	2937	1203	4673	1270	672	9	746	3358	3609	1212	5419
Within 3-6 months	16	83	112	513	0	0	0	0	16	83	112	513
Within 6-12 months	0	43	68	6	0	0	0	0	0	43	68	6
More than 12 months	0	0	3	0	0	0	0	0	0	0	3	0
Total Claims Settled	4069	5771	14257	35348	138048	127751	117827	144194	142117	133522	132084	179542

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

**TABLE 45: INSURER-WISE NUMBER OF MICRO-INSURANCE AGENTS (LIFE)
(As on 31st March)**

Insurer	2014	2015	2016	2017
Aegon	0	0	0	0
Aviva	667	667	10	0
Bajaj Allianz	0	0	457	520
Bharti AXA	0	0	0	0
Birla Sunlife	97	56	51	55
Canara HSBC	0	0	0	0
DHFL Pramerica	0	0	0	0
Edelweiss Tokio	1	1	1	1
Exide Life	0	0	0	0
Future Generali	0	0	0	0
HDFC	0	0	0	1
ICICI Prudential	78	79	0	0
IDBI Federal	0	2	2	2
IndiaFirst	0	1906	7798	15155
Kotak Mahindra	0	0	0	3
Max Life	0	0	0	0
PNB Metlife	14	14	14	14
Reliance Nippon	0	0	0	0
Sahara	0	0		0
SBI Life	0	20	22	22
Shriram	523	523	523	0
Star Union	0	0	0	0
TATA AIA	276	114	112	126
Private Total	1656	3382	8990	15899
LIC	18401	19379	18574	19301
Industry Total	20057	22761	27564	35200

TABLE 46: STATUS OF GRIEVANCES - LIFE INSURERS

Insurer	2013-14			2014-15			2015-16			2016-17		
	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	25	6826	6775	76	6897	6602	371	8595	8822	144	4261	4405
Aviva	0	6606	6606	0	4185	4185	0	3259	3259	0	2492	2492
Bajaj Allianz	4	52314	52308	10	19795	19530	275	14295	14556	14	3993	4007
Bharti AXA	53	7365	7402	16	5642	5307	351	4728	5079	0	4556	4548
Birla Sun Life	132	30825	30917	40	23629	23658	11	12402	12412	1	6356	6347
Canara HSBC	2	4351	4353	0	4559	4500	59	3179	3225	13	974	987
DHFL Pramerica	33	1392	1383	42	1593	982	653	1372	2018	7	1475	1481
Edelweiss Tokio	1	232	233	0	514	481	33	627	654	6	1013	1019
Exide Life	13	6459	6459	13	9488	8867	634	9375	9968	41	6406	6447
Future Generali	57	11676	11632	101	5390	5110	381	7162	7491	52	4998	5035
HDFC Standard	146	52402	51882	666	32214	30582	2298	11513	13726	85	8647	8722
ICICI Prudential	13	19697	19677	33	11801	11775	59	8865	8912	12	6680	6689
IDBI Federal	3	864	865	2	771	773	0	853	853	0	667	667
IndiaFirst	8	1500	1461	47	1287	1216	118	1912	2006	24	1990	1995
Kotak Mahindra	12	6165	6169	8	4616	4496	128	3444	3326	246	3741	3882
Max Life	6	19389	19395	0	16553	16549	4	14157	14161	0	8791	8791
PNB Met Life	7	4362	4365	4	4820	4817	7	4411	4398	20	4383	4333
Reliance	134	30659	30748	45	24763	24318	490	14024	14345	169	4958	5127
Sahara	1	24	25	0	27	27	0	35	34	1	32	30
SBI Life	11	16061	16067	5	12273	12263	15	9391	9403	3	8165	8166
Shriram	0	287	279	8	240	234	14	259	264	9	379	387
Star Union Dai-ichi	4	1319	1314	9	2301	2215	95	1825	1832	88	1798	1886
TATA AIA	15	8561	8521	55	4690	4632	113	4268	4381	0	3308	3308
Private Total	680	289336	288836	1180	198048	193119	6109	139951	145125	935	90063	90751
LIC	544	85284	85828	0	80944	80944	0	64750	64750	0	30784	30784
Total	1224	374620	374664	1180	278992	274063	6109	204701	209875	935	120847	121535

TABLE 47 : PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES (LIFE INSURANCE)

Name of Centre	Total No. of Complaints		No. of Complaints disposed by way of				Duration-wise Disposal			Duration-wise Outstanding						
	O/S as on 31st March, 2016	Received during 2016-2017	Total	(I)	(II)	(III)	(IV)	Total	A	B	C	Total	A	B	C	Total
Ahmedabad	22	1083	1105	144	394	58	496	1092	859	233	0	1092	13	0	0	13
Bengaluru	0	985	985	123	57	70	688	938	905	33	0	938	47	0	0	47
Bhopal	9	609	618	124	23	57	390	594	548	46	0	594	22	2	0	24
Bubaneswar	45	550	595	82	0	64	449	595	543	52	0	595	0	0	0	0
Chandigarh	610	1866	2476	707	9	190	596	1502	683	608	211	1502	279	695	0	974
Chennai	0	819	819	42	22	23	719	806	804	2	0	806	13	0	0	13
Delhi	24	966	990	460	35	5	490	990	985	5	0	990	0	0	0	0
Guwahati	17	287	304	81	12	58	151	302	293	9	0	302	2	0	0	2
Hyderabad	75	750	825	191	38	103	493	825	619	206	0	825	0	0	0	0
Jaipur	0	754	754	202	28	66	435	731	717	14	0	731	23	0	0	23
Kochi	0	654	654	159	11	69	415	654	635	19	0	654	0	0	0	0
Kolkata	923	2020	2943	1097	383	383	889	2752	998	1615	139	2752	191	0	0	191
Lucknow	128	1080	1208	407	8	71	645	1131	696	411	24	1131	53	24	0	77
Mumbai	21	2181	2202	158	62	23	1955	2198	2117	81	0	2198	1	3	0	4
Noida	121	743	864	312	85	0	467	864	603	258	3	864	0	0	0	0
Patna	1	629	630	80	64	87	399	630	521	109	0	630	0	0	0	0
Pune	13	768	781	230	20	85	438	773	758	15	0	773	8	0	0	8
Total	2009	16744	18753	4599	1251	1412	10115	17377	13284	3716	377	17377	652	724	0	1376

Notes:

O/S : Outstanding

(I) Recommendations / Awards

(II) Dismissal

(III) Non-acceptance / Not-entertainable

(A) Within 3 months

(B) 3 months to 1 Year

(C) Above 1 Year

PART-II
GENERAL AND
HEALTH INSURANCE

TABLE 48: GENERAL INSURANCE COMPANIES OPERATING IN INDIA *

Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
PRIVATE SECTOR				
Bajaj Allianz General Insurance Company Ltd.	Allianz, SE Germany	113	02.05.2001	2001-02
Bharti AXA General Insurance Company Ltd.	M/s. Societe Beauljon, France	139	27.06.2008	2008-09
Cholamandalam MS General Insurance Company Ltd.	Mitsui Sumitomo, Japan	123	15.07.2002	2002-03
Future Generali India Insurance Company Ltd.	Participatie Maatschapij Graafsschap Holland NV, Netherlands (Generali)	132	04.09.2007	2007-08
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
Kotak Mahindra General Insurance Company Ltd.	---	152	18.11.2015	2015-16
HDFC ERGO General Insurance Company Ltd.**	ERGO international AG, Germany	146	09.07.2010	2010-11
Liberty Videocon General Insurance Company Ltd.	Liberty City State Holdings Pte Ltd., USA	150	22.05.2012	2012-13
Magma HDI General Insurance Company Ltd.	HDI-Gerling Industrie Versicherung AG, Germany	149	22.05.2012	2012-13
Raheja QBE General Insurance Company Ltd.	QBE Holdings (AAP) Pty.Ltd. Australia	141	11.12.2008	2008-09
Reliance General Insurance Company Ltd.	---	103	23.10.2000	2000-01
Royal Sundaram General Insurance Company Ltd.	---	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.	Sanlam, South Africa	137	08.05.2008	2008-09
TATA AIG General Insurance Company Ltd.	AIG MEA Investments and Services 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				
Aditya Birla Health Insurance Co. Ltd.	MMI Strategic Investment (Pty) Limited , South Africa	153	11.07.2016	2016-17
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. UK	145	15.02.2010	2009-10
Religare Health Insurance Company Ltd.	---	148	26.04.2012	2012-13
Star Health & Allied Insurance Company Ltd.	Oman Insurance PSC, UAE, Alpha FDI Holding Pte Ltd & Alpha TC Holdings Pte Ltd. and NRIs	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
REINSURERS				
General Insurance Corporation of India (Public Sector)	---	112	2001	2001-02
ITI Reinsurance Limited (Private Sector)	---	154	30.12.2016	Yet to Start

* as on 31st March, 2017 **Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd., wef 1/1/2017 and L&T General Insurance Co. Ltd. is renamed as HDFC ERGO General Insurance Co. Ltd.

**TABLE 48A: LIST OF FOREIGN RE-INSURERS BRANCH OFFICES/LLOYD'S INDIA BRANCH IN INDIA
as at 31-03-2017**

Sr. No	Name of Foreign Reinsurer Branch / Lloyd's India Branch	Home Country / Regulator	Certificate of Registration (CoR) No.	Date of CoR	Date of Start of Business Operations
1	Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft - India Branch	Germany	FRB/001	21.12.2016	1/2/2017
2	Swiss Reinsurance Company Ltd, India Branch	Switzerland	FRB/002	21.12.2016	1/2/2017
3	SCOR SE - India Branch	France	FRB/003	21.12.2016	1/2/2017
4	Hannover Rück SE – India Branch	Germany	FRB/004	21.12.2016	1/2/2017
5	RGALife Reinsurance Company of Canada, India Branch	Canada	FRB/005	21.12.2016	1/4/2017
6	XL Insurance Company SE, India Reinsurance Branch	United Kingdom	FRB/007	01.02.2017	1/4/2017
7	Lloyd's India Reinsurance Branch	United Kingdom	LLOYD'S/001	17.01.2017	5/4/2017
(i)	Service Companies of Lloyd's MS AMLIN (INDIA) PRIVATE LIMITED	United Kingdom	LLOYD'S/SC/002	29.03.2017	5/4/2017

**TABLE 48B: LIST OF IFSC INSURANCE OFFICES (IIOS)
AS AT 31-03-2017**

Sr. No	Name of IFSC Insurance Office in GIFT City, Ahmedabad, Gujrat.	Certificate of Registration (CoR) No.	Date of CoR
1	New India Assurance Co. Ltd.	SEZ/GIFT/IIO/001	6/Sep/16
2	General Insurance Corporation of India	SEZ/GIFT/IIO/002	30/Jan/17

**TABLE 49: GROSS DIRECT PREMIUM INCOME OF GENERAL INSURERS
(WITHIN & OUTSIDE INDIA)**

(₹ crore)

INSURER	2013-14	2014-15	2015-16	2016-17
BAJAJ ALLIANZ	4516.44	5229.84	5832.15	7633.28
BHARTI AXA	1423.15	1457.06	1274.41	1314.09
CHOLAMANDALAM	1855.11	1890.43	2452.00	3133.28
FUTURE GENERALI	1262.55	1438.24	1555.26	1815.50
HDFC ERGO*	2906.98	3182.2	3379.55	3964.45
HDFC ERGO General Insurance Co. Ltd. (Earlier known as L&T General Ins. Co. Ltd.)**	253.78	331.71	473.39	2224.17
ICICI LOMBARD	6856.16	6677.79	8090.71	10725.20
IFFCO TOKIO	2930.92	3329.96	3691.33	5563.70
KOTAK MAHINDRA	--	--	3.71	82.05
RAHEJA QBE	23.23	21.62	28.76	58.92
RELIANCE	2388.82	2715.83	2791.56	3935.35
ROYAL SUNDARAM	1437.04	1569.2	1694.12	2188.78
SBI	1187.57	1576.9	2039.85	2604.49
SHRIRAM	1510.59	1496.51	1712.27	2102.42
TATA AIG	2362.71	2714.13	2958.56	4167.97
UNIVERSAL SOMPO	540.44	701.1	903.79	1287.23
MAGMA HDI	424.93	473.59	403.94	419.49
LIBERTY VIDEOCON	129.81	283.85	408.72	584.59
PRIVATE SECTOR TOTAL	32010.30 (14.52)	35089.96 (9.59)	39694.07 (13.12)	53804.96 (35.55)
NATIONAL	10260.96	11282.62	12018.98	14282.36
NEW INDIA	13727.6	15480.35	17763.31	21597.92
ORIENTAL	7282.53	7561.92	8611.59	11117.02
UNITED	9708.93	10691.73	12250.36	16062.81
PUBLIC SECTOR TOTAL	40980.06 (10.54)	45016.62 (9.85)	50644.24 (12.50)	63060.11 (24.52)
PUBLIC & PRIVATE TOTAL	72990.36 (12.12)	80106.58 (9.74)	90338.31 (12.77)	116865.07 (29.36)
AIC	3395.00	2739.69	3521.22	6979.56
ECGC	1303.72	1362.39	1320.73	1267.62
SPECIALISED INSURERS TOTAL	4698.72 (5.48)	4102.08 (-12.7)	4841.95 (18.04)	8247.18 (70.33)
ADITYA BIRLA HEALTH INSURANCE Co. Ltd.	--	--	--	54.04
APOLLO MUNICH	692.47	803.12	1022.18	1301.93
CIGNA TTK	0.33	21.82	143.82	221.80
MAX BUPA	308.85	372.65	476.01	593.93
RELIGARE HEALTH	152.30	275.80	503.32	726.07
STAR HEALTH	1091.07	1469.19	2007.34	2960.05
STANDALONE HEALTH INSURERS TOTAL	2245.02 (30.05)	2942.58 (31.07)	4152.67 (41.12)	5857.83 (41.06)
GRAND TOTAL	79934.14 (12.26)	87151.24 (9.03)	99332.93 (13.98)	130970.09 (31.85)

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

-- represents business not started.

* Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017.

** L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.

TABLE : 50 SEGMENT-WISE GROSS DIRECT PREMIUM INCOME OF GENERAL INSURERS (WITHIN INDIA)
(₹ Crore)

Insurer	Fire				Marine				Motor			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
	Bajaj Allianz	388.33	430.98	476.27	538.73	122.10	123.08	141.54	134.73	2699.85	2918.38	3277.29
Bharti AXA	80.51	77.93	62.36	49.80	33.52	32.06	25.92	24.42	1052.27	1093.52	1019.91	1104.70
Cholamandalam	109.90	124.34	204.68	234.55	64.94	64.13	75.71	68.37	1249.71	1279.09	1667.61	2165.48
Future Generali	117.38	133.12	162.00	189.22	51.17	57.79	61.14	56.59	706.35	828.10	927.85	903.00
FUTURE ERGO*	320.73	374.69	421.71	393.91	87.45	106.69	104.40	92.17	1004.06	1051.65	1174.30	1097.88
ICICI Lombard	487.02	544.74	632.70	744.64	251.76	246.43	299.80	341.05	3213.80	3415.81	4149.81	4541.81
IFFCO Tokio	213.43	232.40	265.95	276.75	117.41	113.94	116.73	128.82	1761.73	2141.97	2407.14	2973.31
Kotak Mahindra	--	--	--	--	--	--	--	--	--	--	--	--
HDFC Ergo(earlier known as L&T General)**	33.75	41.81	60.09	160.15	8.33	9.46	14.48	39.70	137.53	204.86	301.94	725.22
Liberty Videocon	9.47	19.41	27.80	29.55	1.12	3.67	7.97	12.97	97.01	192.16	274.47	409.08
Magma HDI	15.57	29.78	29.13	30.66	5.94	10.81	12.39	15.23	388.49	401.19	334.48	340.31
Ratheja QBE	0.46	0.62	0.77	1.82	0.01	0.00	0.03	0.03	0.65	0.42	5.43	28.92
Reliance	177.96	189.32	259.08	298.91	40.44	45.99	50.79	49.99	1444.65	1642.54	1660.53	1962.65
Royal Sundaram	67.17	79.58	94.09	118.39	31.07	34.03	33.20	34.45	1022.46	1159.43	1273.91	1704.23
SBI General	446.13	514.69	615.35	719.05	9.94	17.51	22.20	18.30	465.33	538.65	707.94	680.79
Shriram	11.06	15.95	19.71	30.89	0.94	0.76	1.28	1.62	1481.04	1461.31	1666.41	1835.56
TATA AIG	312.46	348.63	384.94	521.31	226.68	249.05	265.43	262.63	1074.03	1224.58	1411.36	2020.01
Universal Sampo	107.16	119.24	131.03	131.20	18.16	16.14	16.87	21.87	231.75	251.30	315.77	392.64
Private Total	2898.50	3277.22	3847.66	4470.45	1070.99	1131.53	1249.89	1302.95	18030.69	19804.97	22579.79	26521.95
National	878.16	921.33	896.55	912.26	333.50	298.59	258.35	235.63	4838.97	5177.48	5664.60	6321.67
New India	1411.77	1644.89	1691.84	1824.28	711.46	665.28	617.53	610.03	4604.61	5366.01	6177.29	7600.67
Oriental	984.47	961.61	984.03	966.36	458.56	397.93	420.33	371.05	2638.63	2861.70	3150.64	3743.64
United	1189.74	1251.49	1311.39	1364.65	587.28	526.73	438.28	397.81	3709.85	4169.17	4728.54	6062.60
Public Total	4464.13	4779.32	4883.81	5067.55	2090.80	1888.53	1734.49	1614.52	15792.06	17574.36	19721.07	23728.58
Specialized Insurers												
AIC	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
ECGC.	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Specialized Insurer Total												
Standalone Health Insurer												
Aditya Birla Health Insurance Co. Limited	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Apollo Munich Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
CignaTTK Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Max Bupa Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Religare Health Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Star Health and Allied Insurance Co. Ltd.	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Standalone Health Insurer Total												
Grand Total	7362.63	8056.54	8731.46	9538.01	3161.79	3020.06	2984.38	2917.47	33822.75	37379.33	42300.86	50250.53

Note: NA indicates not applicable; - indicates business not started.

* HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017, therefore premiums and claims have been taken upto 31.12.2016

** L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.

TABLE : 50 SEGMENT-WISE GROSS DIRECT PREMIUM INCOME OF GENERAL INSURERS (WITHIN INDIA)
(₹ Crore)

Insurer	Health				Others				Total			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Bajaj Allianz	797.83	797.51	942.25	1241.33	508.33	959.91	994.81	2151.06	4516.45	5229.85	5832.15	7633.28
Bharti AXA	188.25	176.23	99.37	80.84	68.61	77.32	66.86	54.33	1423.16	1457.07	1274.42	1314.09
Cholamandalam	253.61	237.97	311.36	328.41	176.95	184.90	192.64	336.47	1855.11	1890.43	2452.01	3133.28
Future Generali	182.55	189.30	204.05	264.77	205.10	229.94	200.23	401.92	1438.25	1555.26	1815.50	1815.50
FUTURE ERGO*	916.22	942.85	1092.88	921.53	578.52	706.33	586.25	1458.96	2906.99	3182.21	3379.55	3964.45
ICICI Lombard	1683.79	1550.49	1662.84	2025.40	1219.80	920.33	1345.55	3072.29	6856.16	6677.80	8090.71	10725.20
IFFCO Tokio	315.82	390.39	481.78	569.92	522.54	451.27	419.73	1614.91	2930.92	3329.97	3691.33	5563.70
Kotak Mahindra	--	--	0.09	12.19	0.00	0.00	0.00	0.01	0.00	0.00	3.71	82.05
HDFC Ergo(earlier known as L&T General)**	48.69	48.56	68.37	375.22	25.48	27.02	28.51	923.87	253.78	331.71	473.39	2224.16
Liberty Videocon	14.14	54.05	69.85	95.79	8.09	14.57	28.63	37.20	129.82	283.86	408.72	584.59
Magma HDI	0.15	1.34	1.77	2.91	14.78	30.48	26.18	30.38	424.93	473.60	403.94	419.49
Ratheja QBE	0.47	0.32	0.15	0.38	21.65	20.27	22.38	27.76	23.24	21.63	28.76	58.92
Reliance	499.62	519.70	564.57	380.89	226.15	318.29	256.60	1242.90	2388.82	2715.84	2791.56	3935.35
Royal Sundaram	255.25	242.05	235.95	264.52	61.10	54.11	56.96	67.19	1437.04	1569.20	1694.12	2188.78
SBI General	202.66	386.94	516.78	792.52	63.52	119.11	177.57	393.83	1187.57	1576.90	2039.85	2604.49
Shriram	4.62	5.62	6.57	10.88	12.93	12.88	18.29	223.48	1510.59	1496.52	1712.27	2102.42
TATA AIG	363.38	379.28	398.40	450.19	386.16	512.60	498.42	913.83	2362.71	2714.14	2958.56	4167.98
Universal Sampo	93.59	138.91	148.45	111.54	89.78	175.51	291.67	629.98	540.45	701.11	903.79	1287.23
Private Total	5820.64	6061.51	6805.47	7929.23	4189.49	4814.83	5211.28	13580.37	32010.30	35090.06	39694.08	53804.96
National	3176.91	3895.97	4284.10	5053.92	995.34	948.52	872.47	1714.05	10222.88	11241.89	11976.07	14237.53
New India	3484.74	4127.39	5058.64	6335.12	1327.48	1405.82	1604.22	2744.59	11540.06	13209.39	15149.51	19114.69
Oriental	2038.50	2200.22	2778.15	3846.36	1007.69	986.48	981.59	1875.93	7127.85	7407.94	8314.74	10803.34
United	2868.47	3408.87	4378.28	5504.14	1353.61	1335.47	1393.87	2733.60	9708.93	10691.73	12250.36	16062.80
Public Total	11568.61	13632.45	16499.17	20739.54	4684.11	4676.29	4852.15	9068.17	38599.72	42550.96	47690.68	60218.36
Specialized Insurers												
AIC	NA	NA	NA	NA	3395.01	2739.70	3521.22	6979.56	3395.01	2739.70	3521.22	6979.56
ECGC	NA	NA	NA	NA	1303.73	1362.40	1320.73	1267.62	1303.73	1362.40	1320.73	1267.62
Specialized Insurer Total					4698.74	4102.10	4841.95	8247.18	4698.74	4102.10	4841.95	8247.18
Standalone Health Insurer												
Aditya Birla Health Insurance Co. Limited	--	--	--	54.04	NA	NA	NA	NA	--	--	--	54.04
Apollo Munich Health Insurance Co. Ltd.	692.47	803.13	1022.18	1301.93	NA	NA	NA	NA	692.47	903.13	1022.18	1301.93
CignaTTK Health Insurance Co. Ltd.	0.34	21.83	143.82	221.80	NA	NA	NA	NA	0.34	21.83	143.82	221.80
Max Bupa Health Insurance Co. Ltd.	308.85	372.66	476.01	593.93	NA	NA	NA	NA	308.85	372.66	476.01	593.93
Religare Health Insurance Co. Ltd.	152.31	275.80	503.32	726.07	NA	NA	NA	NA	152.31	275.80	503.32	726.07
Star Health and Allied Insurance Co. Ltd.	1091.08	1469.19	2007.34	2960.05	NA	NA	NA	NA	1091.08	1469.19	2007.34	2960.05
Standalone Health Insurer Total	2245.05	2942.61	4152.66	5857.83	NA	NA	NA	NA	2245.05	2942.61	4152.66	5857.83
Grand Total	19634.30	22636.57	27457.30	34526.61	13572.34	13593.23	14905.37	30895.72	77553.82	84685.73	96379.38	128128.34

Note: NA indicates not applicable; - indicates business not started.

* HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017, therefore premiums and claims have been taken upto 31.12.2016
** L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.

TABLE 51 : SEGMENT-WISE NET PREMIUM INCOME IN INDIA (EARNED) - GENERAL INSURANCE

(₹ Crore)

Insurer	Fire			Marine			Motor					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Bajaj Allianz	144.65	146.62	165.85	176.39	79.89	72.01	84.88	83.97	2356.27	2650.03	2885.64	3179.31
Bharti AXA	12.08	11.43	9.36	9.59	7.16	8.08	11.81	18.52	872.2	966.69	1007.36	1003.90
Cholamandalam	40.97	43.41	46.59	49.23	20.11	20.27	15.74	11.22	1080.09	1165.88	1346.87	1837.37
Future Generali	30.46	33.47	43.15	45.72	21.24	39.99	48.66	47.00	615.11	749.33	741.06	701.85
HDFC ERGO*	52.82	68.40	73.30	61.67	52.28	71.69	74.78	44.10	754.12	808.60	790.25	722.19
ICICI Lombard	153.49	108.85	99.50	123.71	156.61	160.11	184.93	192.08	2294.95	2496.73	2959.02	3539.80
IFFCO Tokio	37.23	39.20	44.93	40.33	42.92	49.09	39.61	53.43	1520.15	1747.10	2160.92	2300.56
Kotak Mahindra				1.43			0.00	0.00			0.06	27.67
HDFC ERGO(Earlier known as L&T General)**	6.65	8.48	7.61	25.23	4.33	4.36	5.88	19.73	109.03	145.90	223.46	536.00
Liberty Videocon	1.64	3.63	4.54	3.48	-0.1	1.05	3.31	6.30	35.8	145.70	212.95	318.52
Magma HDI	0.12	1.48	1.90	7.05	-0.45	(1.21)	1.05	1.50	227.94	388.07	356.81	310.11
Raheja OBE	0.46	0.47	0.35	0.33	0.03	0.01	0.02	0.01	0.46	0.39	1.14	12.98
Reliance	41.09	48.39	56.04	63.27	19.31	21.87	26.83	17.72	1258.28	1330.26	1296.25	1450.48
Royal Sundaram	16.78	18.24	21.74	24.29	9.58	12.13	14.12	14.76	1023.1	1030.45	1120.87	1436.18
SBI General	111.48	139.42	152.78	171.92	4.14	7.63	15.88	14.08	364.21	482.92	600.54	675.42
Shriram	4.89	6.60	7.48	12.02	0.18	0.26	0.56	0.76	1413.06	1377.21	1462.04	1639.73
TATA AIG	26.82	24.23	26.76	33.74	218.56	210.88	225.82	231.93	998.82	1047.57	1272.88	1529.50
Universal Sampo	44.85	58.34	55.18	58.55	4.26	6.72	7.26	6.62	241.95	225.84	253.09	357.88
Private Total	726.48	760.65	817.06	907.95	640.05	684.93	761.14	763.73	15165.55	16758.66	18691.21	21579.44
National	721.23	753.31	756.46	763.76	191.29	201.38	205.72	172.81	4218.61	4774.16	5170.57	5066.75
New India	1784.63	1887.33	2073.26	1918.69	461.02	611.04	473.00	462.03	4587.05	5692.19	6500.00	7390.07
Oriental	660.44	590.02	565.59	610.39	285.50	300.19	290.18	247.03	2351.79	2632.44	2959.44	3450.38
United	808.87	806.40	790.68	849.63	300.02	304.54	288.77	268.67	3230.50	3682.24	4172.81	5106.80
Public Total	3975.16	4037.06	4185.99	4142.47	1237.83	1417.14	1257.67	1150.54	14387.94	16781.03	18802.82	21014.00
Specialized Insurers												
AIC	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
ECGC.	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Specialized Insurer Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Standalone Health Insurer												
Aditya Birla	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Apollo Munich .	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cigna TTK	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Max Bupa	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Religare Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Star Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Standalone Health Insurer Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Grand Total	4701.64	4797.71	5003.05	5050.42	1877.88	2102.07	2018.81	1914.27	29553.49	33539.69	37494.03	42593.44

Note: NA indicates not applicable

* HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017, therefore premiums and claims have been taken upto 31.12.2016

** L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.

TABLE 51 : SEGMENT-WISE NET PREMIUM INCOME IN INDIA (EARNED) - GENERAL INSURANCE

(₹ Crore)

Insurer	Health				Others				TOTAL			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Bajaj Allianz	655.13	695.12	793.32	1015.03	257.12	268.13	293.95	482.35	3493.06	3831.90	4223.64	4937.05
Bharti AXA	164.53	191.17	99.87	81.62	36.92	26.48	29.81	25.16	1092.90	1203.84	1158.21	1138.79
Cholamandalam	210.02	196.35	225.51	271.95	80.18	56.19	56.09	78.30	1431.36	1482.10	1690.80	2248.07
Future Generali	144.01	141.92	150.62	174.31	78.09	114.41	97.95	119.02	888.92	1079.12	1081.44	1087.90
HDFC ERGO*	406.06	581.45	638.09	517.36	319.66	143.95	132.12	306.26	1584.93	1674.09	1708.54	1651.58
ICICI Lombard	1148.32	1061.10	1074.60	1335.34	599.54	408.54	503.57	972.68	4352.91	4235.33	4821.62	6163.60
IFFCO Tokio	197.41	300.20	415.31	513.26	155.39	131.86	144.18	603.42	1953.10	2267.45	2804.95	3511.00
Kotak Mahindra		0.00	0.00	3.52			0.00	0.25			0.06	32.86
HDFC ERGO(Earlier known as L&T General)**	44.04	35.02	49.40	222.53	13.98	12.39	11.48	185.61	178.03	206.14	297.83	989.10
Liberty Videocon	0.41	37.47	66.77	73.40	3.03	4.15	8.72	15.26	40.77	191.99	296.29	416.97
Magma HDI	0.00	0.66	1.25	1.63	0.57	17.18	12.21	6.81	228.19	406.17	373.22	327.09
Raheja OBE	0.02	0.35	0.19	0.09	17.51	18.31	19.79	24.06	18.47	19.52	21.49	37.46
Reliance	376.63	449.27	549.48	333.31	44.44	68.88	70.80	224.17	1739.76	1918.46	1999.40	2088.95
Royal Sundaram	206.03	225.77	215.65	226.22	60.24	16.86	17.64	19.54	1315.72	1303.46	1390.02	1720.99
SBI General	9.12	242.52	388.93	548.34	141.77	38.84	48.76	66.66	630.73	911.32	1206.89	1476.42
Shriram	1.43	2.14	2.19	2.23	6.07	8.03	8.80	27.59	1425.63	1394.23	1481.07	1682.33
TATA AIG	179.06	355.91	374.06	343.94	249.53	163.65	167.64	268.34	1672.78	1802.24	2067.16	2407.45
Universal Sampo	64.81	99.55	137.31	98.07	56.08	65.79	77.72	141.33	411.94	456.23	530.56	662.45
Private Total	3807.03	4615.95	5182.55	5762.14	2120.13	1563.43	1701.23	3566.81	22459.20	24383.61	27153.19	32580.06
National	2592.16	3329.65	3887.09	4021.04	959.37	839.65	771.55	779.26	8682.67	9898.16	10791.38	10803.62
New India	2841.20	3687.85	4450.45	6129.59	1522.98	1436.88	1463.13	1914.41	11196.87	13315.29	14959.83	17814.79
Oriental	1629.88	2004.10	2359.60	3109.63	1026.36	898.41	849.08	965.83	5953.97	6425.17	7023.90	8383.26
United	2075.02	2992.46	3751.21	4575.93	1188.9	1030.59	1019.39	1231.28	7603.30	8816.23	10022.87	12032.31
Public Total	9138.27	12014.06	14448.35	17836.19	4697.61	4205.54	4103.14	4890.78	33436.81	38454.84	42797.98	49033.98
Specialized Insurers												
AIC	NA	NA	NA	NA	1647.86	1598.38	1862.23	2002.98	1647.86	1598.38	1862.23	2002.98
ECGC	NA	NA	NA	NA	907.35	1019.27	978.94	871.57	907.35	1019.27	978.94	871.57
Specialized Insurer Total	NA	NA	NA	NA	2555.21	2617.65	2841.17	2874.55	2555.21	2617.65	2841.17	2874.55
Standalone Health Insurer												
Aditya Birla	0.00	0.00	0.00	13.48	NA	NA	NA	NA	0.00	0.00	0.00	13.48
Apollo Munich	543.4	655.88	774.90	1101.31	NA	NA	NA	NA	543.40	655.88	774.90	1101.31
CignaTTK	0.01	6.67	70.96	181.77	NA	NA	NA	NA	0.01	6.67	70.96	181.77
Max Bupa	237.66	315.24	393.11	544.28	NA	NA	NA	NA	237.66	315.24	393.11	544.28
Religare Health	81.64	153.72	287.73	484.00	NA	NA	NA	NA	81.64	153.72	287.73	484.00
Star Health	675.4	1017.93	1513.87	1911.45	NA	NA	NA	NA	675.40	1017.93	1513.87	1911.45
Standalone Health Insurer Total	1538.11	2149.45	3040.57	4236.30	NA	NA	NA	NA	1538.11	2149.45	3040.57	4236.30
Grand Total	14483.41	18779.46	22671.87	27834.63	9372.95	8386.62	8645.54	11332.14	59989.33	67605.55	75832.90	88724.89

Note: NA indicates not applicable

* HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017, therefore premiums and claims have been taken upto 31.12.2016

** L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.

TABLE 52: CHANNEL-WISE GROSS DIRECT PREMIUM INCOME - GENERAL INSURANCE

(₹ Crore)

Segment/ Type of Channel	Individual Agents				Corporate Agents - Banks				Corporate Agents - Others			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Fire	1776.50	1618.71	1751.00	1869.37	1195.44	1328.75	1478.00	1441.05	94.04	100.70	174.00	189.25
Marine (Cargo)	685.26	640.25	648.00	653.15	24.07	20.31	23.00	11.59	7.51	6.61	13.00	8.76
Marine (Hull)	49.08	36.64	49.00	38.95	2.41	2.32	2.00	1.79	0.93	2.34	0.00	0.46
Aviation	5.65	0.69	13.00	9.42	0.18	2.42	3.00	1.30	0.00	0.23	0.00	0.01
Engineering	588.89	486.20	516.00	517.48	47.74	48.08	45.00	34.98	20.82	20.77	23.00	20.12
Motor Own Damage	8020.03	8357.40	8533.00	8113.27	842.44	704.72	695.00	831.70	915.21	1242.97	1478.00	2662.61
Motor Third Party	9191.14	9352.86	12127.00	14544.33	687.54	681.99	722.00	985.54	579.24	1168.02	1688.00	2666.96
Liability Insurance	351.00	353.17	447.00	550.19	18.44	18.74	28.00	10.11	9.01	6.74	6.00	5.44
Personal Accident	413.52	425.05	513.00	551.45	617.30	884.88	990.00	1219.24	73.29	74.39	118.00	203.87
Health Insurance	5980.89	6221.18	8027.00	9627.52	1047.77	1336.27	1653.00	2310.81	358.74	470.48	560.00	628.96
Overseas Medical Ins.	87.22	93.47	104.00	117.58	17.69	17.72	19.00	17.88	24.01	17.85	21.00	17.81
Crop Insurance	58.50	1818.08	62.00	315.36	7.19	11.46	10.00	31.09	9.66	0.35	0.00	0.20
Credit Insurance	3.69	(25.09)	3.00	5.33	2.74	3.05	5.00	5.12	4.99	0.10	0.00	0.11
Miscellaneous	1311.30	1287.25	1170.00	727.03	606.47	562.47	625.00	601.93	94.12	122.64	200.00	291.39
Grand Total	28522.68	30665.86	33965.00	37640.43	5117.42	5623.19	6298.00	7504.11	2191.57	3234.20	4281.00	6695.95

TABLE 52: CHANNEL-WISE GROSS DIRECT PREMIUM INCOME - GENERAL INSURANCE (Contd..)
(₹ Crore)

Segment/ Type of Channel	Brokers				Referral Arrangements				Direct Business			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Fire	1818.62	2107.99	2393.00	2844.93	1.01	2.03	0.10	0.11	2477.05	2889.86	2896.00	3170.30
Marine (Cargo)	741.48	794.58	868.00	929.71	0.00	0.00	0.00	0.01	564.80	599.98	574.00	519.81
Marine (Hull)	151.36	132.33	153.00	134.39	0.00	0.00	0.00	0.00	922.46	782.66	658.00	616.60
Aviation	119.56	104.75	84.00	94.85	0.00	0.00	0.00	0.00	320.76	310.92	347.00	322.95
Engineering	901.58	919.39	855.00	838.84	0.19	0.17	0.00	0.00	926.73	863.59	933.00	881.38
Motor Own Damage	4917.26	5451.17	6231.00	9031.29	2.11	1.30	0.02	0.12	2984.06	2185.78	4289.00	3025.92
Motor Third Party	2713.42	3052.77	3945.00	4632.37	1.62	1.65	0.01	0.12	2612.50	5248.21	2441.00	3593.70
Liability Insurance	604.27	673.25	776.00	945.33	0.00	0.00	0.00	0.00	268.06	300.05	303.00	379.40
Personal Accident	289.19	316.07	390.00	476.67	0.52	0.63	0.01	0.01	425.50	460.55	600.00	1191.92
Health Insurance	3978.81	4610.39	6423.00	8711.99	3.07	6.43	0.00	0.00	5712.64	7079.57	7654.00	8974.66
Overseas Medical Ins.	76.59	113.34	138.00	148.33	0.00	0.00	0.92	0.00	228.91	247.18	245.00	278.34
Crop Insurance	48.24	201.35	59.00	319.58	0.00	0.00	0.00	0.00	1067.58	1597.64	1928.00	13902.93
Credit Insurance	87.46	116.11	148.00	142.21	0.00	0.00	0.00	0.00	1330.24	1399.91	1356.00	1289.97
Miscellaneous	581.34	608.42	720.00	1220.96	5.30	5.09	0.20	0.47	886.77	(854.24)	692.00	1839.11
Grand Total	17029.21	19201.92	23184.00	30471.46	13.82	17.31	1.20	0.84	20728.06	23111.69	24917.00	39987.01

TABLE 52: CHANNEL-WISE GROSS DIRECT PREMIUM INCOME - GENERAL INSURANCE (Concl.d.)
(₹ Crore)

Segment/ Type of Channel	Micro Insurance Agents			Others			Total				
	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Fire	0.03	0.00	0.01	44.44	6.61	8.00	22.41	7407.10	8054.69	8701.00	9537.43
Marine (Cargo)	0.00	0.00	0.00	4.40	1.68	1.00	2.22	2027.53	2063.41	2127.00	2125.24
Marine (Hull)	0.00	0.00	0.00	0.87	0.01	0.00	0.03	1127.11	956.30	863.00	792.23
Aviation	0.00	0.00	0.00	1.48	0.00	0.00	0.00	447.64	419.01	447.00	428.53
Engineering	0.01	0.00	0.00	9.68	1.06	1.00	1.57	2495.64	2339.28	2372.00	2294.37
Motor Own Damage	0.00	0.00	0.06	86.91	75.78	99.00	63.12	17768.02	18019.14	21325.00	23728.09
Motor Third Party	0.01	0.00	0.05	87.94	41.69	66.00	99.44	15873.40	19547.21	20989.00	26522.52
Liability Insurance	0.01	0.00	0.00	2.68	1.78	2.00	2.13	1253.47	1353.72	1562.00	1892.61
Personal Accident	0.24	0.00	0.10	3.20	1.53	2.00	2.48	1822.53	2163.34	2613.00	3645.74
Health Insurance	6.23	0.00	1.03	122.14	69.62	55.00	74.77	17204.06	19800.17	24372.00	30329.75
Overseas Medical Insurance	0.00	0.00	0.00	0.34	0.28	1.00	6.90	434.76	489.85	530.00	586.83
Crop Insurance	3.00	3.00	36.76	3419.58	2615.85	3489.00	5491.36	4610.75	6247.74	5551.00	20097.29
Credit Insurance	0.00	0.00	0.00	0.18	0.00	0.00	0.00	1429.32	1494.09	1512.00	1442.74
Miscellaneous	0.89	2.00	1.09	16.29	4.41	5.00	23.01	3501.58	1736.92	3414.00	4705.00
Grand Total	10.42	5.00	39.11	3800.12	2820.29	3729.00	5789.45	77402.90	84684.87	96379.00	128128.36

TABLE 53: STATE-WISE GROSS DIRECT PREMIUM INCOME - GENERAL INSURANCE

(₹ Lakh)

States/U.T.	Fire				Marine Cargo				Marine Hull			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	49839.14	39319.27	39258.65	32417.48	10143.52	7406.16	5699.83	3590.33	3052.15	2961.66	5027.55	780.92
Arunachal Pradesh	200.95	259.71	276.63	208.94	22.44	28.83	29.48	16.29	0.00	0.00	0.00	0.00
Assam	6104.55	6730.62	8122.73	8633.86	1138.20	1244.84	1105.74	816.01	164.39	153.78	144.64	52.36
Bihar	3922.70	5241.74	5588.07	6285.81	607.83	626.95	769.92	731.58	2.05	3.56	3.46	3.66
Chattisgarh	5505.47	7249.66	6271.40	6503.48	924.39	822.62	822.54	575.29	0.11	0.06	206.60	0.00
Goa	2458.68	2967.12	5198.69	2346.66	609.60	663.83	1515.12	632.16	1229.47	1414.82	1742.80	1407.33
Gujarat	100158.62	100696.27	94232.63	90275.63	17951.36	17887.45	17367.34	16190.61	11634.71	5417.57	5074.06	2714.13
Haryana	35170.10	34695.60	40954.50	33185.52	13032.35	14057.07	12399.00	10897.74	3549.32	1500.90	608.48	383.64
Himachal Pradesh	8869.52	13563.18	11855.58	7954.44	635.35	768.82	787.47	623.98	0.64	0.59	0.29	0.57
Jammu & Kashmir	6872.26	6314.88	9607.81	7838.79	483.33	548.92	553.22	380.13	0.24	0.59	0.10	0.45
Jharkhand	5422.97	6742.13	8689.36	10010.44	530.89	615.35	1309.11	449.53	0.32	21.10	191.49	0.00
Karnataka	43380.52	48732.28	57108.24	64322.63	10531.06	11985.06	12813.44	14447.74	1349.25	1239.41	1640.65	1627.35
Kerala	16701.91	17924.73	15994.56	15716.10	1533.19	1586.86	1722.61	1265.79	1989.43	2115.05	679.08	538.33
Madhya Pradesh	13799.83	17023.94	26709.19	19094.42	5506.29	5492.81	7037.32	3735.49	54.72	44.00	6194.14	30.73
Maharashtra	200636.26	204905.15	213519.65	337372.18	57786.85	57284.65	59232.80	79017.80	80956.31	69981.01	54729.71	66737.49
Manipur	109.37	137.62	193.56	342.66	7.28	8.83	9.83	34.90	1.47	1.74	1.78	0.00
Meghalaya	842.66	1049.23	992.76	1113.20	43.24	48.85	81.08	57.16	0.00	0.00	0.00	0.02
Mizoram	196.18	436.95	319.88	421.44	3.51	86.89	4.00	3.19	0.00	21.28	0.00	0.00
Nagaland	149.31	300.02	624.66	137.20	25.21	14.47	81.20	5.15	0.00	0.00	0.71	0.00
Orissa	11890.04	14704.33	19824.00	16116.99	1218.21	1394.63	1940.12	1268.80	65.73	317.63	96.51	284.17
Punjab	14027.31	23668.37	22509.73	17011.10	4130.53	4014.26	3772.19	3459.09	31.68	1394.92	1473.99	2.37
Rajasthan	17133.97	18854.83	19852.06	20781.38	4586.05	4916.76	4175.24	4055.81	19.68	2345.85	1518.35	22.04
Sikkim	302.95	387.77	2457.16	1281.11	33.11	39.71	1146.98	30.53	0.22	41.35	70.88	0.00
Tamil Nadu	55484.17	64667.93	75391.21	73892.76	20205.88	18904.89	18179.31	16718.05	5828.56	3002.60	3280.53	1486.57
Telangana	-	14283.29	24737.74	25690.25	-	3331.49	6460.46	5432.72	-	111.45	470.76	613.08
Tripura	781.92	1237.83	13572.94	498.24	41.39	72.67	780.79	37.28	12.70	0.00	0.00	0.00
Uttar Pradesh	40765.47	51920.72	46278.08	50398.62	8993.22	9954.06	9451.40	8256.27	456.25	352.78	250.74	714.64
Uttarakhand	6547.48	9389.27	8673.61	6554.00	871.07	1353.48	1607.39	657.54	4.98	40.04	45.78	2.37
West Bengal	29310.77	31425.92	29041.27	35556.12	10654.26	11363.62	11005.10	10277.32	989.70	1088.76	911.81	623.32
Andaman & Nicobar I	203.35	298.46	1252.17	351.67	7.52	6.37	49.97	30.19	65.92	71.97	72.09	76.19
Chandigarh	2318.46	1539.95	1818.24	1459.23	845.18	842.88	593.64	677.93	0.00	0.00	0.00	0.00
Dadra & Nagar Haveli	1028.31	1226.04	1317.90	999.52	283.55	373.72	193.21	204.47	0.00	0.00	0.00	0.00
Daman & Diu	831.90	780.73	1334.69	875.49	218.62	150.48	182.16	101.49	0.00	0.00	0.00	0.00
Delhi	58431.16	55368.45	54661.21	56975.01	28895.30	28362.40	29707.85	27323.86	1133.06	1812.89	1702.47	1106.82
Lakshadweep	0.73	1.09	4971.98	0.82	0.76	0.26	0.27	0.30	58.50	116.92	76.18	1.40
Puducherry	1312.46	1423.95	1165.74	1119.72	249.68	80.09	96.79	522.02	59.32	55.43	38.98	13.04
ALL INDIA	740711.47	805469.07	874378.29	953742.89	202750.21	206341.06	212683.90	212524.56	112710.90	95629.74	86254.59	79233.00

TABLE 53: STATE-WISE GROSS DIRECT PREMIUM INCOME - GENERAL INSURANCE (Contd..)

(₹ Lakh)

States/U.T.	Aviation				Engineering				Motor Own Damage			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	875.45	728.18	896.06	752.64	28490.57	17857.24	12008.61	6447.06	115070.20	77351.14	67496.69	64895.45
Arunachal Pradesh	0.00	0.00	0.00	0.00	347.76	483.97	346.34	224.20	1096.19	1370.39	2618.93	1295.10
Assam	0.00	0.00	0.00	0.00	4828.97	3458.75	4588.09	2709.88	26383.92	24688.03	24755.96	30184.14
Bihar	9.78	15.95	5.57	6.71	1782.18	2080.34	2106.70	1808.06	35278.20	37922.09	46182.67	44946.59
Chattisgarh	11.16	11.66	119.06	400.55	4621.14	4853.76	4563.24	3448.95	26462.99	26778.31	24934.30	26841.78
Goa	1.85	20.98	36.58	37.91	448.99	479.87	1771.60	363.35	10803.21	12010.34	16556.18	13326.43
Gujarat	395.21	203.35	430.97	117.87	13790.41	15129.12	12169.86	12359.80	142401.70	150176.33	168765.90	196316.19
Haryana	5460.11	4889.79	4004.38	2168.65	13591.48	10139.14	10221.21	7525.32	66660.15	69531.77	71474.68	86698.67
Himachal Pradesh	0.00	9.09	5.84	0.00	2227.56	2207.05	2562.32	1682.82	10439.68	11542.55	11009.16	15540.65
Jammu & Kashmir	4.73	16.63	15.03	13.59	2261.15	1986.55	2110.67	1729.58	14814.28	16089.02	17780.51	19387.19
Jharkhand	28.96	19.72	73.47	5.69	3157.82	3341.49	2993.36	2044.96	21893.16	25499.01	30346.30	29948.06
Karnataka	4553.17	1964.37	3573.19	685.80	11687.37	11923.20	11586.10	10810.94	138596.36	150468.12	173562.53	180864.45
Kerala	71.65	169.36	97.57	106.45	2673.51	3462.35	2874.07	3029.84	96173.17	98053.95	99740.80	114563.84
Madhya Pradesh	19.79	16.17	4294.47	14.94	4920.90	4389.80	7128.51	3369.78	67627.77	67342.86	71603.30	66976.40
Maharashtra	21555.27	23594.46	18385.78	27694.27	56372.01	49418.92	62040.24	84901.16	286865.60	215835.07	414806.17	537546.39
Manipur	0.00	0.00	0.00	0.00	94.86	97.94	187.83	29.26	791.68	674.80	1234.18	1046.23
Meghalaya	0.00	0.00	0.00	0.00	586.15	716.30	309.61	983.90	2143.27	1940.23	3772.58	2114.56
Mizoram	0.00	0.00	0.00	0.00	50.89	34.92	52.03	27.41	692.02	554.24	4195.21	585.28
Nagaland	0.00	0.00	0.00	0.00	20.15	29.12	781.78	88.84	985.44	1302.74	3622.37	1305.23
Orissa	56.36	58.28	54.84	37.05	8197.44	9860.95	9052.02	6674.02	32483.16	32804.02	35847.19	36598.22
Punjab	64.59	38.40	21.10	24.07	4435.51	3252.37	3998.71	2967.33	63590.93	67467.09	81083.54	66666.74
Rajasthan	11.59	10.04	9.87	6.55	4751.75	5626.68	4407.55	4544.62	85380.73	90886.35	91644.25	99788.85
Sikkim	0.00	0.00	3.53	0.00	1224.12	676.94	2255.59	434.79	864.70	931.91	5065.75	3289.92
Tamil Nadu	5482.76	4366.76	5909.93	3991.97	24473.70	23639.14	17886.83	18817.31	159156.53	156609.71	157375.06	166544.10
Telangana	-	14.16	125.52	189.62	-	7879.63	11684.51	12897.39	-	70864.05	84119.32	95128.03
Tripura	0.00	0.00	2.35	2.17	173.07	160.35	809.36	54.38	2694.46	6444.27	18734.90	3549.59
Uttar Pradesh	1726.33	853.94	1125.53	713.36	12377.72	10611.76	11010.96	8420.42	128517.47	127953.30	124994.42	159911.97
Uttarakhand	0.06	1.33	11.71	14.02	2534.20	3408.85	2804.54	1232.40	15997.27	18737.29	19892.84	23472.02
West Bengal	186.66	189.22	207.20	161.37	13467.93	13398.98	11804.35	11313.04	67260.19	70958.28	70999.94	75612.21
Andaman & Nicobar Is.	0.00	0.00	0.38	0.00	9.14	7.59	76.51	39.69	476.07	558.06	1967.26	1514.19
Chandigarh	34.58	34.28	47.24	33.53	481.51	483.54	642.84	382.78	24166.34	24643.05	24233.09	20467.26
Dadra & Nagar Haveli	0.00	0.00	0.00	0.00	165.99	86.28	99.30	40.67	338.83	352.27	1300.19	419.92
Daman & Diu	0.00	0.00	0.00	0.00	241.15	127.04	160.06	136.49	524.96	780.94	2049.94	436.20
Delhi	4213.92	4674.79	5248.91	5673.33	24756.37	22459.16	19949.87	17787.15	125260.99	137335.16	151479.47	178124.37
Lakshadweep	0.00	0.00	0.00	0.00	0.07	0.21	0.28	0.00	2.78	2.95	635.70	4.26
Puducherry	0.00	0.00	22.66	0.48	319.76	157.83	194.09	110.04	4779.21	5454.20	6653.78	6798.53
ALL INDIA	44763.99	41900.91	44728.70	42852.58	249563.31	233927.15	237239.55	229437.59	1776673.56	1801913.90	2132534.99	2372809.00

TABLE 53: STATE-WISE GROSS DIRECT PREMIUM INCOME - GENERAL INSURANCE (Contd..)

(₹ Lakh)

States/U.T.	Motor Third Party			Liability Insurance			Personal Accident					
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	109139.39	88577.91	92251.11	88682.44	6153.13	4673.02	4249.55	3716.14	14275.28	13023.67	15050.06	19610.93
Arunachal Pradesh	827.04	1027.14	5030.82	1142.87	13.00	14.88	20.37	10.45	11.76	16.86	27.04	25.49
Assam	27889.69	29110.60	33219.75	35751.57	414.66	480.92	567.79	359.46	1128.18	1404.24	2341.12	1866.09
Bihar	33966.09	35587.10	47175.39	52234.00	318.04	364.51	372.84	265.42	1290.45	1468.46	3329.99	2674.59
Chattisgarh	25355.62	30792.37	35363.52	35828.35	745.17	714.08	669.92	568.36	1485.84	1196.70	3010.04	2270.89
Goa	9339.88	11078.96	18177.76	14298.12	265.29	309.81	1003.44	243.89	506.01	522.68	1359.94	648.86
Gujarat	111014.32	132199.38	148183.61	159547.50	9381.18	9709.66	12067.47	13390.85	12362.81	15675.88	19971.37	20767.17
Haryana	48303.03	56314.39	63121.97	71546.09	3453.54	4165.59	4435.02	5548.53	7856.49	10001.68	13492.57	15443.99
Himachal Pradesh	14268.86	17633.66	20370.24	21118.72	229.05	359.39	272.92	260.83	260.30	742.20	857.27	964.88
Jammu & Kashmir	17527.75	18711.63	25700.04	22879.18	214.88	205.08	369.33	207.84	612.80	740.53	1058.87	865.19
Jharkhand	20747.10	24011.72	34959.68	34303.95	395.60	547.56	1140.25	626.18	1288.94	1650.91	2888.32	1879.46
Karnataka	120131.64	143852.80	174208.68	194852.30	13039.03	14882.85	16871.14	18027.66	13139.12	16787.62	21879.61	22354.95
Kerala	105919.60	129646.08	132659.05	131418.57	1651.37	1568.14	1753.06	1306.17	5457.51	5785.60	6207.02	6915.94
Madhya Pradesh	69243.05	79461.58	89464.25	93528.30	1289.94	1506.24	3134.00	1501.06	2444.98	3006.77	7370.66	5623.23
Maharashtra	224019.35	328077.05	180405.01	679126.47	51661.77	54754.80	61053.34	94661.52	62892.16	73496.54	61209.56	119863.44
Manipur	760.62	620.14	1675.44	887.32	40.75	52.91	70.62	49.14	19.90	43.67	78.68	110.57
Meghalaya	2508.44	2469.45	7616.90	2812.47	39.39	35.93	27.46	56.44	36.42	51.11	76.77	136.14
Mizoram	1217.85	1043.31	12993.74	818.60	16.36	14.73	13.28	3.27	12.24	52.25	35.59	105.35
Nagaland	1335.92	1464.37	7284.78	1715.53	16.42	22.77	103.69	12.33	17.59	16.18	229.62	23.53
Orissa	39045.34	42176.02	53220.49	53893.99	687.18	685.75	704.12	578.53	1683.62	2182.76	3569.22	3148.43
Punjab	51218.51	60726.11	88080.96	64197.25	855.84	887.57	1118.40	761.35	3468.10	4830.94	5947.94	6662.37
Rajasthan	89273.30	108716.01	117177.28	131578.04	1492.64	1598.88	1940.53	1854.24	4183.68	5451.45	8652.39	10177.95
Sikkim	1190.41	1432.62	10743.87	3819.79	15.54	10.80	427.10	5.79	40.46	49.04	432.17	45.57
Tamil Nadu	171625.84	201449.48	202384.68	228830.10	9759.42	10335.68	11791.14	14062.87	22105.85	22996.05	29627.15	34158.73
Telangana	-	66380.66	68912.67	82651.34	-	2378.51	3742.50	4205.04	-	5870.78	8607.62	9678.42
Tripura	4324.49	6481.40	28368.99	6150.73	30.65	59.93	369.64	43.91	123.47	154.83	328.59	167.64
Uttar Pradesh	120461.30	136246.83	128710.09	174896.67	3504.57	3924.67	4248.08	4393.54	5575.52	6850.74	12517.49	49804.39
Uttarakhand	16489.66	21143.02	30106.27	23942.00	303.11	433.79	531.46	285.92	916.44	1020.43	1603.16	1481.14
West Bengal	69782.28	78579.38	95598.29	101178.31	5241.25	5102.66	5393.09	3518.39	4125.56	5420.94	9139.00	8323.24
Andaman & Nicobar Is.	709.99	917.25	3606.81	1380.74	4.86	5.33	45.59	6.30	6.14	13.48	37.15	21.39
Chandigarh	11625.08	14361.92	24762.90	17231.32	399.84	281.77	304.38	330.17	935.21	879.92	1138.10	1122.82
Dadra & Nagar Haveli	448.23	550.74	2757.13	367.32	105.70	124.30	136.42	75.53	61.37	183.92	126.85	134.95
Daman & Diu	500.44	558.53	3216.15	379.72	104.02	123.64	147.90	90.13	73.33	88.98	106.00	88.68
Delhi	62897.77	78340.38	101566.71	112541.89	13423.07	14936.66	16999.91	18169.16	13687.31	14469.22	18644.17	17177.90
Lakshadweep	14.62	18.83	1745.52	11.73	0.00	0.00	0.10	0.00	6.39	2.49	2.38	0.20
Puducherry	4192.87	4962.03	8129.05	6708.52	80.75	99.13	109.01	64.47	161.50	184.90	350.13	330.04
ALL INDIA	1587315.36	1954720.83	2098949.59	2652251.81	125347.02	136371.94	156204.84	189260.90	182252.75	216334.44	261303.62	364574.54

TABLE 53: STATE-WISE GROSS DIRECT PREMIUM INCOME - GENERAL INSURERES (Contd..)

(₹ Lakh)

States/U.T.	Health					Overseas Mediclaim					Crop Insurance				
	2013-14	2014-15	2015-16	2016-17	2017-18	2013-14	2014-15	2015-16	2016-17	2017-18	2013-14	2014-15	2015-16	2016-17	
Andhra Pradesh	71121.56	53792.08	51482.35	53171.21	3374.83	2040.67	1264.31	1257.30	79826.77	20528.86	64807.93	47930.66			
Arunachal Pradesh	43.58	1507.45	1450.88	422.69	0.25	0.52	1.15	0.68	5.49	2.96	2.74	0.00			
Assam	8286.95	7398.27	9251.14	8359.45	48.42	38.50	44.67	55.33	596.22	893.02	1762.59	37.52			
Bihar	8159.40	4317.40	14566.57	13045.18	72.21	50.89	54.02	218.68	81667.86	53374.63	22908.19	107793.70			
Chattisgarh	10764.32	12344.29	17315.81	18299.03	41.41	44.17	55.17	60.74	6020.47	33607.26	8246.77	41136.78			
Goa	2909.80	3894.54	13099.55	8090.30	106.01	115.50	189.67	135.63	1.85	1.78	2.83	7.52			
Gujarat	108115.67	127713.17	141262.79	150772.22	2522.79	3001.14	3777.24	4255.40	27621.59	19127.13	21788.67	15252.71			
Haryana	80573.03	83415.32	106324.88	107478.74	967.91	924.22	1132.17	1636.52	5971.39	559.67	48.99	8225.59			
Himachal Pradesh	1489.80	3023.15	2114.33	1991.76	43.44	29.71	29.69	46.75	236.69	4907.88	2908.38	4326.63			
Jammu & Kashmir	1676.70	1573.37	4159.90	13681.63	50.94	41.62	36.48	52.98	118.07	65.82	37.18	21.97			
Jharkhand	9094.11	7584.02	22866.87	6751.87	106.18	100.60	130.76	122.20	3224.84	1183.43	2467.18	29088.47			
Karnataka	166480.58	216390.35	259432.46	284190.22	6269.80	6985.59	6576.27	6613.08	12453.05	32959.13	9999.69	136773.79			
Kerala	60033.31	69047.85	85249.31	91393.10	1027.23	1062.91	1044.56	1251.13	1512.77	1514.45	1954.68	3142.75			
Madhya Pradesh	19461.03	24771.68	60267.91	35965.99	271.20	301.25	418.90	474.01	39132.29	47750.31	55357.51	336947.13			
Maharashtra	551900.31	630568.31	757775.54	1244658.94	16327.08	19907.57	21066.32	24256.56	22676.56	230557.23	86040.29	468154.12			
Manipur	500.40	273.69	270.82	351.01	0.83	75.95	1.48	3.93	52.76	52.05	114.09	303.22			
Meghalaya	1170.78	1033.84	1868.38	5260.47	5.62	3.21	29.15	6.59	40.92	32.47	13.31	18.68			
Mizoram	192.25	1155.58	1089.68	4023.06	0.76	1.02	0.63	1.15	1.89	21.79	0.00	0.00			
Nagaland	150.10	62.98	246.13	180.45	0.86	1.02	1.61	1.54	11.56	8.04	4.19	0.00			
Orissa	29244.78	25438.13	25131.67	21536.22	94.05	74.89	128.15	134.50	12208.78	23487.05	19179.98	38787.41			
Punjab	16299.42	20245.21	28500.72	59700.15	964.94	969.66	1213.69	1414.47	315.05	291.35	400.48	0.69			
Rajasthan	24897.54	28439.24	47369.67	33844.49	365.54	353.47	471.13	510.48	90855.51	63962.37	97095.34	190602.61			
Sikkim	61.26	100.55	18910.11	827.42	1.76	2.06	21.06	3.02	1.76	0.41	1.91	2.34			
Tamil Nadu	216384.75	262172.89	281872.62	278203.85	3477.59	3529.22	3892.05	4008.87	16185.80	8522.81	14953.54	95359.14			
Telangana	-	34258.21	57284.13	62345.19	-	1420.12	2290.95	2321.60	-	13079.83	22708.04	52063.89			
Tripura	1104.21	2331.60	12505.27	1289.56	1.62	1.89	7.36	4.09	1.95	1.51	6.55	264.56			
Uttar Pradesh	60081.78	69559.06	74189.44	103627.15	821.79	899.85	946.92	988.13	27460.47	38506.19	90674.07	113257.06			
Uttarakhand	4019.63	5556.27	11115.56	11398.37	83.42	97.97	128.35	143.82	1772.12	937.31	1932.81	3681.91			
West Bengal	101752.19	101686.07	110476.13	157913.74	1118.13	1250.11	1404.21	1517.58	29934.98	26973.41	29426.99	150154.54			
Andaman & Nicobar Is.	15.41	26.06	143.99	46.29	0.55	0.10	4.26	1.02	36.96	21.88	18.88	254.48			
Chandigarh	6880.99	6163.00	6609.30	16939.28	528.68	499.26	499.45	553.04	760.67	1072.13	139.52	21840.98			
Dadra & Nagar Haveli	191.80	475.83	350.91	3582.26	0.92	1.42	1.21	0.82	10.60	16.53	5.47	0.00			
Daman & Diu	489.76	588.44	627.44	447.13	0.95	1.33	0.80	1.35	0.01	1.06	0.12	0.00			
Delhi	155656.63	171872.48	210465.39	229078.70	4744.36	5121.15	6066.59	6584.95	325.12	715.27	29.61	2010.83			
Lakshadweep	1.66	2.13	1.71	350.49	0.00	0.02	0.01	3.23	0.30	0.07	0.36	0.00			
Puducherry	1353.28	1234.63	1588.74	3756.19	33.86	36.43	39.92	42.29	32.03	37.21	37.49	286.65			
ALL INDIA	1720558.78	1980017.14	2437238.11	3032973.80	43475.92	48985.02	52970.32	58683.45	461075.15	624774.31	555076.36	2009728.31			

TABLE 53: STATE-WISE GROSS DIRECT PREMIUM INCOME - GENERAL INSURERES (Concl.)

(₹ Lakh)

States/U.T.	Credit Insurance				Miscellaneous				Total			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	6167.04	2421.92	2578.67	2851.53	18105.14	12632.79	13348.91	10429.04	515634.16	343314.55	375420.26	336633.12
Arunachal Pradesh	0.00	0.00	0.00	0.00	61.99	61.80	59.38	39.53	2630.45	4774.51	9863.76	3386.24
Assam	0.00	0.00	0.00	0.00	2614.62	2557.29	2570.36	2691.97	79598.78	78158.88	88474.56	91517.65
Bihar	0.00	0.00	0.00	0.00	18471.87	4837.91	4951.03	4809.15	185548.65	145891.51	148014.39	234823.12
Chattisgarh	0.00	0.00	108.41	55.57	2524.50	5073.77	1880.46	2137.75	84462.59	123488.71	103567.25	138127.51
Goa	6.91	6.49	19.24	15.17	704.62	726.70	2940.11	744.80	29392.19	34213.44	63613.51	42298.11
Gujarat	7568.52	8945.22	8611.08	8582.04	23148.89	25010.10	24674.65	51019.23	588067.75	630891.79	678377.63	883561.35
Haryana	5438.50	5883.72	5497.01	6007.97	12305.89	10723.60	9599.06	8484.28	302333.30	306802.46	343313.92	365231.25
Himachal Pradesh	0.00	0.00	0.00	0.00	1785.57	2980.66	2661.00	1560.30	40486.46	57767.92	55434.49	56072.33
Jammu & Kashmir	0.00	0.00	0.00	0.00	3813.64	4282.68	6265.14	6087.78	48450.78	50577.32	67694.27	73146.31
Jharkhand	(0.73)	4.00	4.00	5.13	3463.51	5812.56	3312.52	2442.24	69353.66	77133.59	111372.65	117678.17
Karnataka	6324.45	6376.02	6935.10	5967.00	19419.67	20154.94	21754.31	20094.89	567355.09	684701.74	777941.40	961572.80
Kerala	3169.14	3791.87	4083.82	4310.67	11121.21	12511.79	12637.38	10798.14	309035.01	348240.99	366697.55	385756.80
Madhya Pradesh	1884.40	2547.14	2094.17	1749.30	9465.89	12496.89	14740.87	8483.91	235122.07	266151.44	355815.18	577494.67
Maharashtra	51808.11	52929.81	58125.33	56946.31	93027.83	-78293.11	96075.75	289680.12	1778485.46	1933017.45	2144465.48	4110616.76
Manipur	0.00	0.00	0.00	0.00	90.56	79.08	95.10	73.30	2470.48	2118.43	3933.40	3231.54
Meghalaya	0.00	0.00	0.00	0.00	187.59	197.80	190.63	178.91	7604.46	7578.40	14978.64	12738.53
Mizoram	0.00	0.00	0.00	0.00	145.56	105.08	113.14	108.92	2529.51	3528.05	18817.17	6097.67
Nagaland	0.00	0.00	0.00	0.00	104.82	101.92	638.60	60.00	2817.38	3323.65	13619.32	3529.80
Orissa	507.51	616.64	543.06	416.79	4462.63	4032.28	4815.13	3961.92	141844.83	157833.35	174106.51	183437.03
Punjab	4890.02	5410.00	4867.07	4773.14	7212.39	7045.62	7210.65	6492.28	171504.83	200241.88	250199.16	234132.38
Rajasthan	2261.97	2351.42	2315.10	2314.45	24625.24	26953.26	11585.84	8063.68	349839.18	360466.62	408214.61	508145.19
Sikkim	0.00	0.00	0.00	0.00	101.49	97.46	1628.96	78.16	3837.77	3770.62	43165.07	9818.45
Tamil Nadu	16012.52	16371.99	15918.45	15419.31	25697.01	27131.64	23326.17	21898.19	751880.39	823700.80	861788.66	973391.82
Telangana	-	3933.48	4472.43	3680.43	-	6722.36	7798.81	8786.91	-	230528.03	303415.46	365583.92
Tripura	0.00	0.00	0.00	0.00	219.19	264.16	2560.88	196.51	9509.12	17210.46	78047.61	12258.67
Uttar Pradesh	6543.11	7170.93	7343.32	6882.32	22494.83	22062.71	20611.46	23308.49	439779.85	486867.55	532352.00	705573.04
Uttarakhand	0.00	0.00	0.00	0.00	3342.98	3277.79	4224.51	2902.11	52882.42	65396.84	82678.00	75767.61
West Bengal	7508.09	6335.56	6103.29	5635.80	12821.40	11081.58	10158.09	(47059.34)	354153.40	364854.49	391668.76	514725.64
Andaman & Nicobar Is.	0.00	0.00	0.00	0.00	70.78	32.97	1014.89	63.03	1606.68	1959.52	8289.95	3785.17
Chandigarh	1585.18	1633.10	1363.02	1270.93	1889.41	1303.02	1228.52	1736.95	52451.14	53737.84	63380.25	84046.23
Dadra & Nagar Haveli	0.00	0.00	0.00	0.00	76.91	80.19	134.59	96.25	2712.21	3471.26	6423.18	5921.72
Daman & Diu	0.00	0.00	0.00	0.00	117.94	97.63	93.04	50.66	3103.07	3298.80	7918.29	2607.36
Delhi	21242.04	22661.21	20240.84	17389.46	26204.68	21193.06	21957.21	19760.83	540871.77	579322.29	668720.21	709704.27
Lakshadweep	0.00	0.00	0.00	0.00	1.70	1.34	1.92	13.65	87.52	146.30	7436.40	386.08
Puducherry	15.20	19.20	8.40	0.00	260.06	260.65	282.70	284.70	12849.98	14005.69	18717.47	20036.70
ALL INDIA	142931.97	149409.70	151231.79	144273.31	350162.01	173691.96	337141.76	470499.25	7740292.39	8468487.17	9637936.41	12812834.99

Figures within brackets represents negative values.

TABLE 54: NUMBER OF POLICIES ISSUED - GENERAL INSURERS

Insurer	(In Lakhs)			
	2013-14	2014-15	2015-16	2016-17
Public Sector	600.06 (-12.99)	677.82 (12.95)	671.32 (-0.96)	852.62 (27.00)
Private Sector	424.47 (11.54)	504.97 (18.96)	549.44 (8.84)	624.45 (13.65)
TOTAL	1024.52 (-4.27)	1182.79 (15.44)	1220.76 (3.21)	1477.07 (21.00)

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

TABLE 55: NET RETENTIONS* OF GENERAL INSURERS
AS A PERCENTAGE OF GROSS DIRECT PREMIUM

Segment	(In percent)			
	2013-14	2014-15	2015-16	2016-17
Aviation	1.00	38.91	27.15	27.85
Engineering	71.07	71.8	67.23	68.25
Fire	69.24	64.54	63.01	57.03
Marine Cargo	85.99	81.59	81.01	85.19
Marine Hull	31.94	35.47	44.51	20.03
Motor	100.00	99.67	99.20	97.02
Miscellaneous	89.43	88.14	84.28	78.83
Industry	90.32	89.57	87.72	83.17

* Within the country including Indian Reinsurers

**TABLE 56: INCURRED CLAIMS RATIO
PUBLIC & PRIVATE SECTOR GENERAL INSURERS**

INSURER	FIRE INSURANCE							
	CLAIMS INCURRED (NET) (₹Crore)				INCURRED CLAIMS RATIO (Percent)			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Bajaj Allianz	45.06	93.66	111.25	55.03	31.15	63.88	67.08	31.20
Bharti AXA	16.58	9.16	22.21	8.29	137.24	80.12	237.29	86.44
Cholamandalam	27.94	27.69	17.02	15.32	68.19	63.78	36.53	31.12
Future Generali	20.20	16.49	34.66	32.94	66.33	49.27	80.32	72.05
HDFC ERGO*	15.21	60.15	37.18	34.47	28.80	87.94	50.72	55.89
ICICI Lombard	102.73	102.35	63.30	84.65	66.93	94.03	63.62	68.43
IFFCO Tokio	27.80	21.55	25.08	21.15	74.68	54.97	55.83	52.43
Kotak Mahindra HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)**			0.00	(0.04)			0.00	(2.66)
	6.89	6.92	14.13	11.98	103.54	81.59	185.68	47.48
Liberty Videocon	0.79	3.71	8.06	11.55	48.34	102.17	177.53	331.55
Magma HDI	0.22	5.84	4.41	2.34	175.32	394.77	232.11	33.13
Raheja QBE	0.25	0.73	0.22	1.04	53.66	154.91	62.86	320.81
Reliance	36.55	36.50	36.27	67.70	88.95	75.43	64.72	107.01
Royal Sundaram	7.77	9.33	10.96	11.68	46.32	51.15	50.41	48.10
SBI General	55.82	57.03	99.00	69.27	50.07	40.90	64.80	40.29
Shriram	3.67	4.28	4.00	5.72	75.00	64.83	53.48	47.59
Tata AIG	16.73	20.32	25.55	27.16	62.38	83.84	95.48	80.50
Universal Sampo	18.64	27.79	28.50	15.23	41.56	47.64	51.65	26.01
PRIVATE-TOTAL	402.84	503.49	541.80	475.48	55.45	66.19	66.31	52.37
National	527.86	563.33	687.87	396.55	73.19	74.78	90.93	51.92
New India	1530.06	1441.52	1471.97	1959.37	85.74	76.38	71.00	102.12
Oriental	555.25	425.06	435.33	555.43	84.07	72.04	76.97	91.00
United	582.43	606.51	587.54	874.75	72.01	75.21	74.31	102.96
PUBLIC-TOTAL	3195.60	3036.42	3182.70	3786.10	80.39	75.21	76.03	91.40
GRAND TOTAL	3598.44	3539.91	3724.50	4261.58	76.54	73.78	74.44	84.38

Note: * HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017, therefore premiums and claims have been taken upto 31.12.2016 ** L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.
Note: Figures in brackets indicate negative values.

**TABLE 56: INCURRED CLAIMS RATIO
PUBLIC & PRIVATE SECTOR GENERAL INSURERS (Contd..)**

INSURER	MARINE INSURANCE							
	CLAIMS INCURRED (NET) (₹Crore)				INCURRED CLAIMS RATIO (Percent)			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Bajaj Allianz	29.91	64.68	41.35	56.67	37.44	89.82	48.72	67.49
Bharti AXA	4.37	7.83	12.37	12.98	60.93	96.88	104.74	70.09
Cholamandalam	11.52	14.54	8.64	5.93	57.30	71.74	54.89	52.81
Future Generali	18.46	26.39	36.73	30.60	86.92	65.98	75.48	65.11
HDFC ERGO*	59.57	81.52	76.15	51.46	113.95	113.71	101.83	116.69
ICICI Lombard	152.63	157.99	180.33	161.24	97.46	98.68	97.51	83.94
IFFCO Tokio	40.13	37.78	40.03	38.41	93.51	76.96	101.06	71.89
Kotak Mahindra			0.00	0.00			0.00	0.00
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)**	2.32	5.39	5.09	14.47	53.69	123.86	86.56	73.34
Liberty Videocon	0.15	2.09	3.01	5.93	(155.11)	199.18	90.94	94.03
Magma HDI	0.05	1.00	3.30	2.09	(10.64)	(82.47)	314.29	139.91
Raheja QBE	(0.01)	(0.01)	(0.00)	0.00	(33.66)	(85.00)	0.0	(69.93)
Reliance	17.98	18.61	31.42	18.40	93.10	85.07	117.11	103.86
Royal Sundaram	7.32	9.86	10.86	7.45	76.42	81.26	76.91	50.46
SBI General	2.78	10.75	15.55	13.79	67.07	140.91	97.92	97.96
Shriram	0.16	(0.24)	0.51	1.21	88.00	(92.08)	91.07	159.21
TATA AIG	104.33	154.58	182.48	149.36	47.73	73.30	80.81	64.40
Universal Sompo	4.32	5.72	6.03	2.90	101.37	85.17	83.06	43.86
PRIVATE-TOTAL	455.99	598.48	653.85	572.88	71.24	87.38	85.90	75.01
National	138.05	117.48	104.80	117.09	72.17	58.34	50.94	67.76
New India	214.32	321.67	272.44	349.34	46.49	52.64	57.60	75.61
Oriental	166.60	121.29	216.85	209.96	58.35	40.40	74.73	84.99
United	215.02	258.65	206.56	186.00	71.67	84.93	71.53	69.23
PUBLIC-TOTAL	733.99	819.08	800.64	862.39	59.30	57.80	63.66	74.96
GRAND TOTAL	1189.98	1417.57	1454.49	1435.27	63.37	67.44	72.05	74.98

Note: * HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017, therefore premiums and claims have been taken upto 31.12.2016 ** L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.

Note: Figures in brackets indicate negative values.

**TABLE 56: INCURRED CLAIMS RATIO
PUBLIC & PRIVATE SECTOR GENERAL INSURERS (Contd..)**

INSURER	MOTOR INSURANCE							
	CLAIMS INCURRED (NET) (₹Crore)				INCURRED CLAIMS RATIO (Percent)			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Bajaj Allianz	1781.5	1897.64	2079.64	2199.75	75.61	71.61	72.07	69.19
Bharti AXA	685.70	810.00	921.62	894.39	78.62	83.79	91.49	89.09
Cholamandalam	931.36	923.74	1056.28	1466.63	86.23	79.23	78.42	79.82
Future Generali	483.46	602.76	586.82	573.93	78.60	80.44	79.19	81.77
HDFC ERGO*	691.11	730.58	678.02	645.89	91.64	90.35	85.80	89.43
ICICI Lombard	1800.51	2000.60	2375.46	2793.43	78.46	80.13	80.28	78.91
IFFCO Tokio	1127.13	1283.87	1644.15	1941.03	74.15	73.49	76.09	84.37
Kotak Mahindra	0.00	0.00	0.21	22.22			350.00	80.29
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)**	95.15	106.13	170.31	487.07	87.27	72.74	76.21	90.87
Liberty Videocon	38.14	133.45	181.69	246.20	106.56	91.59	85.32	77.29
Magma HDI	190.92	316.69	292.70	243.40	83.76	81.61	82.03	78.49
Raheja QBE	1.43	(0.46)	1.23	15.77	313.06	(116.92)	107.89	121.43
Reliance	1148.29	1212.89	1131.56	1325.64	91.26	91.18	87.29	91.39
Royal Sundaram	851.92	874.38	927.85	1179.81	83.27	84.85	82.78	82.15
SBI General	305.67	498.67	648.13	689.43	83.92	103.26	107.92	102.07
Shriram	1277.11	1356.90	1484.82	1691.88	90.38	98.53	101.56	103.18
TATA AIG	746.46	792.33	1065.74	1213.09	74.73	75.63	83.73	79.31
Universal Sompo	188.21	186.69	183.16	282.34	77.79	82.67	72.37	78.89
PRIVATE-TOTAL	12344.06	13726.85	15429.39	17911.91	81.40	81.91	82.55	83.00
National	2925.74	2620.74	4648.99	4264.01	69.35	54.89	89.91	84.16
New India	3982.86	4961.70	5314.31	6425.64	86.83	87.17	81.76	86.95
Oriental	1854.17	2038.50	2032.58	4370.33	78.84	77.44	68.68	126.66
United	2389.18	2525.24	3013.72	4584.47	73.96	68.58	72.22	89.77
PUBLIC-TOTAL	11151.96	12146.18	15009.60	19644.45	77.51	72.38	79.83	93.48
TOTAL	23496.01	25873.03	30438.99	37556.36	79.50	77.14	81.18	88.17

Note: * HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017, therefore premiums and claims have been taken upto 31.12.2016 ** L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.

Note: Figures in brackets indicate negative values.

TABLE 56: INCURRED CLAIMS RATIO
PUBLIC & PRIVATE SECTOR GENERAL INSURERS (Contd..)

INSURER	HEALTH INSURANCE							
	CLAIMS INCURRED (NET) (₹Crore)				INCURRED CLAIMS RATIO (Percent)			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Bajaj Allianz	567.33	511.52	594.5	796.76	86.6	73.59	74.94	78.50
Bharti AXA	142.01	186.36	85.31	62.75	86.32	97.48	85.42	76.88
Cholamandalam	129.60	102.95	100.49	108.97	61.71	52.43	44.56	40.07
Future Generali	122.18	113.45	122.81	137.59	84.85	79.94	81.54	78.93
HDFC ERGO*	377.25	328.43	325.42	262.61	92.91	56.48	51.00	50.76
ICICI Lombard	1068.16	927.20	882.12	1204.70	93.02	87.38	82.09	90.22
IFFCO Tokio	172.09	277.14	432.96	535.34	87.17	92.41	104.25	104.30
Kotak Mahindra			0.00	1.81			0.00	51.55
HDFC ERGO (Earlier known as L&T)								
General Ins. Co. Ltd.)**	39.92	18.19	25.84	92.29	90.64	51.93	52.31	41.47
Liberty Videocon	0.36	38.43	70.79	54.58	88.29	102.56	106.02	74.37
Magma HDI	-	0.61	2.42	2.95	-	92.67	193.60	181.20
Raheja QBE	0.01	0.41	0.18	0.11	96.45	116.54	94.74	126.70
Reliance	368.27	482.91	526.79	328.29	97.78	107.49	95.87	98.49
Royal Sundaram	117.61	119.42	126.31	140.46	57.09	52.89	58.57	62.09
SBI General	4.43	194.92	211.61	293.00	48.63	80.37	54.41	53.43
Shriram	1.29	1.52	1.41	0.86	90.00	70.91	64.38	38.57
TATA AIG	154.49	248.92	245.30	196.74	86.28	69.94	65.58	57.20
Universal Sampo	70.60	101.76	116.81	84.47	108.94	102.22	85.07	86.14
PRIVATE-TOTAL	3335.61	3654.12	3871.07	4304.30	87.62	79.17	74.69	74.70
National	2703.31	3663.44	4291.35	5105.82	104.29	110.02	110.40	126.98
New India	2751.79	3643.02	5101.80	6309.68	96.85	98.78	114.64	102.94
Oriental	1878.04	2345.17	2701.32	3676.40	115.23	117.02	114.48	118.23
United	2370.98	3560.57	4585.96	6338.24	114.26	118.98	122.25	138.51
PUBLIC - TOTAL	9704.12	13212.20	16680.42	21430.14	106.19	109.97	115.45	120.15
Aditya Birla	-	-	-	14.92	-	-	-	110.68
Apollo Munich	356.44	413.43	500.65	605.59	65.59	63.03	64.61	54.99
CignaTTK	0.01	4.29	55.81	87.50	59.68	64.33	78.65	48.14
Max Bupa	140.40	173.88	234.02	282.81	59.07	55.16	59.53	51.96
Religare	65.25	93.97	164.72	244.50	79.92	61.13	57.25	50.52
Star Health	453.95	651.06	814.55	1156.71	67.21	63.96	53.81	60.51
Standalone Health								
Insurers Total	1016.03	1336.62	1769.75	2392.04	66.06	62.18	58.20	56.47
GRAND TOTAL	14055.76	18202.94	22321.24	28126.48	97.05	96.93	98.45	101.05

Note: * HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017, therefore premiums and claims have been taken upto 31.12.2016 ** L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.

Note: Figures in brackets indicate negative values.

**TABLE 56: NCURRED CLAIMS RATIO
PUBLIC & PRIVATE SECTOR GENERAL INSURERS (Contd..)**

INSURER	OTHERS							
	CLAIMS INCURRED (NET) (₹Crore)				INCURRED CLAIMS RATIO (Percent)			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Bajaj Allianz	101.48	188.5	227.12	368.08	39.47	70.3	77.26	76.31
Bharti AXA	23.68	17.57	30.09	10.51	64.12	66.35	100.94	41.77
Cholamandalam	36.98	37.20	41.35	42.12	46.12	66.21	73.72	53.79
Future Generali	39.54	75.19	97.88	66.02	50.63	65.72	99.93	55.47
HDFC ERGO*	131.88	117.20	127.38	275.64	41.26	81.42	96.41	90.00
ICICI Lombard	494.87	255.29	427.01	710.31	82.54	62.49	84.80	73.03
IFFCO Tokio	114.58	61.20	77.44	341.79	73.74	46.41	53.71	56.64
Kotak Mahindra			0.00	0.02			0.00	9.78
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)**	8.21	11.03	7.30	163.99	58.77	89.02	63.59	88.35
Liberty Videocon	3.93	3.80	8.38	11.74	129.85	91.56	96.10	76.89
Magma HDI	2.46	16.39	15.99	7.95	435.01	95.39	130.96	116.83
Raheja QBE	9.78	4.74	3.73	8.92	55.83	25.91	18.85	37.08
Reliance	32.54	53.40	61.47	186.68	73.20	77.76	86.82	83.27
Royal Sundaram	19.57	3.66	4.20	5.27	32.48	21.72	23.81	26.97
SBI General	166.19	20.36	26.98	42.04	117.22	52.41	55.33	63.06
Shriram	7.79	3.35	3.41	25.82	128.31	41.67	38.75	93.58
TATA AIG	118.49	60.01	74.86	154.77	47.48	36.67	44.66	57.68
Universal Sampo	23.67	18.63	41.11	84.80	42.20	28.32	52.90	60.00
PRIVATE-TOTAL	1335.62	947.52	1275.70	2506.46	63.00	60.61	74.99	70.27
National	753.65	710.19	549.39	623.21	78.56	84.58	71.21	79.97
New India	901.92	820.12	980.67	1212.89	59.22	57.08	67.03	63.36
Oriental	656.96	331.49	493.51	585.97	64.01	36.90	58.12	60.67
United	719.78	492.05	407.32	898.04	60.54	47.74	39.96	72.94
PUBLIC-TOTAL	3032.30	2353.86	2430.90	3320.11	64.55	55.97	59.24	67.89
AIC	1724.45	1733.71	1855.94	2399.22	104.65	108.47	99.66	119.78
ECGC	746.07	1163.50	1000.63	1056.65	82.23	114.15	102.22	121.24
SPECIALIZED INSURERS - TOTAL	2470.52	2897.21	2856.57	3455.87	96.69	110.68	100.54	120.22
GRAND TOTAL	6838.44	6198.58	6563.17	9282.44	72.96	73.91	75.91	81.91

Note: * HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017, therefore premiums and claims have been taken upto 31.12.2016 ** L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.

Note: Figures in brackets indicate negative values.

**TABLE 56: INCURRED CLAIMS RATIO
PUBLIC & PRIVATE SECTOR GENERAL INSURERS (Concl'd.)**

INSURER	TOTAL							
	CLAIMS INCURRED (NET) (₹Crore)				INCURRED CLAIMS RATIO (Percent)			
	2013-14	2014-15	2015-16	2016-17	2013-14	2014-15	2015-16	2016-17
Bajaj Allianz	2525.28	2755.99	3053.86	3476.29	72.29	71.92	72.3	70.41
Bharti AXA	872.33	1030.91	1071.60	988.92	79.82	85.64	92.52	86.84
Cholamandalam	1137.40	1106.12	1223.78	1638.96	79.46	74.63	72.38	72.91
Future Generali	683.85	834.28	878.90	841.09	76.93	77.31	81.27	77.31
HDFC ERGO*	1275.02	1317.88	1244.15	1270.07	80.45	78.72	72.82	76.90
ICICI Lombard	3618.91	3443.44	3928.22	4954.33	83.14	81.30	81.47	80.38
IFFCO Tokio	1481.73	1681.53	2219.66	2877.72	75.87	74.17	79.13	81.96
Kotak Mahindra			0.21	24.01			347.60	73.09
HDFC ERGO (Earlier known as L&T General Ins. Co. Ltd.)**	152.50	147.65	222.67	769.80	85.66	71.63	73.52	77.83
Liberty Videocon	43.37	181.48	271.93	329.99	106.39	94.52	91.78	79.14
Magma HDI	193.64	340.53	318.82	258.74	84.86	83.84	85.43	79.10
Raheja QBE	11.46	5.42	5.36	25.84	62.05	27.73	24.90	68.97
Reliance	1603.62	1804.30	1787.51	1926.72	92.17	94.05	89.40	92.23
Royal Sundaram	1004.19	1016.65	1080.18	1344.67	76.32	78.00	77.71	78.13
SBI General	534.88	781.73	1001.27	1107.52	84.80	85.78	82.96	75.01
Shriram	1290.00	1365.80	1494.15	1725.49	90.49	97.96	100.88	102.57
TATA AIG	1140.49	1276.16	1593.93	1741.12	68.18	70.81	77.09	72.32
Universal Sampo	305.43	340.60	375.61	469.75	74.14	74.65	70.80	70.91
PRIVATE-TOTAL	17874.11	19430.46	21771.81	25771.04	79.58	79.69	80.17	79.10
National	7048.61	7675.18	10282.40	10506.68	81.18	77.54	95.28	97.25
New India	9380.95	11188.04	13141.19	16256.92	83.78	84.02	87.84	91.26
Oriental	5111.02	5261.50	5879.59	9398.09	85.84	81.89	83.71	112.11
United	6277.38	7443.03	8801.09	12881.50	82.56	84.42	87.81	107.06
PUBLIC-TOTAL	27817.96	31567.75	38104.27	49043.19	83.20	82.09	89.03	100.02
AIC	1724.45	1733.71	1855.94	2399.22	104.65	108.47	99.66	119.78
ECGC	746.07	1163.50	1000.63	1056.65	82.23	114.15	102.22	121.24
SPECIALIZED INSURERS - TOTAL	2470.52	2897.21	2856.57	3455.87	96.69	110.68	100.54	120.22
Aditya Birla	-	-	-	14.92	-	-	-	110.68
Apollo Munich	356.44	413.43	500.65	605.59	65.59	63.03	64.61	54.99
CignaTTK	0.01	4.29	55.81	87.50	59.68	64.33	78.65	48.14
Max Bupa	140.40	173.88	234.02	282.81	59.07	55.16	59.53	51.96
Religare	65.25	93.97	164.72	244.50	79.92	61.13	57.25	50.52
Star Health	453.95	651.06	814.55	1156.71	67.21	63.96	53.81	60.51
Standalone Health Insurers Total	1016.03	1336.62	1769.75	2392.04	66.06	62.18	58.20	56.47
GRAND TOTAL	49178.62	55232.03	64502.40	80662.14	81.98	81.70	85.06	90.91

Note: * HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017, therefore premiums and claims have been taken upto 31.12.2016 ** L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.

Note: Figures in brackets indicate negative values.

**TABLE 57: UNDERWRITING EXPERIENCE AND PROFITS OF PUBLIC SECTOR GENERAL INSURERS
(2013-14 & 2014-15)**

(₹ Crore)

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	13938.80	12078.62	6472.39	6381.47	10386.75	9421.04	9326.02	8291.39	40123.96	36172.52
Incurrd Claims (Net)	11188.04 0.84	9380.95 0.84	5261.50 0.82	5111.02 0.86	7675.18 0.78	7048.61 0.81	7443.03 0.84	6277.38 0.83	31567.75 0.82	27817.96 0.83
COMMISSION, EXPENSES OF MANAGEMENT	4343.63 0.33	3802.51 0.34	2695.79 0.42	2132.87 0.36	3686.98 0.33	2512.06 0.29	3179.86 0.36	2550.07 0.34	13479.57 0.35	10997.51 0.33
INCREASE IN RESERVE FOR UNEXPIRED RISK	623.51 0.04	881.74 0.07	47.22 0.01	427.50 0.07	488.59 0.05	738.37 0.08	509.79 0.05	688.09 0.08	1669.12 0.04	2735.71 0.08
UNDERWRITING PROFIT/LOSS	(2216.37) (0.17)	(1986.59) (0.18)	(1532.13) (0.24)	(1289.92) (0.22)	(1464.00) (0.10)	(877.99) (0.10)	(1806.66) (0.20)	(1224.15) (0.16)	(701916.44) (0.17)	(5378.66) (0.16)
GROSS INVESTMENT INCOME	3828.57	3215.12	2100.55	1949.21	2653.98	2262.78	2141.92	1967.18	10725.02	9394.30
OTHER INCOME LESS OTHER OUTGO	164.10	65.89	48.92	1.45	(6.76)	(377.00)	(16.02)	(109.98)	(203.76)	(419.64)
PROFIT BEFORE TAX	1776.30	1294.42	617.34	660.73	1196.74	1007.79	319.24	633.06	3909.61	3596.00
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	345.07	205.44	(225.24)	(200.44)	226.63	184.91	18.67	105.45	365.14	295.35
NET PROFIT AFTER TAX	1431.22	1088.98	392.10	460.29	970.11	822.89	300.57	527.60	3093.99	2899.76

Note: figures in brackets are negative values.

TABLE 57A: UNDERWRITING EXPERIENCE AND PROFITS OF PUBLIC SECTOR GENERAL AND SPECIALIZED INSURERS (2015-16 & 2016-17)

(₹ Crore)

Particulars	National		New India		Oriental		United India		Total	
	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
	NET PREMIUM WRITTEN	11173.15	10555.61	15911.91	18590.92	7543.74	9222.39	10714.56	13346.48	45343.36
CLAIMS INCURRED (NET)	10282.40	10506.68	13141.19	16256.93	5879.59	9398.10	8801.09	12881.51	38104.27	49043.22
COMMISSION, EXPENSES OF MANAGEMENT	4128.87	3621.29	4919.03	5104.60	3043.19	3255.80	3437.42	3595.38	15528.51	15577.08
INCURRED CLAIMS RATIO	0.95	0.97	0.88	0.91	0.84	1.12	0.88	1.07	0.89	1.00
INCREASE IN RESERVE FOR UNEXPIRED RISK	381.77	(248.01)	952.08	776.14	519.84	839.12	691.69	1314.17	2545.39	2681.41
PREMIUM DEFICIENCY	0.00	0.00	0.00	0.00	0.00	4.39	0.00	0.00	0.00	4.39
UNDERWRITING PROFIT/LOSS	(3619.89)	(3324.35)	(3100.39)	(3546.75)	(1898.88)	(4275.03)	(2215.64)	(4444.58)	(10834.80)	(15590.71)
INVESTMENT INCOME OTHER INCOME LESS	3763.96	3745.96	3956.47	4517.56	1827.99	2341.41	2598.99	2636.07	12147.41	13241.00
OTHER EXPENSES	6.42	(372.41)	49.48	193.05	260.80	(53.80)	(127.46)	(104.14)	189.24	(337.30)
PROFIT BEFORE TAX	150.50	49.20	905.56	1163.86	189.91	(1987.43)	255.88	(1912.65)	1501.85	(2687.02)
PROVISION FOR TAX	1.27	3.37	76.87	155.93	(110.58)	(296.33)	35.29	0.88	2.84	(136.15)
NET PROFIT AFTER TAX	149.23	45.84	828.69	1007.93	300.49	(1691.10)	220.59	(1913.53)	1499.01	(2550.86)

Underwriting Profit/(Loss)= Net Premium-Claims Incurred (Net)-Expenses of Management-Increase in Reserve for Unexpired Risk-Premium Deficiency

Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

Figures in brackets indicate negative values

TABLE 57A: UNDERWRITING EXPERIENCE AND PROFITS OF PUBLIC SECTOR GENERAL AND SPECIALIZED INSURERS (2015-16 & 2016-17)

(₹ Crore)

Particulars	AIC		ECGC		Total	
	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
NET PREMIUM WRITTEN	2,228.05	1,777.92	903.50	839.65	3,131.54	2,617.57
CLAIMS INCURRED (NET)	1,855.94	2,399.22	1,000.63	1,056.65	2,856.57	3,455.87
COMMISSION, EXPENSES OF MANAGEMENT	(33.70)	(427.83)	117.86	129.07	84.15	(298.76)
INCURRED CLAIMS RATIO	1.00	1.20	1.02	1.21	1.01	1.20
INCREASE IN RESERVE FOR UNEXPIRED RISK	365.82	(225.06)	(75.44)	(31.92)	290.37	(256.99)
PREMIUM DEFICIENCY	(21.67)	-	110.20	(68.20)	88.53	(68.20)
UNDERWRITING PROFIT/LOSS	61.67	31.59	(249.74)	(245.95)	(188.08)	(214.36)
INVESTMENT INCOME	407.73	457.11	596.84	635.94	1,004.57	1,093.05
OTHER INCOME LESS OTHER EXPENSES	(5.76)	(1.62)	40.26	17.50	34.50	15.88
PROFIT BEFORE TAX	463.63	487.08	387.36	407.49	850.99	894.58
PROVISION FOR TAX	156.69	163.31	111.13	125.35	267.83	288.66
NET PROFIT AFTER TAX	306.94	323.77	276.23	282.14	583.16	605.91

Underwriting Profit/(Loss)= Net Premium-Claims Incurred (Net)-Expenses of Management-Increase in Reserve for Unexpired Risk-Premium Deficiency
Previous year figures have been regrouped/rearranged and reclassified wherever required necessary
Figures in brackets indicate negative values

**TABLE 58: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR GENERAL INSURERS
(2013-14 & 2014-15)**

(₹ Lakh)

Particulars	ROYAL SUNDARAM		BAJAJ ALLIANZ		TATA AIG		RELIANCE	
	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
CLAIMS INCURRED (NET)	101665 78.00%	100419 76.32%	275599 71.92%	252528 72.29%	127616 70.81%	114049 68.18%	180430 95.05%	160362 92.17%
COMMISSION, EXPENSES OF MANAGEMENT	48304 37.06%	40558 30.83%	99256 25.90%	97148 27.81%	61027 33.86%	53894 32.22%	51695 27.23%	49947 28.71%
INCREASE IN RESERVE FOR UNEXPIRED RISK	8463 6.10%	-4706 -3.71%	17696 4.41%	26775 7.12%	16338 8.31%	5931 3.42%	1009 0.53%	12320 6.61%
Premium Deficiency UNDERWRITING PROFIT/LOSS	(19622) -15.05%	(9404) -7.15%	8335 2.18%	(370) -0.11%	(8418) -4.67%	(665) -0.40%	(40280) -21.22%	(36333) -20.88%
GROSS INVESTMENT INCOME	22636	19570	70187	59069	29241	24713	50959	43111
OTHER INCOME LESS OTHER OUTGO	(197)	(82)	(820)	(1)	192	(156)	(2540)	(370)
PROFIT BEFORE TAX	2817	10083	77702	58699	21015	23892	8139	6408
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	618	(3260)	21470	17800	5608	7664		
NET PROFIT AFTER TAX	2199	6824	56232	40899	15407	16229	8139	6408

Note: 1. Underwriting profit/(loss) = Net Premium-Claims Incurred(Net)-Commission, Expenses of Management-Increase in Reserves for unexpired Risk-Premium Deficiency
2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

**TABLE 58: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR GENERAL INSURERS
(2013-14 & 2014-15) (Contd..)**

(₹ Lakh)

Particulars	IFFCO-TOKIO		ICICI-LOMBARD		CHOLAMANDALAM		HDFC ERGO	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
NET PREMIUM	259150	202369	442769	449800	157095	155200	177837	176594
CLAIMS INCURRED (NET)	168153 74.16%	148173 75.87%	344344 81.30%	361891 83.14%	110612 74.63%	113740 79.46%	131788 78.72%	127502 80.45%
COMMISSION, EXPENSES OF MANAGEMENT	65540 28.90%	46980 24.05%	101145 23.88%	98548 22.64%	45906 30.97%	40013 27.95%	52646 31.45%	34921 22.03%
INCREASE IN RESERVE FOR UNEXPIRED RISK	32405 12.50%	7059 3.49%	19235 4.34%	14508 3.23%	8885 5.66%	12063 7.77%	10428 5.86%	18101 10.25%
Premium Deficiency UNDERWRITING PROFIT/LOSS	(6948) -3.06%	157 0.08%	(21956) -5.18%	(25148) -5.78%	(8308) -5.61%	(10617) -7.42%	(17025) -9.04%	(3929) -2.02%
GROSS INVESTMENT INCOME	37257	32383	96522	82325	29564	22068	31657	19536
OTHER INCOME LESS OTHER OUTGO	(99)	(290)	(5494)	(5154)	(1187)	(1294)	(548)	6824
PROFIT BEFORE TAX	30210	32250	69072	52024	20068	10158	14084	22431
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	9609	10642	15511	888	6358	3148	3683	2891
NET PROFIT AFTER TAX	20601	21609	53561	51136	13710	7010	10400	19541

Note: 1. Underwriting profit/(loss) = Net Premium - Claims Incurred (Net) - Commission, Expenses of Management - Increase in Reserves for unexpired Risk - Premium Deficiency
2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

**TABLE 58: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR GENERAL INSURERS
(2013-14 & 2014-15) (Contd..)**

(₹ Lakh)

Particulars	FUTURE GENERALI		UNIVESAL SOMPO		SHRIRAM		BHARATI AXA		RAHEJA QBE	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
NET PREMIUM	112297	97399	50225	42259	140590	142295	121982	118416	2040	2188
CLAIMS INCURRED (NET)	83428	68385	34060	30543	136580	129000	103091	87233	542	1146
COMMISSION, EXPENSES OF MANAGEMENT	77.31%	76.93%	74.65%	74.14%	97.96%	90.49%	85.64%	79.82%	27.75%	62.05%
INCREASE IN RESERVE FOR UNEXPIRED RISK	36565	30161	19444	16995	15739	15102	50358	43414	1737	1724
Premium Deficiency	33.88%	33.93%	42.62%	41.26%	11.29%	10.59%	41.83%	39.72%	88.96%	93.33%
INCREASE IN RESERVE FOR UNEXPIRED RISK	4384	8507	4602	1065	1167	(268)	1598	9126	88	341
Premium Deficiency	3.90%	8.73%	9.16%	2.52%	0.83%	-0.19%	1.31%	7.71%	4.32%	15.59%
UNDERWRITING PROFIT/LOSS			-350.00				232		(22.00)	
GROSS INVESTMENT INCOME	(12081)	(9654)	(7531)	(6345)	(12897)	(1540)	(33297)	(21358)	(304)	(1023)
OTHER INCOME LESS OTHER OUTGO	-11.19%	-10.86%	-16.51%	-15.40%	-9.25%	-1.08%	-27.66%	-16.75%	-15.58%	-55.38%
PROFIT BEFORE TAX	18282	13627	10377	7398	43383	28943	21715	16027	2111	2002
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX	(172)	(11)	(29)	(29)	259	(1522)	(236)	(953)	(127)	(149)
NET PROFIT AFTER TAX	6029	3962	2817	1025	30745	25882	(11819)	(6284)	1680	830
			938	60	9738	8455	7	8	613	188
	6029	3962	1879	965	21007	17427	(11826)	(6291)	1067	642

Note: 1. Underwriting profit/(loss) = Net Premium-Claims Incurred(Net)-Commission, Expenses of Management-Increase in Reserves for unexpired Risk-Premium Deficiency
2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

**TABLE 58: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR GENERAL INSURERS
(2013-14 & 2014-15) (Concl'd.)**

(₹ Lakh)

Particulars	SBI		L&T		LIBERTY VIDEOCON		MAGMA HDI		TOTAL	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
NET PREMIUM	125590	94001	25599	19711	24752	11389	41117	37491	2608137	2411563
CLAIMS INCURRED (NET)	78173	53488	14765	15250	18148	4337	34053	19364	1943046	1787411
COMMISSION, EXPENSES OF MANAGEMENT	85.78%	84.80%	71.63%	85.66%	94.52%	106.39%	83.84%	84.86%	74.50%	74.12%
INCREASE IN RESERVE FOR UNEXPIRED RISK	44151	31546	18734	15833	18631	12269	13979	10475	744857	639528
	48.45%	50.02%	90.88%	88.93%	97.04%	300.96%	34.42%	45.91%	28.56%	26.52%
Premium Deficiency	34458	30928	4985	1908	5552	7312	500	14672	169775	165644
	27.44%	32.90%	19.47%	9.68%	22.43%	64.21%	1.22%	39.14%	6.51%	6.87%
								(140)		
UNDERWRITING PROFIT/LOSS	(31192)	(21962)	(12885)	(13280)	(17579)	(12530)	(7415)	(7021)	(249402)	(181019)
	-34.23%	-34.82%	-62.51%	-74.59%	-91.56%	-307.35%	-18.26%	-30.77%	-10.23%	-8.06%
GROSS INVESTMENT INCOME	20716	12182	3710	3249	3221	2460	8302	3695	499837	392359
OTHER INCOME LESS OTHER OUTGO	(57)	(59)	(242)	13	(328)	(187)	(26)	(11652)	(3420)	(3420)
PROFIT BEFORE TAX	(10533)	(9839)	(9417)	(10018)	(14686)	(10257)	861	(3327)	238783	207920
INCOME TAX DEDUCTED AT SOURCE AND PROVISION FOR TAX										
NET PROFIT AFTER TAX	(10533)	(9839)	(9417)	(10018)	(14686)	(10257)	581	(996)	74432	47486
								(2330)	164351	153914

Note: 1. Underwriting profit/(loss) = Net Premium-Claims Incurred(Net)-Commission, Expenses of Management-Increase in Reserves for unexpired Risk-Premium Deficiency
2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 58A: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR GENERAL INSURERS AND STANDALONE HEALTH INSURERS (2015-16 & 2016-17)

(₹ Crore)

Particulars	Bajaj Allianz		Bharti AXA		Cholamandalam		Future Generali		HDFC ERGO*	
	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
NET PREMIUM Written	4572.38	5300.88	1097.17	1165.30	2057.50	2570.07	1047.65	1131.88	1898.04	1825.32
CLAIMS INCURRED (NET)	3053.86	3476.29	1071.61	988.92	1223.77	1638.96	878.90	841.09	1244.16	1270.07
COMMISSION, EXPENSES OF MANAGEMENT	1234.64	1397.08	522.05	432.89	576.00	728.57	409.81	419.00	615.66	489.33
Incurred Claim Ratio	0.72	0.70	0.93	0.87	0.72	0.73	0.81	0.77	0.73	0.77
INCREASE IN RESERVE FOR UNEXPIRED RISK	348.73	363.84	(61.05)	26.50	366.70	322.00	(33.79)	43.98	189.50	173.74
Premium Deficiency			(1.89)	(4.58)	0.30	(0.30)				
UNDERWRITING PROFIT/LOSS	(64.85)	63.68	(433.55)	(278.43)	(109.26)	(119.16)	(207.27)	(172.19)	(151.28)	(107.82)
INVESTMENT INCOME	830.44	1014.07	228.62	249.26	319.85	414.34	202.04	227.57	355.47	366.80
OTHER INCOME LESS OTHER Expenses	5.87	0.37	0.69	(99.47)	2.50	1.89	(0.03)	(12.56)	(1.38)	(21.17)
PROFIT BEFORE TAX	771.47	1078.12	(204.24)	(128.63)	213.10	297.07	(5.25)	42.80	202.81	237.81
PROVISION FOR TAX	207.24	350.28	0.12		65.15	88.92			51.44	70.92
NET PROFIT AFTER TAX	564.22	727.84	(204.36)	(128.63)	147.95	208.15	(5.25)	42.80	151.37	166.89

Note: * Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd., therefore, the data of erstwhile HEFC Ergo is for 9 months i.e. up to 31.12.2016.

Underwriting Profit/(Loss) = Net Premium-Claims Incurred (Net)-Expenses of Management-Increase in Reserve for Unexpired Risk-Premium Deficiency
Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 58A: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR GENERAL INSURERS AND STANDALONE HEALTH INSURERS (2015-16 & 2016-17) (Contd..)

(₹ Crore)

Particulars	HDFC ERGO *		ICICI Lombard		IFFCO Tokio		Kotak Mahindra		Liberty Videocon	
	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
NET PREMIUM Written	364.61	999.14	5434.89	6594.80	2959.11	3461.89	3.30	76.73	338.45	503.01
CLAIMS INCURRED (NET)	222.65	769.80	3928.21	4954.33	2219.67	2877.72	0.21	24.01	271.94	329.99
COMMISSION, EXPENSES OF MANAGEMENT	222.89	312.74	1383.23	1547.91	778.65	725.84	16.08	56.40	237.59	338.37
Incurred Claim Ratio	0.75	0.78	0.81	0.80	0.79	0.82	3.48	0.73	0.92	0.79
INCREASE IN RESERVE FOR UNEXPIRED RISK	66.78	10.03	613.27	431.20	154.16	(49.11)	3.24	43.87	42.15	86.04
Premium Deficiency					0.49	(0.49)			1.09	(1.09)
UNDERWRITING PROFIT/LOSS	(147.70)	(93.43)	(489.83)	(338.63)	(193.85)	(92.07)	(16.23)	(47.56)	(214.31)	(250.30)
INVESTMENT INCOME	45.64	235.73	1157.44	1310.46	432.41	713.11	6.24	13.76	47.28	59.87
OTHER INCOME LESS OTHER Expenses	0.05	(20.90)	40.08	(61.72)	1.38	(1.49)	0.26	(0.92)	(4.17)	(4.28)
PROFIT BEFORE TAX	(102.02)	121.40	707.69	910.10	239.93	619.55	(9.73)	(34.72)	(171.20)	(194.72)
PROVISION FOR TAX		(3.01)	200.25	208.22	72.85	192.73				
NET PROFIT AFTER TAX	(102.02)	124.41	507.45	701.88	167.09	426.82	(9.73)	(34.72)	(171.20)	(194.72)

Note: * Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HEFC Ergo is for 9 months i.e. up to 31.12.2016.

Underwriting Profit/(Loss)= Net Premium-Claims Incurred (Net)-Expenses of Management-Increase in Reserve for Unexpired Risk-Premium Deficiency
Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 58A: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR GENERAL INSURERS AND STANDALONE HEALTH INSURERS (2015-16 & 2016-17)(Contd..)

(₹ Crore)

Particulars	Magma HDI		Ratheja QBE		Reliance		Royal Sundaram		SBI General	
	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
	NET PREMIUM Written	331.95	326.63	25.56	50.30	2021.03	2231.35	1473.26	1904.55	1597.70
CLAIMS INCURRED (NET)	318.83	258.74	5.35	25.84	1787.51	1926.72	1080.18	1344.68	1001.27	1107.52
COMMISSION, EXPENSES OF MANAGEMENT	137.34	145.40	21.88	22.57	629.28	625.02	510.95	618.37	589.07	520.05
Incurred Claim Ratio	0.85	0.79	0.25	0.69	0.89	0.92	0.78	0.78	0.83	0.75
INCREASE IN RESERVE FOR UNEXPIRED RISK	(41.28)	(0.46)	4.07	12.84	21.64	142.40	83.24	183.56	390.81	153.58
Premium Deficiency	1.54	(1.34)	(0.29)	0.37	2.58	(2.58)				
UNDERWRITING PROFIT/LOSS	(84.49)	(75.71)	(5.44)	(11.31)	(419.98)	(460.21)	(201.12)	(242.05)	(383.45)	(151.14)
INVESTMENT INCOME	77.82	83.87	21.21	22.33	523.49	610.35	240.37	314.67	263.06	342.03
OTHER INCOME LESS OTHER Expenses	0.09	(1.00)	(1.25)	(7.09)	(4.43)	(19.79)	(3.14)	(9.82)	0.28	(38.23)
PROFIT BEFORE TAX	(6.58)	7.17	14.52	3.93	99.08	130.34	36.12	62.79	(120.10)	152.66
PROVISION FOR TAX	5.27	0.87	4.13	1.25			9.45	19.74		
NET PROFIT AFTER TAX	(11.85)	6.30	10.39	2.68	99.08	130.34	26.66	43.05	(120.10)	152.66

Note: Underwriting Profit/(Loss)= Net Premium-Claims Incurred (Net)-Expenses of Management-Increase in Reserve for Unexpired Risk-Premium Deficiency
Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 58A: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR GENERAL INSURERS AND STANDALONE HEALTH INSURERS (2015-16 & 2016-17) (Contd..)

(₹ Crore)

Particulars	Shriram		Tata AIG		Universal Sampo		Total	
	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
	NET PREMIUM Written	1606.13	1795.61	2182.79	2909.60	569.40	665.17	29580.92
CLAIMS INCURRED (NET)	1494.15	1725.49	1593.93	1741.11	375.61	469.75	21771.80	25771.03
COMMISSION, EXPENSES OF MANAGEMENT	174.69	229.20	770.04	930.91	210.65	229.50	9040.49	9769.13
Incurred Claim Ratio	1.01	1.03	0.77	0.72	0.71	0.71	0.80	0.79
INCREASE IN RESERVE FOR UNEXPIRED RISK	125.07	113.27	115.63	502.16	38.84	2.72	2427.71	2562.15
Premium Deficiency							3.81	(10.01)
UNDERWRITING PROFIT/LOSS	(187.78)	(272.35)	(296.81)	(264.59)	(55.70)	(36.79)	(3662.89)	(2950.08)
INVESTMENT INCOME	507.13	579.74	327.64	402.89	98.34	124.36	5684.50	7085.20
OTHER INCOME LESS OTHER Expenses	2.16	0.55	(2.41)	(19.88)	(0.61)	(37.13)	35.97	(352.65)
PROFIT BEFORE TAX	321.52	307.94	28.43	118.43	42.03	50.44	2057.58	3782.47
PROVISION FOR TAX	101.62	87.74	8.45		(1.63)	1.46	724.34	1019.12
NET PROFIT AFTER TAX	219.89	220.19	19.98	118.43	43.66	48.98	1333.24	2763.35

Note: Underwriting Profit/(Loss) = Net Premium - Claims Incurred (Net) - Expenses of Management - Increase in Reserve for Unexpired Risk - Premium Deficiency
Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 58A: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR GENERAL INSURERS AND STANDALONE HEALTH INSURERS (2015-16 & 2016-17) (Contd..)

(₹ Crore)

Particulars	Stand-alone Health Insurers								
	Aditya Birla		Apollo Munich		CignaTTK		Max Bupa		
	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
NET PREMIUM Written	51.22	863.92	1,068.77	134.65	208.12	451.55	563.92		
CLAIMS INCURRED (NET)	14.92	500.65	605.59	55.81	87.50	234.02	282.81		
COMMISSION, EXPENSES OF MANAGEMENT	88.44	336.00	375.69	191.63	246.96	266.03	210.09		
Incurred Claim Ratio	1.11	0.65	0.55	0.79	0.48	0.60	0.52		
INCREASE IN RESERVE FOR UNEXPIRED RISK	37.74	89.02	(32.54)	63.70	26.35	58.44	19.64		
Premium Deficiency	3.78	-	-	2.81	(2.81)	-	-		
UNDERWRITING PROFIT/LOSS	(93.67)	(61.75)	120.03	(179.29)	(149.89)	(106.95)	51.38		
INVESTMENT INCOME	13.19	69.43	81.49	13.77	20.20	43.03	51.92		
OTHER INCOME LESS OTHER Expenses	(6.20)	(0.23)	(69.22)	(8.10)	(5.37)	(4.59)	(106.97)		
PROFIT BEFORE TAX	(86.67)	7.46	132.29	(173.61)	(135.05)	(68.50)	(3.68)		
PROVISION FOR TAX	-	-	-	-	-	-	-		
NET PROFIT AFTER TAX	(86.67)	7.46	132.29	(173.61)	(135.05)	(68.50)	(3.68)		

Note: Underwriting Profit/(Loss) = Net Premium-Claims Incurred (Net)-Expenses of Management-Increase in Reserve for Unexpired Risk-Premium Deficiency
Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 58A: UNDERWRITING EXPERIENCE AND PROFITS OF PRIVATE SECTOR GENERAL INSURERS AND STANDALONE HEALTH INSURERS (2015-16 & 2016-17) (Concl.d..)

(₹ Crore)

Particulars	Stand-alone Helath Insurers					
	Religare Health		Star Health		Total	
	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
NET PREMIUM Written	359.67	527.20	1,539.75	2,283.16	3,349.55	4,702.39
CLAIMS INCURRED (NET)	164.72	244.51	814.55	1,156.71	1,769.75	2,392.05
COMMISSION, EXPENSES OF MANAGEMENT	232.47	277.91	514.13	731.06	1,540.26	1,930.16
Incurred Claim Ratio INCREASE IN RESERVE FOR UNEXPIRED RISK	0.57	0.51	0.54	0.61	0.58	0.56
Premium Deficiency	-	-	-	-	2.81	0.98
UNDERWRITING PROFIT/LOSS	(109.46)	(38.42)	185.19	23.68	(272.25)	(86.89)
INVESTMENT INCOME	33.90	44.88	81.20	100.64	241.34	312.32
OTHER INCOME LESS OTHER Expenses	(3.28)	(4.31)	(129.82)	(6.38)	(146.00)	(198.45)
PROFIT BEFORE TAX	(78.84)	2.15	136.58	117.94	(176.92)	26.98
PROVISION FOR TAX	-	-	-	-	-	-
NET PROFIT AFTER TAX	(78.84)	2.15	136.58	117.94	(176.92)	26.98

Note: Underwriting Profit/(Loss) = Net Premium-Claims Incurred (Net)-Expenses of Management-Increase in Reserve for Unexpired Risk-Premium Deficiency
Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 59 : UNDERWRITING EXPERIENCE OF GIC (2013-14 & 2014-15)

(In ₹ Crore)

Particulars	2014-15	2013-14
Net Premium	13857.01	13212.62
Incurred Claims (Net)	11891.77 87.71%	12107.29 94.47%
Commission, Expenses of Management	2943.69 21.71%	2627.28 20.50%
Increase in Reserve for Unexpired Risk	298.76 2.16%	396.20 3.00%
Underwriting Profit / Loss	(1277.21) -9.42%	(1918.15) -14.97%

Note: Figures in brackets indicates negative amounts

TABLE 59A: UNDERWRITING EXPERIENCE AND PROFITS OF REINSURERS (2015-16 & 2016-17)

(In ₹ Crore)

PARTICULARS	PUBLIC REINSURER GIC		PRIVATE REINSURER ITI	TOTAL	
	2015-16	2016-17	2016-17	2015-16	2016-17
NET PREMIUM WRITTEN	16,374.78	30,174.56	-	16,374.78	30,174.56
CLAIMS INCURRED (NET)	12,899.86	21,646.41	-	12,899.86	21,646.41
COMMISSION, EXPENSES OF MANAGEMENT	3,671.05	5,644.13	-	3,671.05	5,644.13
INCURRED CLAIM RATIO	0.85	0.81	-	0.85	0.81
INCREASE IN RESERVE FOR UNEXPIRED RISK	1,201.95	3,459.66	-	1,201.95	3,459.66
PREMIUM DEFICIENCY	(58.46)	-	-	(58.46)	-
UNDERWRITING PROFIT/LOSS	(1,339.62)	(575.64)	-	(1,339.62)	(575.64)
INVESTMENT INCOME	4,154.75	4,588.17	-	4,154.75	4,588.17
OTHER INCOME LESS OTHER EXPENSES	141.38	(388.68)	8.26	141.38	(380.42)
PROFIT BEFORE TAX	2,956.51	3,623.86	8.26	2,956.51	3,632.11
PROVISION FOR TAX	108.12	496.19	2.69	108.12	498.88
PROFIT AFTER TAX	2,848.39	3,127.67	5.56	2,848.39	3,133.23

Note: Private Reinsurer ITI got certificate of Registration in December, 2016

TABLE 59B: BRANCHES OF FOREIGN REINSURERS - UNDERWRITING EXPERIENCE AND PROFITS
(₹ Crore)

PARTICULARS	Hannover RE	Lloyd's	Munich RE	RGA	Score SE	Swiss RE	XL SE	Total
	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17
NET PREMIUM WRITTEN	2.01	0.00	32.03	0.00	1.38	13.78	0.00	49.20
CLAIMS INCURRED (NET)	0.54	0.00	11.34	0.00	0.21	3.33	0.00	15.42
COMMISSION, EXPENSES OF MANAGEMENT	3.68	0.00	7.73	0.00	5.31	6.63	0.00	23.36
INCURRED CALIM RATIO	0.90	0.00	0.63	0.00	1.14	0.80	0.00	0.68
INCREASE IN RESERVE FOR UNEXPIRED RISK	1.41	0.00	14.13	0.00	1.20	9.62	0.00	26.35
PREMIUM DEFICIENCY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
UNDERWRITING PROFIT/LOSS	(3.62)	0.00	(1.17)	0.00	(5.34)	(5.80)	0.00	(15.94)
INVESTMENT INCOME	0.47	0.00	2.20	0.00	0.77	0.09	0.00	3.53
OTHER INCOME LESS OTHER EXPENSES	0.29	0.00	1.56	(0.37)	0.00	(5.20)	(0.09)	(3.82)
PROFIT BEFORE TAX	(2.86)	0.00	2.58	(0.37)	(4.57)	(10.91)	(0.09)	(16.22)
PROVISION FOR TAX	0.00	0.00	1.10	0.00	(0.33)	0.00	(0.04)	0.73
PROFIT AFTER TAX	(2.86)	0.00	1.48	(0.37)	(4.24)	(10.91)	(0.05)	(16.95)

Note: All the branches of foreign reinsurers got certificate of registration during the financial year 2016-17. Figures in brackets indicate negative values.

**TABLE 60 : ASSETS UNDER MANAGEMENT OF GENERAL INSURERS
(As on 31st March)**

(₹ Crore)

Particulars	2014	2015	2016	2017
Central Govt. Securities	38072.92 (17.03)	45416.55 (19.29)	49993.53 (10.08)	54753.74 (9.52)
State Govt & Other Approved Securities	15647.05 (10.32)	18613.30 (18.96)	22160.01 (19.05)	28238.65 (27.43)
Housing & Loans to State Govt. Housing and Fire Fighting Equipments	13717.32 (24.02)	16088.12 (17.28)	19503.48 (21.23)	23480.10 (20.39)
Infrastructure Investments	25849.96 (29.20)	29017.84 (12.25)	31945.70 (10.09)	38171.55 (19.49)
Approved Investments	53044.60 (11.47)	58129.81 (9.59)	58311.40 (0.31)	67903.34 (16.45)
Other Investments	3204.20 (-48.05)	4878.74 (52.26)	6211.60 (27.32)	9796.27 (57.71)
TOTAL	149536.05 (13.67)	172144.36 (15.12)	188125.72 (9.28)	222343.65 (18.19)

Note: Figures in the brackets indicate the growth over the previous year in percent.
Including Specialised Insurers and Branches of Foreign Re-insurers

**SHARE OF EACH ASSET CLASS IN TOTAL ASSETS UNDER MANAGEMENT OF
GENERAL INSURERS (As on 31st March)**

(In percent)

Particulars	2014	2015	2016	2017
Central Govt. Securities	25.46	26.38	26.57	24.63
State Govt & Other Approved Securities	10.46	10.81	11.78	12.70
Housing & Loans to State Govt. Housing and Fire Fighting Equipments	9.17	9.35	10.37	10.56
Infrastructure Investments	17.29	16.86	16.98	17.17
Approved Investments	35.47	33.77	31.00	30.54
Other Investments	2.14	2.83	3.30	4.41
TOTAL	100.00	100.00	100.00	100.00

TABLE 61: EQUITY SHARE CAPITAL OF GENERAL INSURERS
(As on 31st March)

(₹ Crore)

Insurer	2014	2015	2016	2017
Bajaj Allianz	110.22	110.22	110.23	110.23
Bharti AXA	976.55	1238.66	1571.45	1621.45
Cholamandalam	298.80	298.80	298.81	298.81
Future Generali	710.00	710.00	710.00	809.80
HDFC ERGO*	529.28	538.62	538.62	-
ICICI Lombard	445.05	446.59	447.54	451.15
IFFCO Tokio	269.32	269.32	269.32	269.32
Kotak Mahindra	-	-	135.00	135.00
HDFC ERGO**(earlier known as L & T General)	495.00	620.00	705.00	600.47
Liberty Videocon	100.00	100.00	112.50	984.35
Magma HDI	359.35	679.35	679.35	112.50
Raheja QBE	207.00	207.00	207.00	207.00
Reliance	122.77	122.77	122.78	125.77
Royal Sundaram	315.00	315.00	315.00	331.00
SBI General	175.00	203.00	203.00	215.50
Shriram	258.00	258.09	258.29	258.63
TATA AIG	505.00	505.00	632.50	632.50
Universal Sampo	350.00	350.00	350.00	350.00
Private Total	6226.37	6972.45	7666.39	7513.48
National	100.00	100.00	100.00	100.00
New India	200.00	200.00	200.00	200.00
Oriental	150.00	200.00	200.00	200.00
United India	150.00	150.00	150.00	150.00
Public Total	600.00	650.00	650.00	650.00
Total (General)	6826.37	7622.45	8316.39	8163.48
Standalone Health Insurance Companies				
Aditya Birla	-	-	-	100.44
Apollo Munich	330.98	349.22	356.92	357.27
Cigna TTK	100.00	200.00	240.03	251.37
Max Bupa	669.00	790.50	898.00	926.00
Religare	250.00	350.00	475.07	524.75
Star Health & Allied	333.86	362.14	386.99	455.57
Total	1683.84	2051.86	2357.01	2615.40
Specialised Insurers				
AIC	200.00	200.00	200.00	200
ECGC	1100.00	1200.00	1300.00	1450
Total	1300.00	1400.00	1500.00	1650
Re-insurers				
GIC Re. (Public)	430.00	430.00	430.00	430
ITI (Private)	-	-	-	268.94
Re-insurers Total	430.00	430.00	430.00	698.94
GRAND TOTAL (GENERAL)	10240.21	11504.31	12603.40	13127.82

Note: *' Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. ** L&T General Insurance Co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. and infusion during the year includes cancellation, reduction and fresh issue of shares

**TABLE 61A: ASSIGNED CAPITAL OF BRANCHES
OF FOREIGN RE-INSURERS**

(₹ Crore)

BRANCHES OF FOREIGN RE-INSURERS	As on 31st March 2016	Infusion during the year	As on 31st March 2017
Hannover Re	--	135.51	135.51
Lloyd's	--	100.00	100.00
Munich Re	--	280.90	280.90
RGA	--	100.00	100.00
SCOR SE	--	293.80	293.80
Swiss Re	--	100.00	100.00
XL SE	--	107.60	107.60
TOTAL	--	1117.81	1117.81

TABLE 62: SOLVENCY RATIOS OF GENERAL INSURERS

Insurer	June 2013	Sept 2013	Dec 2013	March 2014	June 2014	Sept 2014	Dec 2014	March 2015	June 2015	Sept 2015	Dec 2015	March 2016	June 2016	Sept 2016	Dec 2016	Mar 2017
PRIVATE INSURERS																
Bajaj Allianz	1.86	1.94	2.01	1.96	2.17	2.08	1.82	1.82	2.46	2.54	2.54	2.51	2.54	2.53	2.58	2.61
Bharti AXA	1.62	1.58	1.62	1.56	1.62	1.55	1.58	1.57	1.72	1.61	1.30	1.59	1.73	1.78	1.77	1.65
Cholamandalam	1.42	1.45	1.39	1.61	1.60	1.55	1.57	1.59	1.72	1.55	1.61	1.61	1.60	1.64	1.60	1.64
Future Generali	1.95	1.90	1.82	1.62	1.66	1.68	1.63	1.66	1.54	1.59	1.53	1.54	1.45	1.51	1.83	1.72
HDFC ERGO*	1.53	1.53	1.64	1.60	1.63	1.55	1.59	1.65	1.54	1.66	1.78	1.67	1.87	1.51	1.65	--
HDFC ERGO(Earlier known as L&T General)**	1.60	1.56	1.34	1.57	1.59	1.55	1.67	1.97	1.69	1.60	1.40	1.52	1.36	1.58	1.55	1.67
ICICI Lombard	1.55	1.58	1.54	1.72	1.74	1.81	1.96	1.95	1.93	1.94	1.93	1.82	1.78	2.03	2.01	2.10
IFFCO Tokio	1.47	1.56	1.61	1.67	1.62	1.67	1.60	1.65	1.63	1.65	1.62	1.60	1.54	1.64	1.62	1.60
Kotak Mahindra	--	--	--	--	--	--	--	--	--	--	2.58	2.45	2.31	2.18	2.02	1.80
Liberty Videocon	5.98	5.57	5.01	4.22	3.35	2.53	7.90	6.71	4.91	3.87	2.87	2.24	1.51	4.09	3.54	2.87
Magma HDI	3.59	3.34	2.49	1.97	1.62	1.53	1.54	1.24	1.69	1.51	1.53	1.78	1.84	1.99	2.02	2.07
Raheja QBE	3.98	3.92	3.95	4.07	4.08	4.09	4.26	4.26	4.28	4.37	4.44	4.43	4.41	4.44	4.47	4.45
Reliance	1.42	1.45	1.43	1.51	1.52	1.53	1.51	1.53	1.50	1.54	1.64	1.55	1.65	1.81	1.58	1.68
Royal Sundaram	1.43	1.46	1.46	1.61	1.59	1.63	1.71	1.64	1.6	1.66	1.60	1.55	1.56	1.66	1.63	1.69
SBI General	2.11	3.40	2.90	2.51	2.09	3.65	3.27	2.80	2.62	2.40	2.19	1.81	1.65	2.00	1.85	2.19
Shriram	1.52	1.44	1.49	1.51	1.59	1.71	1.81	1.79	1.91	2.01	2.09	1.98	2.02	2.07	2.12	1.94
TATA AIG	1.58	1.60	1.64	1.59	1.68	1.69	1.60	1.55	1.57	1.53	1.58	1.66	1.69	1.64	1.54	1.80
Universal Sompo	2.08	2.00	1.93	1.91	2.09	2.12	1.93	1.86	1.84	1.67	1.75	1.69	1.64	1.56	1.56	1.57
PUBLIC INSURERS																
National	1.59	1.72	1.57	1.55	1.57	1.55	1.52	1.52	1.51	1.51	1.51	1.26	1.26	1.26	1.31	1.90
New India	2.52	2.42	2.48	2.61	2.53	2.67	2.60	2.44	2.47	2.40	2.31	2.30	2.11	2.04	2.17	2.19
Oriental	1.60	1.60	1.59	1.64	1.64	1.65	1.62	1.68	1.77	1.78	1.74	1.59	1.51	1.14	1.22	1.11
United India	2.44	2.43	2.54	2.54	2.60	2.63	2.53	2.36	2.4	2.43	2.02	1.91	1.77	1.56	1.55	1.15
STANDALONE HEALTH INSURERS																
Aditya Birla	1.74	1.92	1.81	1.84	1.71	1.73	1.68	1.72	1.55	1.51	1.60	1.51	--	--	3.95	2.88
Apollo Munich	--	--	2.21	1.70	2.34	2.73	2.10	2.10	1.83	1.81	1.68	1.54	1.55	1.62	1.69	1.90
Cigna TTK	2.04	2.01	2.34	2.13	1.85	1.98	2.13	2.10	1.66	1.84	2.17	2.16	1.68	1.68	1.68	2.65
Max BUPA	2.04	2.26	2.30	2.10	1.56	1.55	2.04	2.04	1.84	1.67	1.68	1.85	2.05	2.44	2.25	2.01
Religare	2.04	2.26	2.30	2.10	1.56	1.55	2.04	2.04	1.84	1.67	1.68	1.85	2.44	2.21	1.82	1.91
Star Health	1.67	1.52	1.55	1.50	1.18	1.01	1.00	2.40	1.04	1.36	2.1	5.99	5.27	1.59	1.52	1.61
SPECIALISED INSURERS																
AIC	2.36	2.12	1.99	2.60	2.52	3.21	3.30	3.18	3.2	3.09	3.13	3.26	3.14	1.56	1.82	1.84
ECGC	11.51	12.09	5.82	11.02	11.50	11.44	10.38	6.61	6.53	6.23	8.93	9.79	9.38	8.42	7.62	8.69
RE-INSURERS																
GIC Re. (Public)	2.61	2.28	1.79	2.73	2.91	3.06	3.15	3.04	3.33	3.22	3.52	3.48	3.56	2.92	2.21	2.40
ITI (Private)	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	4.10#

* HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017, solvency ratios have been taken upto 3rd quarter ending on 31.12.2016,

** L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd.

Business not commenced, therefore, ratio calculated by taking RSM fifty percent of required minimum capital --' indicates the company has not started its operations

TABLE 63: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)
(₹ Lakh)

PARTICULARS	NATIONAL							
	2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	75331	20138	894347	989816	72123	19129	777015	868267
Profit/ Loss on sale/ redemption of Investments	9569	3058	88961	101588	8633	2673	72540	83846
Interest, Dividend & Rent – Gross	10204	3261	94862	108327	9960	3084	83694	96738
Others								
- Exchange Gain			141	141	58	33	442	534
- Others								
TOTAL (A)	95105	26456	1078310	1199871	90775	24919	933691	1049385
Claims Incurred (Net)	56333	11748	699437	767518	52786	13805	638269	704861
Commission	6095	2071	48293	56459	6562	1820	49929	58311
Operating Expenses related to Insurance Business	25361	5803	281075	312239	18677	4913	203821	227412
Premium Deficiency								
Others								
- Amortizations, Write offs & Provisions	38	12	357	407				
-Exchange Loss	2	1		2				
-Foreign Taxes								
TOTAL (B)	87829	19634	1029162	1136625	78025	20538	892019	990583
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	7276	6822	49149	63246	12749	4381	41671	58802
APPROPRIATIONS								
Transfer to Shareholders' Account	7276	6822	49149	63246	12749	4381	41671	58802
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	7276	6822	49149	63246	12749	4381	41671	58802

Note: Figures in brackets indicate negative amounts

TABLE 63: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT (2013-14 & 2014-15) (Contd..)
(₹ Lakh)

PARTICULARS	NEW INDIA							
	2014-15			2013-14				
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	188733	61104	1081692	1331529	178463	46102	895123	1119687
Profit/ Loss on sale/ redemption of Investments	17405	4155	78440	100000	15567	3947	55894	75408
Interest, Dividend & Rent – Gross	27759	6627	125103	159489	28905	7328	103783	140016
Others								
- Exchange Gain								
- Others								
TOTAL (A)	233897	71886	1285235	1591018	222935	57377	1054800	1335112
Claims Incurred (Net)	144152	32167	942485	1118804	153006	21432	763657	938095
Commission	40315	4258	83814	128387	31847	4859	80555	117261
Operating Expenses related to Insurance Business	59365	11761	234849	305975	51868 (3519)	12189	198934	262991
Premium Deficiency								
Others								
- Amortizations, Write offs & Provisions	94	22	424	541	309	78	1110	1498
-Exchange Loss	76		9	85	30		14	44
-Foreign Taxes	244001	48209	1261581	1553791	233540	38559	1044271	1316369
TOTAL (B)	(10104)	23677	23654	37227	(10606)	18819	10529	18743
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(10104)	23677	23654	37227	(10606)	18819	10529	18743
APPROPRIATIONS								
Transfer to Shareholders' Account	(10104)	23677	23654	37227	(10606)	18819	10529	18743
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(10104)	23677	23654	37227	(10606)	18819	10529	18743

Note: Figures in brackets indicate negative amounts

TABLE 63: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT (2013-14 & 2014-15) (Contd..)
(₹ Lakh)

PARTICULARS	ORIENTAL							
	2014-15			2013-14				
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	59002	30019	553496	642517	66044	28550	500803	595397
Profit/ Loss on sale/ redemption of Investments	7924	2985	61027	71936	8023	3194	59184	70401
Interest, Dividend & Rent – Gross	10106	3807	77826	91739	9335	3717	68867	81919
Others								
- Exchange Gain	240	3	(95)	148	(95)	(114)	(217)	(426)
- Others								
TOTAL (A)	77272	36814	692254	806340	83307	35347	628637	747291
Claims Incurred (Net)	42506	12129	471516	526150	55525	16660	438917	511102
Commission	2623	2750	29409	34782	2062	2849	30833	35744
Operating Expenses related to Insurance Business	34468	10163	190166	234798	27521	8821	141201	177543
Premium Deficiency								
Others								
- Amortizations, Write offs & Provisions	157	59	1211	1427	283	113	2090	2486
-Exchange Loss								
-Foreign Taxes								
TOTAL (B)	79754	25101	692302	797157	85392	28442	613041	726875
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(2482)	11713	(47)	9183	(2085)	6905	15597	20416
APPROPRIATIONS								
Transfer to Shareholders' Account	(2482)	11713	(47)	9183	(2085)	6905	15597	20416
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(2482)	11713	(47)	9183	(2085)	6905	15597	20416

Note: Figures in brackets indicate negative amounts

TABLE 63: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT (2013-14 & 2014-15) (Contd..)
(₹ Lakh)

PARTICULARS	UNITED							
	2014-15				2013-14			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	80640	30454	770529	881623	80887	30002	649442	760330
Profit/ Loss on sale/ redemption of Investments	3621	1646	35168	40435	3266	1551	31110	35928
Interest, Dividend & Rent – Gross	14484	4308	92633	111425	9324	4429	88809	102561
Others								
- Exchange Gain	(9)	0		(9)	3	6		9
- Others	(36)	(11)	(124)	(170)	26	9	262	297
TOTAL (A)	98701	36398	898206	1033304	93506	35997	769622	899125
Claims Incurred (Net)	60651	25865	657786	744303	58243	21502	547993	627738
Commission	5773	2915	44442	53129	2857	2851	38176	43883
Operating Expenses related to Insurance Business	32966	10018	222085	265070	27568	9792	173786	211146
Premium Deficiency								
Others								
- Amortizations, Write offs & Provisions	154	70	1496	1720	739	351	7183	8273
-Exchange Loss								
-Foreign Taxes								
TOTAL (B)	99544	38869	925809	1064222	89407	34495	767138	891040
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(843)	(2471)	(27603)	(30917)	4099	1502	2484	8086
APPROPRIATIONS								
Transfer to Shareholders' Account	(843)	(2471)	(27603)	(30917)	4099	1502	2484	8086
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(843)	(2471)	(27603)	(30917)	4099	1502	2484	8086

Note: Figures in brackets indicate negative amounts

TABLE 63: PUBLIC SECTOR GENERAL INSURERS: POLICYHOLDERS ACCOUNT (2013-14 & 2014-15) (Concl'd..)
(₹ Lakh)

PARTICULARS	ALL PUBLIC SECTOR GENERAL INSURANCE COMPANIES							
	2014-15			2013-14				
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	403706	141714	3300063	3845484	397516	123783	2822382	3343681
Profit/ Loss on sale/ redemption of Investments	38520	11845	263596	313960	35489	11365	218728	265583
Interest, Dividend & Rent – Gross	62553	18003	390425	470980	57524	18558	345153	421235
Others								
- Exchange Gain	231	3	46	280	(33)	(75)	225	117
- Others	(36)	(11)	(124)	(170)	26	9	262	297
TOTAL (A)	504974	171554	3954005	4630534	490522	153641	3386750	4030913
Claims Incurred (Net)	303642	81908	2771225	3156775	319560	73399	2388837	2781796
Commission	54806	11994	205957	272757	43328	12378	199492	255199
Operating Expenses related to Insurance Business	152160	37746	928175	1118082	125634	35715	717742	879091
Premium Deficiency					(3519)			
Others								
- Amortizations, Write offs & Provisions	443	164	3488	4095	1331	542	10383	12256
-Exchange Loss	2	1		2				
-Foreign Taxes	76		9	85	30		14	44
TOTAL (B)	511128	131813	3908854	4551795	486365	122034	3316468	3924867
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(6154)	39742	45152	78739	4158	31607	70282	106046
APPROPRIATIONS								
Transfer to Shareholders' Account	(6154)	39742	45152	78739	4158	31607	70282	106046
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(6154)	39742	45152	78739	4158	31607	70282	106046

Note: Figures in brackets indicate negative amounts

TABLE 63A: PUBLIC SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17)

(₹ Crore)

PARTICULARS	NATIONAL							
	2015-16				2016-17			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	756.46	205.72	9,829.20	10,791.38	763.76	172.81	9,867.06	10,803.63
Profit/ Loss on sale/ redemption of Investments	177.73	46.90	1,614.93	1,839.56	196.40	36.91	1,666.34	1,899.65
Other Income (Net of Other Expenses)	(1.30)	(0.34)	(21.00)	(22.65)	(1.64)	(0.31)	(14.60)	(16.56)
Interest, Dividend & Rent – Gross	105.36	27.80	957.34	1,090.51	111.50	20.95	946.02	1,078.47
TOTAL (A)	1,038.25	280.08	12,380.48	13,698.80	1,070.03	230.35	12,464.81	13,765.19
Claims Incurred (Net)	687.87	104.80	9,489.74	10,282.40	396.55	117.09	9,993.04	10,506.68
Commission	73.18	12.70	533.98	619.86	82.55	15.23	191.44	289.23
Operating Expenses related to Insurance Business	205.14	36.32	3,267.55	3,509.01	214.70	26.80	3,090.57	3,332.07
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	966.19	153.82	13,291.26	14,411.27	693.80	159.13	13,275.04	14,127.97
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	72.06	126.26	(910.79)	(712.46)	376.23	71.23	(810.23)	(362.78)
Transfer to Shareholders' Account	72.06	126.26	(910.79)	(712.46)	376.23	71.23	(810.23)	(362.78)

Note: 1. Figures in brackets indicate negative amounts 2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 63A: PUBLIC SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	NEW INDIA							
	2015-16				2016-17			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	2,073.26	473.00	12,413.57	14,959.83	1,918.69	462.03	15,434.07	17,814.78
Profit/ Loss on sale/ redemption of Investments	150.82	34.71	770.54	956.07	187.40	39.85	1,036.73	1,263.97
Other Income (Net of Other Expenses)	(0.62)	(0.07)	(1.86)	(2.55)	(1.20)	(0.17)	(4.58)	(5.95)
Interest, Dividend & Rent – Gross	270.04	62.15	1,379.60	1,711.79	256.75	54.60	1,420.42	1,731.78
TOTAL (A)	2,493.50	569.79	14,561.85	17,625.14	2,361.64	556.31	17,886.64	20,804.58
Claims Incurred (Net)	1,471.97	272.44	11,396.78	13,141.19	1,959.37	349.34	13,948.22	16,256.93
Commission	381.56	48.00	974.19	1,403.75	340.60	45.39	937.15	1,323.14
Operating Expenses related to Insurance Business	630.29	101.64	2,783.35	3,515.28	408.28	74.29	3,298.90	3,781.47
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	2,483.81	422.08	15,154.32	18,060.22	2,708.25	469.02	18,184.26	21,361.53
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	9.69	147.71	(592.47)	(435.08)	(346.61)	87.28	(297.63)	(556.95)
Transfer to Shareholders' Account	9.69	147.71	(592.47)	(435.08)	(346.61)	87.28	(297.63)	(556.95)

Note: 1. Figures in brackets indicate negative amounts 2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 63A: PUBLIC SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	ORIENTAL							
	2015-16				2016-17			
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	565.59	290.18	6,168.13	7,023.90	610.39	247.03	7,525.85	8,383.26
Profit/ Loss on sale/ redemption of Investments	46.07	17.59	428.37	492.03	80.25	33.54	817.33	931.13
Other Income (Net of Other Expenses)	(0.86)	(1.45)	(14.80)	(17.11)	(1.22)	(0.93)	(9.16)	(11.31)
Interest, Dividend & Rent – Gross	85.40	32.61	794.07	912.08	82.31	34.41	838.36	955.08
TOTAL (A)	696.20	338.94	7,375.77	8,410.91	771.73	314.05	9,172.38	10,258.16
Claims Incurred (Net)	435.33	216.85	5,227.41	5,879.59	555.43	209.96	8,632.71	9,398.10
Commission	52.67	22.12	388.31	463.10	68.70	24.63	406.92	500.25
Operating Expenses related to Insurance Business	344.74	99.65	2,135.70	2,580.09	259.45	41.67	2,454.42	2,755.54
Premium Deficiency	-	-	-	-	-	4.39	-	4.39
TOTAL (B)	832.74	338.62	7,751.43	8,922.78	883.58	280.67	11,494.05	12,658.30
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(136.54)	0.32	(375.66)	(511.88)	(111.85)	33.38	(2,321.66)	(2,400.14)
Transfer to Shareholders' Account	(136.54)	0.32	(375.66)	(511.88)	(111.85)	33.38	(2,321.66)	(2,400.14)

Note: 1. Figures in brackets indicate negative amounts 2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 63A: PUBLIC SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17)(Contd..)
(₹ Crore)

PARTICULARS	UNITED INDIA							
	2015-16			2016-17				
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	790.68	288.77	8,943.42	10,022.87	849.63	268.67	10,914.01	12,032.31
Profit/ Loss on sale/ redemption of Investments	63.08	25.39	605.86	694.32	75.69	23.93	759.44	859.06
Other Income (Net of Other Expenses)	(10.40)	(4.18)	(98.18)	(112.76)	(9.21)	(2.93)	(91.63)	(103.77)
Interest, Dividend & Rent – Gross	101.32	40.78	973.22	1,115.32	166.20	36.29	1,151.72	1,354.21
TOTAL (A)	944.69	350.75	10,424.31	11,719.76	1,082.31	325.96	12,733.54	14,141.82
Claims Incurred (Net)	587.54	206.56	8,006.99	8,801.09	874.75	186.00	11,820.76	12,881.51
Commission	68.05	22.70	422.61	513.35	85.04	27.30	513.93	626.27
Operating Expenses related to Insurance Business	336.33	80.41	2,507.32	2,924.07	271.97	57.61	2,639.54	2,969.12
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	991.92	309.66	10,936.93	12,238.51	1,231.76	270.90	14,974.23	16,476.89
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(47.23)	41.09	(512.61)	(518.75)	(149.45)	55.06	(2,240.68)	(2,335.08)
Transfer to Shareholders' Account	(47.23)	41.09	(512.61)	(518.75)	(149.45)	55.06	(2,240.68)	(2,335.08)

Note: 1. Figures in brackets indicate negative amounts 2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 63A: PUBLIC SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Concl.d.)
(₹ Crore)

PARTICULARS	TOTAL							
	2015-16			2016-17				
	Fire	Marine	Misc	Total	Fire	Marine	Misc	Total
Premiums earned (Net)	4,185.99	1,257.67	37,354.31	42,797.98	4,142.47	1,150.53	43,740.98	49,033.99
Profit/ Loss on sale/ redemption of Investments	437.70	124.60	3,419.69	3,981.99	539.74	134.23	4,279.84	4,953.81
Other Income (Net of Other Expenses)	(13.18)	(6.05)	(135.84)	(155.06)	(13.27)	(4.34)	(119.97)	(137.58)
Interest, Dividend & Rent – Gross	562.12	163.35	4,104.23	4,829.70	616.77	146.25	4,356.52	5,119.54
TOTAL (A)	5,172.63	1,539.57	44,742.41	51,454.60	5,285.71	1,426.67	52,257.37	58,969.75
Claims Incurred (Net)	3,182.70	800.64	34,120.92	38,104.27	3,786.11	862.40	44,394.72	49,043.22
Commission	575.45	105.52	2,319.08	3,000.05	576.90	112.55	2,049.44	2,738.88
Operating Expenses related to Insurance Business	1,516.51	318.02	10,693.93	12,528.45	1,154.39	200.38	11,483.42	12,838.19
Premium Deficiency	-	-	-	-	-	4.39	-	4.39
TOTAL (B)	5,274.66	1,224.18	47,133.94	53,632.78	5,517.40	1,179.72	57,927.58	64,624.70
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	(102.02)	315.38	(2,391.53)	(2,178.17)	(231.69)	246.95	(5,670.21)	(5,654.95)
Transfer to Shareholders' Account	(102.02)	315.38	(2,391.53)	(2,178.17)	(231.69)	246.95	(5,670.21)	(5,654.95)

Note: 1. Figures in brackets indicate negative amounts 2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 64: PUBLIC SECTOR GENERAL INSURERS : SHAREHOLDERS ACCOUNT (2013-14 & 2014-15)
(₹ Crore)

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	72.75	127.49	(101.04)	(106.06)	(24.82)	(20.85)	(8.43)	(8.43)	(61.54)	41.58
(b) Marine Insurance	68.22	43.81	236.77	188.19	117.13	69.05	(24.71)	(24.71)	397.41	316.07
(c) Miscellaneous Insurance	491.49	416.71	236.54	105.29	(0.47)	155.97	(276.03)	(276.03)	451.52	702.82
TOTAL (1)	632.46	588.02	372.27	187.43	91.83	204.16	(309.17)	(309.17)	787.39	1060.46
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent – Gross	286.32	244.78	758.25	689.52	259.95	229.11	451.99	431.22	1756.52	1594.64
(b) Profit on sale of investments	268.51	212.47	475.43	371.36	203.84	196.90	171.32	151.08	1119.10	931.81
Less: Loss on sale of investments	(0.00)	(0.31)						(0.02)	(0.00)	(0.33)
TOTAL (2)	554.83	456.94	1233.68	1060.88	463.80	426.01	623.31	582.29	2875.62	2526.11
OTHER INCOME (3)	5.48	5.65	177.57	46.94	19.56	52.45	13.34	4.79	215.94	109.83
TOTAL (3)	5.48	5.65	177.57	46.94	19.56	52.45	13.34	4.79	215.94	109.83
TOTAL (A) [1+2+3]	1192.77	1050.61	1783.52	1295.24	575.18	682.62	327.48	667.93	3878.95	3696.40
PROVISIONS (Other than taxation)										
(a) For diminution in the value of investments	(0.43)	4.15	0.81	2.17	(0.51)	1.44	(18.99)	0.38	(19.12)	8.14
(b) For doubtful debts	(8.98)	20.92	1.11	(5.62)	(60.67)	14.84	4.32	10.52	(64.22)	40.65
(c) Others			0.65	4.28	2.51	2.36	0.05		3.21	6.64
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business	3.79	3.63					0.90	0.70	4.69	4.32
(b) Bad debts written off										
(c) Others	1.66	14.12	4.65	(0.01)	16.52	3.26	21.96	23.28	44.79	40.65
TOTAL (B)	(3.97)	42.81	7.22	0.82	(42.15)	21.89	8.24	34.88	(30.66)	100.41
Profit Before Tax	1196.74	1007.79	1776.30	1294.42	617.34	660.73	319.24	633.06	3909.61	3596.00
Provision for Taxation	226.63	184.91	345.07	205.44	225.24	200.44	18.67	105.45	815.62	696.24
Profit after Tax	970.11	822.89	1431.22	1088.98	392.10	460.29	300.57	527.60	3093.99	2899.76
Transfer from General Reserves for UK Equalization Reserve			32.37	47.53					32.37	47.53
APPROPRIATIONS										
(a) Interim dividends paid during the year										
(b) Proposed final dividend	193.53	164.66	300.00	220.00	110.00	108.00	61.00	106.00	664.53	598.66
(c) Dividend distribution tax	32.89	27.98	60.00	37.39	22.00	18.35	12.17	18.00	127.06	101.73
Contingency reserves for Unexpired Risks (Schedule 16B)	50.00	25.00							50.00	25.00
(d) Transfer to any Reserves or Other Accounts										
Transfer to General Reserve	693.69	605.25	1071.22	876.54	260.10	333.93	227.39	403.60	2252.40	2219.32
Transfer to UK Equalization Reserve			32.37	2.58					32.37	2.58
Balance of Profit / Loss B/f from last year										
Balance C/f to Balance Sheet										

Note : 1. Figures in brackets indicate negative values.

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 64A: PUBLIC SECTOR GENERAL INSURERS : SHAREHOLDERS ACCOUNT (2015-16 & 2016-17)
(₹ Crore)

PARTICULARS	NATIONAL		NEW INDIA		ORIENTAL		UNITED INDIA		TOTAL	
	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
OPERATING PROFIT/(LOSS)										
(a) Fire Insurance	72.06	376.23	9.69	(346.61)	(136.54)	(111.85)	(47.23)	(149.45)	(102.02)	(231.69)
(b) Marine Insurance	126.26	71.23	147.71	87.28	0.32	33.38	41.09	55.06	315.38	246.95
(c) Miscellaneous Insurance	(910.79)	(810.23)	(592.47)	(297.63)	(375.66)	(2,321.66)	(512.61)	(2,240.68)	(2,391.53)	(5,670.21)
INCOME FROM INVESTMENTS										
(a) Interest, Dividend & Rent – Gross	310.36	278.06	826.81	879.73	275.35	230.49	336.21	254.89	1,748.73	1,643.17
(b) Profit on sale of investments	523.54	489.78	461.79	642.09	148.54	224.71	453.12	167.91	1,586.99	1,524.48
Less: Loss on sale of investments	0.00	-	-	-	-	-	-	-	0.00	-
OTHER INCOME	24.87	6.43	72.64	218.55	320.08	87.23	42.91	21.76	460.51	333.96
TOTAL (A)	146.30	411.48	926.17	1,183.41	232.09	(1,857.71)	313.49	(1,890.52)	1,618.05	(2,153.33)
PROVISIONS (Other than taxation)										
(a) For diminution in the value of investments	2.33	2.23	3.20	1.16	0.27	0.01	30.68	2.11	36.49	5.51
(b) For doubtful debts	(14.06)	(11.78)	(1.61)	(0.88)	1.88	56.34	12.51	0.50	(1.28)	44.18
(c) Others	-	-	19.50	15.44	2.84	2.93	0.60	1.56	22.93	19.94
OTHER EXPENSES										
(a) Expenses other than those related to Insurance Business	1.85	1.37	-	-	-	-	0.82	0.46	2.66	1.83
(b) Bad debts written off	-	-	-	-	0.04	0.01	-	-	0.04	0.01
(c) Others	5.69	370.47	(0.47)	3.84	37.15	70.43	13.00	17.49	55.37	462.22
TOTAL (B)	(4.20)	362.28	20.61	19.55	42.18	129.72	57.61	22.13	116.20	533.69
Profit Before Tax	150.50	49.20	905.56	1,163.86	189.91	(1,987.43)	255.88	(1,912.65)	1,501.85	(2,687.02)
Provision for Taxation	1.27	3.37	76.87	155.93	(110.58)	(296.33)	35.29	0.88	2.84	(136.15)
Profit after Tax	149.23	45.84	828.69	1,007.93	300.49	(1,691.10)	220.59	(1,913.53)	1,499.01	(2,550.86)
APPROPRIATIONS										
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-
(b) Proposed final dividend	45.15	-	250.00	-	120.00	-	67.00	482.15	-	-
(c) Dividend distribution tax	9.03	-	50.89	1.09	24.43	-	13.62	97.97	1.09	1.09
(d) Transfer to any Reserves or Other Accounts	95.05	45.84	552.63	1,019.79	156.06	(1,691.10)	139.98	(1,913.53)	943.72	(2,539.01)
Balance of profit/ loss brought forward from last year	-	-	-	-	-	-	-	-	-	-
Less :- Adjusted as per Capital Reduction Scheme	-	-	-	-	-	-	-	-	-	-
Balance carried forward to Balance Sheet	-	-	-	-	-	-	-	-	-	-

Note : 1. Figures in brackets indicate negative values.

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

TABLE 65: PUBLIC SECTOR GENERAL INSURERS : BALANCE SHEET (As at 31st March) (2014 & 2015)
(₹ Crore)

PARTICULARS	NATIONAL		NEW INDIA		ORIENTAL		UNITED INDIA		TOTAL	
	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
SOURCES OF FUNDS										
Share Capital	100.00	100.00	200.00	200.00	200.00	150.00	150.00	150.00	650.00	600.00
Reserves & Surplus	3791.25	3048.42	10449.65	9493.42	2981.83	2771.74	5439.03	5210.53	22661.77	20524.11
Fair Value Change Account	8738.63	7788.93	22804.19	17778.33	9729.14	8570.11	5887.30	4292.28	47159.25	38429.66
Borrowings										
Deferred Tax Liability										
TOTAL	12629.89	10937.35	33453.84	27471.75	12910.97	11491.85	11476.33	9652.81	70471.03	59553.76
APPLICATION OF FUNDS										
Investments	24544.96	21895.93	44960.81	35297.34	20659.42	18767.06	24154.37	20928.80	114319.57	96889.13
Loans	218.72	227.27	367.69	401.16	189.61	204.30	311.51	326.82	1087.53	1159.55
Fixed Assets	201.65	183.02	201.55	177.83	95.67	89.80	140.44	114.51	639.32	565.16
Capital Work In Progress									62.36	40.40
Deferred Tax Assets			169.64	161.56	62.36	40.40			169.64	161.56
CURRENT ASSETS										
Cash & Bank Balance	1316.45	1489.00	8250.23	8965.00	2427.00	2226.99	1617.59	1560.81	13611.27	14241.81
Advances and Other Assets	4020.49	3254.97	7769.70	8092.42	2850.80	2579.50	2502.79	2743.47	17143.78	16670.36
Sub-Total (A)	5336.94	4743.97	16019.93	17057.43	5277.80	4806.48	4120.38	4304.28	30755.05	30912.17
CURRENT LIABILITIES										
Provisions	12049.50	11001.28	19444.14	17939.14	8811.96	8152.83	11643.30	11057.35	51948.90	48150.60
	5622.88	5111.57	8821.65	7718.73	4561.93	4293.08	5607.07	4964.26	24613.53	22087.64
Sub-Total (B)	17672.38	16112.85	28265.79	25657.87	13373.89	12445.91	17250.37	16021.61	76562.43	70238.23
Net Current Assets (C)= (A-B)	(12335.44)	(11368.87)	(12245.85)	(8600.44)	(8096.09)	(7639.43)	(13130.00)	(11717.32)	(45807.38)	(39326.06)
Misc. Expenditure (to the extent not written off or adjusted)				34.31		29.71				64.03
Profit & Loss Account (Debit Balance)										
TOTAL	12629.89	10937.35	33453.84	27471.75	12910.97	11491.85	11476.33	9652.81	70471.03	59553.76

Note: Figures in brackets indicate negative values.

TABLE 65A: PUBLIC SECTOR GENERAL INSURERS : BALANCE SHEET (As at 31st March) (2016 & 2017)
(₹ Crore)

PARTICULARS	NATIONAL		NEW INDIA		ORIENTAL		UNITED INDIA		TOTAL	
	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
	SOURCES OF FUNDS									
SHARE CAPITAL	100.00	100.00	200.00	200.00	200.00	200.00	150.00	150.00	650.00	650.00
RESERVES AND SURPLUS	3886.70	3932.24	11173.72	11970.16	3137.90	1446.80	5581.20	3666.88	23779.51	21,016.08
SHARE APPLICATION MONEY										-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	5182.50	5764.86	19073.28	23692.89	8424.42	10329.81	4135.86	5695.36	36816.06	45,482.91
BORROWINGS		895.00								895.00
TOTAL	9169.20	10692.10	30446.99	35863.05	11762.32	11976.60	9867.06	9512.24	61245.58	68,043.99
APPLICATION OF FUNDS										
INVESTMENTS	21759.77	24513.48	44545.72	51430.20	19599.28	22802.20	23238.24	27125.28	109143.01	125,871.16
LOANS	204.85	187.08	328.85	308.94	174.09	149.70	289.44	258.82	997.22	904.54
FIXED ASSETS	182.19	283.54	260.81	364.11	308.67	429.83	144.37	152.07	896.04	1,229.55
DEFERRED TAX ASSET/(LIABILITY)			218.93	224.58					218.93	224.58
CURRENT ASSETS										
Cash and Bank Balances	1380.57	1587.54	7082.74	8019.18	2109.00	2356.59	1193.79	1916.43	11766.10	13,879.73
Advances and Other Assets	5012.35	5673.51	10443.02	8825.80	3353.12	3623.95	3142.20	4365.23	21950.70	22,488.48
Sub-Total (A)	6392.92	7261.04	17525.76	16844.97	5462.12	5980.54	4335.99	6281.66	33716.80	36,368.22
CURRENT LIABILITIES										
PROVISIONS	13846.06	16179.47	23564.79	23733.52	9510.96	12009.12	12053.71	16917.04	58975.52	68,839.14
	5828.87	5525.79	9304.05	9797.58	4895.53	5688.86	6087.27	7388.55	26115.72	28,400.78
Sub-Total (B)	19674.93	21705.26	32868.85	33531.10	14406.48	17697.98	18140.98	24305.58	85091.24	97,239.92
NET CURRENT ASSETS (C) = (A - B)	(13282.01)	(14444.21)	(15343.08)	(16686.13)	(8944.36)	(11717.44)	(13804.99)	(18023.92)	(51374.44)	(60,871.71)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	304.41	152.20	435.78	221.34	624.64	312.32			1364.82	685.86
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT										
TOTAL	9169.20	10692.10	30446.99	35863.05	11762.32	11976.60	9867.06	9512.24	61245.58	68,043.99

Note: Figures in brackets indicate negative values.

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)
(₹ Lakh)

PARTICULARS	BAJAJ ALLIANZ							
	2014-15				2013-14			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	14662	7201	361327	383190	14465	7989	326852	349306
Profit/ Loss on sale/redemption of Investments	255	73	2761	3089	49	16	510	575
Interest, Dividend & Rent – Gross	4026	1150	43677	48853	3869	1217	39911	44997
Others	1165	32	1182	2380	897	28	898	1823
TOTAL (A)	20108	8456	408948	437512	19280	9249	368171	396700
Claims Incurred (Net)	9366	6468	259766	275599	4506	2991	245030	252528
Commission	(1708)	448	6184	4924	(1485)	514	14491	13520
Operating Expenses related to Insurance Business	3886	1669	88777	94332	3793	1557	78277	83628
Co-insurance administration fee								
Solutium Fund			56	56			84	84
Premium Deficiency							(264)	(264)
Others-Misc.								
Exceptional Item (IMTPIP)								
TOTAL (B)	11543	8585	354783	374911	6814	5063	337619	349496
Operating Profit/(Loss) C= (A - B)	8565	(130)	54165	62601	12467	4186	30552	47204
APPROPRIATIONS								
Transfer to Shareholders' Account	8565	(130)	54165	62601	12467	4186	30552	47204
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	8565	(130)	54165	62601	12467	4186	30552	47204

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15) (Contd..)
(₹ Lakh)

PARTICULARS	BHARTI AXA							
	2014-15				2013-14			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	1143	808	118433	120384	1208	716	107365	109290
Profit/ Loss on sale/redemption of Investments	1	1	93	94	(0)	(0.03)	(4)	(4)
Interest, Dividend & Rent – Gross	111	130	19946	20187	117	98	14177	14393
Others	7	8	1333	1348	13	8	1018	1038
TOTAL (A)	1262	947	139804	142013	1337	822	122557	124717
Claims Incurred (Net)	916	783	101393	103091	1658	437	85139	87233
Commission	(478)	(240)	3701	2983	(998)	(245)	4734	3490
Operating Expenses related to Insurance Business	399	353	46623	47375	441	294	39190	39924
Co-insurance administration fee								
Solutium Fund			34	34				
Premium Deficiency	(527)		760	232	527		9	536
Others-Misc.	(163)		(19)	(182)	42		45	87
Exceptional Item (IMTPIP)								
TOTAL (B)	147	896	152491	153533	1670	485	129116	131271
Operating Profit/(Loss) C= (A - B)	1115	51	(12687)	(11520)	(333)	338	(6559)	(6554)
APPROPRIATIONS								
Transfer to Shareholders' Account	1115	51	(12687)	(11520)	(333)	338	(6559)	(6554)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	1115	51	(12687)	(11520)	(333)	338	(6559)	(6554)

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15) (Contd..)
(₹ Lakh)

PARTICULARS	CHOLAMANDALAM							
	2014-15			2013-14				
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	4341	2027	141842	148210	4097	2011	137028	143136
Profit/ Loss on sale/redemption of Investments	96	14	1792	1901	19	3	352	374
Interest, Dividend & Rent – Gross	1056	153	22984	24193	637	113	15795	16545
Others	529	5	84	618	422	6	86	514
TOTAL (A)	6021	2199	166703	174922	5175	2133	153261	160569
Claims Incurred (Net)	2769	1454	106389	110612	2794	1152	109794	113740
Commission	423	(106)	3006	3323	273	(438)	2352	2186
Operating Expenses related to Insurance Business	1443	395	40745	42583	1265	330	37439	39034
Co-insurance administration fee								
Solutium Fund								
Premium Deficiency								
Others-Misc.								
Exceptional Item (IMTPIP)								
TOTAL (B)	4634	1743	150141	156519	4332	1045	149584	154961
Operating Profit/(Loss) C= (A - B)	1387	455	16562	18404	843	1089	3677	5608
APPROPRIATIONS								
Transfer to Shareholders' Account	1387	455	16562	18404	843	1089	3677	5608
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	1387	455	16562	18404	843	1089	3677	5608

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)(Contd..)
(₹ Lakh)

PARTICULARS	FUTURE GENERALI							
	2014-15				2013-14			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	3347	3999	100567	107912	3046	2124	83721	88892
Profit/ Loss on sale/redemption of Investments	139	50	1078	1267	47	17	370	434
Interest, Dividend & Rent – Gross	1389	444	9856	11689	975	358	7736	9068
Others	9	10	266	285	6	2	44	52
TOTAL (A)	4884	4503	111767	121153	4073	2501	91871	98445
Claims Incurred (Net)	1649	2639	79140	83428	2020	1846	64518	68385
Commission	(557)	518	1874	1836	(602)	87	2303	1788
Operating Expenses related to Insurance Business	1247	1267	32215	34729	1184	720	26469	28373
Co-insurance administration fee								
Solatium Fund								
Premium Deficiency					(92)			(92)
Others-Misc.								
Exceptional Item (IMTPIP)								
TOTAL (B)	2339	4424	113229	119993	2510	2654	93290	98453
Operating Profit/(Loss) C= (A - B)	2544	78	(1463)	1160	1563	(153)	(1419)	(8)
APPROPRIATIONS								
Transfer to Shareholders' Account	2544	78	(1463)	1160	1563	(153)	(1419)	(8)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	2544	78	(1463)	1160	1563	(153)	(1419)	(8)

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)(Contd..)
(₹ Lakh)

PARTICULARS	HDFC ERGO									
	2014-15					2013-14				
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total		
Premiums earned (Net)	6840	7169	153400	167409	5282	5228	147984	158493		
Profit/ Loss on sale/redemption of Investments	99	37	1384	1521	46	17	747	810		
Interest, Dividend & Rent – Gross	1359	508	18731	20599	1078	384	16278	17741		
Others	322	10	346	678	209	8	342	559		
TOTAL (A)	8620	7724	173862	190206	6615	5636	165351	177603		
Claims Incurred (Net)	6015	8152	117621	131788	1521	5957	120024	127502		
Commission	(1861)	642	(8463)	(9682)	(2687)	411	(7486)	(9763)		
Operating Expenses related to Insurance Business	3162	2383	56784	62329	2047	1379	41258	44683		
Co-insurance administration fee										
Solatium Fund										
Premium Deficiency										
Others-Misc.										
Exceptional Item (IMTPIP)										
TOTAL (B)	7316	11176	165942	184434	881	7746	153795	162422		
Operating Profit/(Loss) C= (A - B)	1304	(3452)	7921	5773	5734	(2110)	11556	15181		
APPROPRIATIONS										
Transfer to Shareholders' Account	1304	(3452)	7921	5773	5734	(2110)	11556	15181		
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	1304	(3452)	7921	5773	5734	(2110)	11556	15181		

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)(Contd..)
(₹ Lakh)

PARTICULARS	ICICI LOMBARD									
	2014-15					2013-14				
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total		
Premiums earned (Net)	10885	16011	396637	423533	15349	15661	404281	435291		
Profit/ Loss on sale/redemption of Investments	532	392	16627	17550	297	226	11650	12173		
Interest, Dividend & Rent – Gross	1815	1337	55715	58867	1421	1079	51262	53762		
Others	1757	(21)	357	2093	1460	(29)	529	1960		
TOTAL (A)	14989	17720	469335	502044	18528	16937	467722	503186		
Claims Incurred (Net)	10235	15799	318309	344344	10273	15263	336354	361891		
Commission	(2883)	1003	(35502)	(37382)	(952)	1643	(23600)	(22909)		
Operating Expenses related to Insurance Business	3761	4882	129885	138527	4353	4202	112901	121457		
Co-insurance administration fee										
Solatium Fund										
Premium Deficiency										
Others-Misc.										
Exceptional Item (IMTPIP)										
TOTAL (B)	11113	21684	412692	445489	13674	21109	425656	460439		
Operating Profit/(Loss) C= (A - B)	3875	(3964)	56643	56555	4854	(4172)	42066	42747		
APPROPRIATIONS										
Transfer to Shareholders' Account	3875	(3964)	56643	56555	4854	(4172)	42066	42747		
Transfer to Catastrophe Reserve										
Transfer to Other Reserves										
TOTAL (C)	3875	(3964)	56643	56555	4854	(4172)	42066	42747		

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)(Contd..)
(₹ Lakh)

PARTICULARS	IFFCO TOKIO							
	2014-15				2013-14			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	3920	4909	217915	226745	3723	4292	187296	195310
Profit/ Loss on sale/redemption of Investments	10	10	375	395	9	11	312	332
Interest, Dividend & Rent – Gross	787	805	29148	30741	714	830	24406	25950
Others	(47)	5	29	(13)	(47)	4	77	33
TOTAL (A)	4670	5731	247466	257867	4399	5136	212091	221626
Claims Incurred (Net)	2155	3778	162220	168153	2780	4013	141380	148173
Commission	(1513)	(490)	5710	3707	(1577)	(561)	(1086)	(3223)
Operating Expenses related to Insurance Business	898	987	59949	61833	918	958	48328	50203
Co-insurance administration fee								
Solatium Fund								
Premium Deficiency								
Others-Misc.								
Exceptional Item (IMTPIP)								
TOTAL (B)	1540	4274	227879	233693	2121	4410	188622	195153
Operating Profit/(Loss) C= (A - B)	3131	1457	19587	24175	2278	725	23470	26472
APPROPRIATIONS								
Transfer to Shareholders' Account	3131	1457	19587	24175	2278	725	23470	26472
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	3131	1457	19587	24175	2278	725	23470	26472

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)(Contd..)
(₹ Lakh)

PARTICULARS	L&T							
	2014-15			2013-14				
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	848	436	19330	20614	665	433	16705	17803
Profit/ Loss on sale/redemption of Investments	45	10	299	354	28	7	178	214
Interest, Dividend & Rent – Gross	281	64	1883	2228	222	55	1389	1666
Others	0	0	0	0				
TOTAL (A)	1173	509	21513	23195	915	495	18272	19682
Claims Incurred (Net)	692	539	13534	14765	689	232	14329	15250
Commission	(84)	44	593	553	(338)	58	133	(147)
Operating Expenses related to Insurance Business	836	328	17016	18181	739	327	14914	15980
Co-insurance administration fee								
Solutium Fund								
Premium Deficiency							(73)	(73)
Others-Misc.								
Exceptional Item (IMTPIP)								
TOTAL (B)	1444	912	31143	33499	1090	617	29303	31010
Operating Profit/(Loss) C= (A - B)	(270)	(403)	(9630)	(10304)	(174)	(122)	(11031)	(11328)
APPROPRIATIONS								
Transfer to Shareholders' Account	(270)	(403)	(9630)	(10304)	(174)	(122)	(11031)	(11328)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(270)	(403)	(9630)	(10304)	(174)	(122)	(11031)	(11328)

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)(Contd..)
(₹ Lakh)

PARTICULARS	LIBERTY VIDEOCON							
	2014-15				2013-14			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	363	105	18732	19199	164	(10)	3923	4077
Profit/ Loss on sale/redemption of Investments	137	16	1158	1311	89	9	979	1077
Interest, Dividend & Rent – Gross	3		1	3	3		0	4
Others								
TOTAL (A)	502	121	19891	20514	256	(1)	4902	5157
Claims Incurred (Net)	371	209	17568	18148	79	15	4243	4337
Commission	(165)	(4)	717	548	(59)	3	138	82
Operating Expenses related to Insurance Business	737	118	17228	18082	889	105	11193	12187
Co-insurance administration fee								
Solutium Fund								
Premium Deficiency					(0)	0	(23)	(24)
Others-Misc.								
Exceptional Item (IMTPIP)								
TOTAL (B)	943	323	35513	36778	909	123	15551	16583
Operating Profit/(Loss) C= (A - B)	(441)	(202)	(15622)	(16264)	(653)	(124)	(10649)	(11426)
APPROPRIATIONS								
Transfer to Shareholders' Account	(441)	(202)	(15622)	(16264)	(653)	(124)	(10649)	(11426)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(441)	(202)	(15622)	(16264)	(653)	(124)	(10649)	(11426)

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)(Contd..)
(₹ Lakh)

PARTICULARS	MAGMA HDI							
	2014-15				2013-14			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	148	(121)	40590	40617	12	(45)	22851	22819
Profit/ Loss on sale/redemption of Investments	104	38	1514	1655	3	1	71	75
Interest, Dividend & Rent – Gross	274	100	3992	4366	77	27	1838	1942
Others	24		4	28			7	7
TOTAL (A)	550	16	46100	46666	92	(17)	24767	24843
Claims Incurred (Net)	584	100	33369	34053	22	5	19338	19364
Commission	(98)	(45)	2016	1874	(97)	(60)	1635	1477
Operating Expenses related to Insurance Business	168	(12)	11949	12106	323	123	8532	8979
Co-insurance administration fee								
Solatium Fund			18	18			19	19
Premium Deficiency								
Others-Misc.								
Exceptional Item (IMTPIP)								
TOTAL (B)	655	43	47352	48050	248	68	29523	29840
Operating Profit/(Loss) C= (A - B)	(104)	(27)	(1252)	(1383)	(156)	(85)	(4756)	(4997)
APPROPRIATIONS								
Transfer to Shareholders' Account	(104)	(27)	(1252)	(1383)	(156)	(85)	(4756)	(4997)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(104)	(27)	(1252)	(1383)	(156)	(85)	(4756)	(4997)

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)(Contd..)
(₹ Lakh)

PARTICULARS	Raheje QBE							
	2014-15				2013-14			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	47	1	1905	1952	46	3	1798	1847
Profit/ Loss on sale/redemption of Investments	0	0	7	8	0	0	7	7
Interest, Dividend & Rent – Gross	8	0	238	246	8	0	221	230
Others	13	0	3	17	10	0	(3)	7
TOTAL (A)	68	1	2153	2222	65	3	2024	2091
Claims Incurred (Net)	73	(1)	470	542	25	(1)	1122	1146
Commission	3	0	359	362	1	0	377	378
Operating Expenses related to Insurance Business	29	0	1346	1374	31	1	1313	1345
Co-insurance administration fee								
Solatium Fund								
Premium Deficiency	0	0	(22)	(22)	(21)	(3)	51	27
Others-Misc.								
Exceptional Item (IMTPIP)								
TOTAL (B)	104	(1)	2153	2256	35	(3)	2864	2897
Operating Profit/(Loss) C= (A - B)	(36)	1		(35)	30	6	(841)	(806)
APPROPRIATIONS								
Transfer to Shareholders' Account	(36)	1		(35)	30	6	(841)	(806)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	(36)	1		(35)	30	6	(841)	(806)

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)(Contd..)
(₹ Lakh)

PARTICULARS	RELIANCE							
	2014-15				2013-14			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	4839	2187	184821	191846	4109	1931	167936	173976
Profit/ Loss on sale/redemption of Investments	154	57	7160	7371	99	23	1487	1609
Interest, Dividend & Rent – Gross	700	260	32470	33430	1575	358	30332	32266
Others	(0)	1	145	145			(87)	(87)
TOTAL (A)	5693	2504	224595	232793	5783	2312	199668	207763
Claims Incurred (Net)	3650	1861	174920	180430	3655	1798	154909	160362
Commission	(1204)	151	(1020)	(2072)	(1336)	246	5054	3964
Operating Expenses related to Insurance Business	1665	635	51467	53767	1176	537	44271	45983
Co-insurance administration fee								
Solatium Fund								0
Premium Deficiency								
Others-Misc.								
Exceptional Item (IMTPIP)								
TOTAL (B)	4111	2647	225367	232126	3495	2580	204235	210309
Operating Profit/(Loss) C= (A - B)	1582	(143)	(772)	667	2289	(269)	(4566)	(2546)
APPROPRIATIONS								
Transfer to Shareholders' Account	1582	(143)	(772)	667	2289	(269)	(4566)	(2546)
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	1582	(143)	(772)	667	2289	(269)	(4566)	(2546)

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)(Contd..)
(₹ Lakh)

PARTICULARS	ROYAL SUNDARAM							
	2014-15			2013-14				
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	1824	1213	127309	130346	1678	958	128937	131572
Profit/ Loss on sale/redemption of Investments	42	9	939	990	(0.49)	(0.10)	(10)	(10)
Interest, Dividend & Rent – Gross	914	126	15579	16618	856	115	14045	15015
Others		5	5	10		1	8	10
TOTAL (A)	2780	1353	143831	147964	2533	1073	142979	146586
Claims Incurred (Net)	933	986	99746	101665	777	732	98910	100419
Commission	(187)	34	5839	5686	(218)	(145)	5173	4809
Operating Expenses related to Insurance Business	1024	384	41209	42618	470	260	35018	35748
Co-insurance administration fee								
Solutium Fund								
Premium Deficiency								
Others-Misc.								
Exceptional Item (IMTPIP)								
TOTAL (B)	1770	1404	146794	149968	1029	847	139101	140976
Operating Profit/(Loss) C= (A - B)	1010	(50)	(2963)	(2004)	1504	227	3879	5610
APPROPRIATIONS								
Transfer to Shareholders' Account	1010	(50)	(2963)	(2004)	1504	227	3879	5610
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	1010	(50)	(2963)	(2004)	1504	227	3879	5610

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)(Contd..)
(₹ Lakh)

PARTICULARS	SBI							
	2014-15				2013-14			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	13942	763	76428	91132	11148	414	51510	63073
Profit/ Loss on sale/redemption of Investments	818	15	1464	2298	425	5	571	1001
Interest, Dividend & Rent – Gross	4263	81	7629	11972	3035	34	4072	7141
Others	49	0	(71)	(22)	29		(284)	(255)
TOTAL (A)	19072	859	85450	105381	14638	454	55869	70960
Claims Incurred (Net)	5703	1075	71395	78173	5582	278	47629	53488
Commission	2663	196	4316	7175	995	74	2768	3837
Operating Expenses related to Insurance Business	9164	318	27494	36976	8166	169	19374	27709
Co-insurance administration fee								
Solutium Fund								
Premium Deficiency								
Others-Misc.								
Exceptional Item (IMTPIP)								
TOTAL (B)	17530	1589	103205	122324	14743	521	69771	85035
Operating Profit/(Loss) C= (A - B)	1542	(730)	(17755)	(16943)	(105)	(67)	(13902)	(14074)
APPROPRIATIONS				0				
Transfer to Shareholders' Account	1542	(730)	(17755)	(16943)	(105)	(67)	(13902)	(14074)
Transfer to Catastrophe Reserve				0				
Transfer to Other Reserves				0				
TOTAL (C)	1542	(730)	(17755)	(16943)	(105)	(67)	(13902)	(14074)

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)(Contd..)
(₹ Lakh)

PARTICULARS	SHRIRAM							
	2014-15				2013-14			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	660	26	138738	139423	489	18	142056	142563
Profit/ Loss on sale/redemption of Investments	373	18	36974	37364	0	11	28523	28669
Interest, Dividend & Rent – Gross	105	0	429	535	59	0	181	240
TOTAL (A)	1138	43	176141	177322	682	30	170761	171472
Claims Incurred (Net)	428	(24)	136176	136580	367	16	128618	129000
Commission	(32)	6	2808	2781	(82)	5	3219	3143
Operating Expenses related to Insurance Business	139	8	12811	12958	259	9	11691	11959
Co-insurance administration fee								
Solutium Fund								
Premium Deficiency						0	30	30
Others-Misc.							6228	6228
Exceptional Item (IMTPIP)								
TOTAL (B)	534	(9)	151795	152320	544	30	149787	150360
Operating Profit/(Loss) C= (A - B)	604	53	24346	25003	138	(0)	20974	21112
APPROPRIATIONS								
Transfer to Shareholders' Account	604	53	24346	25003	138	(0)	20974	21112
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	604	53	24346	25003	138	(0)	20974	21112

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15) (Contd..)
(₹ Lakh)

PARTICULARS	TATA AIA							
	2014-15				2013-14			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	2423	21088	156713	180224	2682	21856	142741	167278
Profit/ Loss on sale/redemption of Investments	184	310	3160	3654	60	159	1289	1508
Interest, Dividend & Rent – Gross	1479	1432	14589	17500	1155	1655	13428	16237
Others	23	(8)	(113)	(98)	35	(4)	(197)	(166)
TOTAL (A)	4109	22822	174350	201281	3931	23666	157261	184858
Claims Incurred (Net)	2032	15458	110126	127616	1673	10433	101944	114049
Commission	(5785)	2765	6883	3862	(5727)	2578	6837	3688
Operating Expenses related to Insurance Business	4129	3494	49542	57164	2298	3101	45086	50485
Co-insurance administration fee	103	8	27	138	86		37	123
Solutium Fund			44	44			22	22
Premium Deficiency				0				0
Others-Misc.				0				
Exceptional Item (IMTPIP)				0				
TOTAL (B)	479	21725	166622	188825	(1670)	16112	153926	168367
Operating Profit/(Loss) C= (A - B)	3630	1097	7728	12456	5601	7555	3335	16491
APPROPRIATIONS				0				
Transfer to Shareholders' Account	3630	1097	7728	12456	5601	7555	3335	16491
Transfer to Catastrophe Reserve				0				
Transfer to Other Reserves				0				
TOTAL (C)	3630	1097	7728	12456	5601	7555	3335	16491

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15) (Contd..)
(₹ Lakh)

PARTICULARS	UNIVERSAL SOMPO							
	2014-15			2013-14				
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	5834	672	39117	45623	4485	426	36283	41194
Profit/ Loss on sale/redemption of Investments	84	9	631	725	4	1	34	38
Interest, Dividend & Rent – Gross	764	83	5737	6584	590	88	4826	5504
Others	38	(1)	644	681	(13)	(2)	(89)	(103)
TOTAL (A)	6721	763	46129	53613	5067	513	41054	46634
Claims Incurred (Net)	2779	572	30708	34060	1864	432	28248	30543
Commission	373	(58)	1351	1666	112	(124)	1989	1977
Operating Expenses related to Insurance Business	2378	230	15170	17778	2163	181	12674	15019
Co-insurance administration fee				0				
Solutium Fund			10	10				
Premium Deficiency		(350)		(350)		0	10	10
Others-Misc.	0	0	0	0				
Exceptional Item (IMTPIP)				0				
TOTAL (B)	5530	394	47240	53164	4139	489	42921	47549
Operating Profit/(Loss) C= (A - B)	1191	369	(1111)	449	928	23	(1866)	(915)
APPROPRIATIONS				0				
Transfer to Shareholders' Account	1191	369	(1111)	449	928	23	(1866)	(915)
Transfer to Catastrophe Reserve				0				
Transfer to Other Reserves				0				
TOTAL (C)	1191	369	(1111)	449	928	23	(1866)	(915)

Note : Figures in brackets indicates negative amounts

TABLE 66: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15) (Concl.d.)
(₹ Lakh)

PARTICULARS	TOTAL PRIVATE INDUSTRY							
	2014-15				2013-14			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	76065	68493	2293803	2438361	72647	64005	2109268	2245920
Profit/ Loss on sale/redemption of Investments	2563	1025	39284	42872	1087	484	17564	19135
Interest, Dividend & Rent – Gross	19737	6706	320305	346748	16553	6431	269219	292202
Others	3997	46	4645	8689	3082	22	2531	5636
TOTAL (A)	102362	76270	2658038	2836670	93369	70942	2398582	2562892
Claims Incurred (Net)	50349	59848	1832848	1943046	40284	45599	1701528	1787411
Commission	(13094)	4864	375	(7856)	(14779)	4046	19030	8298
Operating Expenses related to Insurance Business	35064	17440	700209	752713	30516	14253	587928	632697
Co-insurance administration fee	103	8	27	138	86	0	37	123
Solutium Fund	0	0	162	162			125	125
Premium Deficiency	(527)	(350)	737	(140)	413	(3)	(260)	150
Others-Misc.	(163)	0	(19)	(182)	42	0	6273	6315
Exceptional Item (IMTPIP)								
TOTAL (B)	71732	81810	2534340	2687881	56562	63895	2314662	2435120
Operating Profit/(Loss) C= (A - B)	30630	(5540)	123698	148788	36806	7046	83919	127772
APPROPRIATIONS								
Transfer to Shareholders' Account	30630	(5540)	123698	148788	36806	7046	83919	127772
Transfer to Catastrophe Reserve								
Transfer to Other Reserves								
TOTAL (C)	30630	(5540)	123698	148788	36806	7046	83919	127772

Note : Figures in brackets indicates negative amounts

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17)
(₹ Crore)

PARTICULARS	BAJAJ ALLIANZ							
	2015-16			2016-17				
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	165.85	84.88	3,972.91	4,223.65	176.39	83.97	4,676.68	4,937.05
Profit/ Loss on sale/redemption of Investments	6.74	2.00	73.76	82.50	6.50	2.69	155.04	164.23
Other Income (Net of Other Expenses)	12.73	0.27	6.06	19.06	11.43	0.14	0.75	12.32
Interest, Dividend & Rent – Gross	43.52	12.93	476.50	532.96	22.74	9.41	542.10	574.24
TOTAL (A)	228.84	100.09	4,529.23	4,858.17	217.06	96.21	5,374.58	5,687.85
Claims Incurred (Net)	111.25	41.35	2,901.26	3,053.86	55.03	56.67	3,364.59	3,476.29
Commission	(17.11)	6.78	104.26	93.93	(10.22)	6.74	39.11	35.63
Operating Expenses related to Insurance Business	47.13	21.62	1,071.96	1,140.71	55.04	21.17	1,285.24	1,361.45
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	141.27	69.75	4,077.48	4,288.50	99.85	84.58	4,688.94	4,873.37
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	87.57	30.34	451.75	569.67	117.21	11.63	685.64	814.48
Transfer to Shareholders' Account	87.57	30.34	451.75	569.67	117.21	11.63	685.64	814.48

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	BHARTI AXA							
	2015-16				2016-17			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	9.36	11.81	1,137.04	1,158.22	9.59	18.52	1,110.68	1,138.80
Profit/ Loss on sale/redemption of Investments	0.02	0.04	2.80	2.86	0.03	0.06	4.32	4.40
Other Income (Net of Other Expenses)	(0.77)	0.05	4.25	3.53	1.11	0.03	2.23	3.36
Interest, Dividend & Rent – Gross	2.95	3.17	219.07	225.19	1.47	3.15	239.86	244.48
TOTAL (A)	11.56	15.07	1,363.16	1,389.79	12.20	21.75	1,357.08	1,391.04
Claims Incurred (Net)	22.21	12.37	1,037.02	1,071.61	8.29	12.98	967.65	988.92
Commission	(4.01)	1.17	35.54	32.69	(2.44)	1.44	39.13	38.13
Operating Expenses related to Insurance Business	6.99	7.26	475.11	489.35	17.21	5.03	372.51	394.75
Premium Deficiency	2.75	-	(4.64)	(1.89)	(1.54)	-	(3.04)	(4.58)
TOTAL (B)	27.94	20.80	1,543.02	1,591.76	21.52	19.46	1,376.25	1,417.22
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business	(16.38)	(5.73)	(179.86)	(201.97)	(9.32)	2.30	(19.17)	(26.19)
C= (A - B)	(16.38)	(5.73)	(179.86)	(201.97)	(9.32)	2.30	(19.17)	(26.19)
Transfer to Shareholders' Account	(16.38)	(5.73)	(179.86)	(201.97)	(9.32)	2.30	(19.17)	(26.19)

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	CHOLAMANDALAM							
	2015-16				2016-17			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	46.59	15.74	1,628.47	1,690.80	49.23	11.22	2,187.62	2,248.07
Profit/ Loss on sale/redemption of Investments	1.17	0.06	18.47	19.70	2.33	0.13	54.72	57.18
Other Income (Net of Other Expenses)	5.59	0.06	1.16	6.81	5.74	0.07	0.99	6.79
Interest, Dividend & Rent – Gross	12.72	0.65	244.54	257.92	11.26	0.61	279.99	291.86
TOTAL (A)	66.07	16.51	1,892.64	1,975.22	68.55	12.03	2,523.32	2,603.90
Claims Incurred (Net)	17.02	8.64	1,198.12	1,223.77	15.32	5.93	1,617.71	1,638.96
Commission	4.18	(5.19)	34.97	33.96	3.06	(6.27)	18.51	15.31
Operating Expenses related to Insurance Business	25.03	2.86	514.16	542.04	22.95	2.74	687.57	713.26
Premium Deficiency	-	-	0.30	0.30	-	-	(0.30)	(0.30)
TOTAL (B)	46.22	6.31	1,747.54	1,800.06	41.33	2.40	2,323.50	2,367.23
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	19.85	10.20	145.10	175.16	27.22	9.63	199.82	236.67
Transfer to Shareholders' Account	19.85	10.20	145.10	175.16	27.22	9.63	199.82	236.67

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	FUTURE GENERALI							
	2015-16				2016-17			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	43.15	48.66	989.64	1,081.44	45.72	47.00	995.18	1,087.90
Profit/ Loss on sale/redemption of Investments	2.85	0.92	20.25	24.03	4.35	1.14	31.26	36.74
Other Income (Net of Other Expenses)	0.05	0.05	1.09	1.20	0.09	0.08	1.89	2.06
Interest, Dividend & Rent – Gross	15.21	4.57	100.38	120.16	19.29	4.61	127.27	151.17
TOTAL (A)	61.26	54.21	1,111.37	1,226.83	69.46	52.82	1,155.60	1,277.87
Claims Incurred (Net)	34.66	36.73	807.51	878.90	32.94	30.60	777.55	841.09
Commission	(3.33)	6.70	8.49	11.87	(1.77)	6.19	(36.94)	(32.52)
Operating Expenses related to Insurance Business	18.28	18.57	361.10	397.94	29.21	8.42	413.90	451.52
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	49.61	62.00	1,177.10	1,288.71	60.38	45.21	1,154.50	1,260.09
Operating Profit/(Loss) from Fire/Marine/Miscellaneous	11.65	(7.79)	(65.73)	(61.88)	9.08	7.61	1.09	17.78
Business C= (A - B)	11.65	(7.79)	(65.73)	(61.88)	9.08	7.61	1.09	17.78
Transfer to Shareholders' Account	11.65	(7.79)	(65.73)	(61.88)	9.08	7.61	1.09	17.78

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	HDFC ERGO *							
	2015-16				2016-17			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	73.30	74.78	1,560.45	1,708.54	61.67	44.10	1,545.81	1,651.58
Profit/ Loss on sale/redemption of Investments	1.44	0.53	18.54	20.51	3.90	1.38	54.64	59.92
Other Income (Net of Other Expenses)	2.49	0.07	2.21	4.78	1.16	0.00	0.03	1.19
Interest, Dividend & Rent – Gross	16.59	6.08	213.60	236.27	12.76	4.50	178.56	195.83
TOTAL (A)	93.82	81.46	1,794.80	1,970.09	79.49	49.99	1,779.03	1,908.51
Claims Incurred (Net)	37.18	76.15	1,130.82	1,244.16	34.47	51.47	1,184.14	1,270.07
Commission	(18.71)	6.56	(137.71)	(149.87)	(18.94)	2.48	(208.42)	(224.88)
Operating Expenses related to Insurance Business	36.01	29.12	700.40	765.53	66.74	15.65	631.82	714.20
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	54.49	111.83	1,693.51	1,859.82	82.27	69.59	1,607.53	1,759.40
Operating Profit/(Loss) from Fire/Marine/Miscellaneous	39.34	(30.37)	101.30	110.27	(2.78)	(19.61)	171.50	149.12
Business C= (A - B)	39.34	(30.37)	101.30	110.27	(2.78)	(19.61)	171.50	149.12
Transfer to Shareholders' Account	39.34	(30.37)	101.30	110.27	(2.78)	(19.61)	171.50	149.12

Note: * Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd., therefore, the data of erstwhile HEFC Ergo is for 9 months i.e. up to 31.12.2016.

Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	HDFC ERGO *							
	2015-16				2016-17			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	7.61	5.88	284.34	297.83	25.24	19.73	944.14	989.10
Profit/ Loss on sale/redemption of Investments	0.40	0.10	2.63	3.12	2.70	0.74	43.47	46.90
Other Income (Net of Other Expenses)	1.11	-	0.27	1.38	1.28	(0.02)	(1.04)	0.22
Interest, Dividend & Rent – Gross	3.70	0.89	24.54	29.12	7.37	2.02	118.85	128.25
TOTAL (A)	12.81	6.87	311.77	331.46	36.59	22.47	1,105.42	1,164.47
Claims Incurred (Net)	14.13	5.09	203.44	222.65	11.98	14.47	743.35	769.80
Commission	(0.92)	0.99	9.11	9.17	(5.93)	0.63	(147.11)	(152.41)
Operating Expenses related to Insurance Business	5.38	4.94	203.39	213.71	38.31	8.62	418.22	465.15
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	18.59	11.02	415.93	445.54	44.36	23.72	1,014.46	1,082.53
Operating Profit/(Loss) from Fire/Marine/Miscellaneous	(5.77)	(4.15)	(104.16)	(114.08)	(7.77)	(1.24)	90.96	81.94
Business C= (A - B)	(5.77)	(4.15)	(104.16)	(114.08)	(7.77)	(1.24)	90.96	81.94
Transfer to Shareholders' Account	(5.77)	(4.15)	(104.16)	(114.08)	(7.77)	(1.24)	90.96	81.94

Note: * Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd., therefore, the data of erstwhile HEFC Ergo is for 9 months i.e. up to 31.12.2016.

Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	ICICI LOMBARD							
	2015-16				2016-17			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	99.50	184.93	4,537.19	4,821.62	123.71	192.08	5,847.82	6,163.60
Profit/ Loss on sale/redemption of Investments	8.20	6.58	255.73	270.51	7.73	6.80	284.03	298.55
Other Income (Net of Other Expenses)	20.22	(0.77)	20.61	40.06	20.62	0.15	23.89	44.66
Interest, Dividend & Rent – Gross	19.98	16.04	623.46	659.48	18.18	16.01	668.48	702.68
TOTAL (A)	147.90	206.77	5,436.99	5,791.66	170.24	215.04	6,824.21	7,209.49
Claims Incurred (Net)	63.30	180.33	3,684.59	3,928.21	84.65	161.24	4,708.44	4,954.33
Commission	(49.09)	21.06	(299.94)	(327.97)	(49.51)	18.01	(402.64)	(434.13)
Operating Expenses related to Insurance Business	22.27	39.00	1,649.93	1,711.20	35.42	45.46	1,901.15	1,982.04
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	36.49	240.38	5,034.58	5,311.45	70.56	224.72	6,206.96	6,502.24
Operating Profit/(Loss) from Fire/Marine/Miscellaneous	111.41	(33.61)	402.41	480.22	99.68	(9.67)	617.25	707.26
Business C= (A - B)	111.41	(33.61)	402.41	480.22	99.68	(9.67)	617.25	707.26
Transfer to Shareholders' Account	111.41	(33.61)	402.41	480.22	99.68	(9.67)	617.25	707.26

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	IFFCO TOKIO							
	2015-16				2016-17			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	44.93	39.61	2,720.41	2,804.95	40.33	53.43	3,417.24	3,511.00
Profit/ Loss on sale/redemption of Investments	0.39	0.39	17.02	17.80	4.07	3.79	191.49	199.35
Other Income (Net of Other Expenses)	(0.50)	0.00	2.01	1.52	(0.87)	(0.04)	1.37	0.45
Interest, Dividend & Rent – Gross	7.54	7.56	330.02	345.12	7.09	6.60	333.68	347.38
TOTAL (A)	52.36	47.56	3,069.46	3,169.38	50.62	63.78	3,943.79	4,058.18
Claims Incurred (Net)	25.08	40.03	2,154.55	2,219.67	21.15	38.41	2,818.16	2,877.72
Commission	(26.25)	(6.82)	82.61	49.54	(37.79)	(4.26)	(144.16)	(186.21)
Operating Expenses related to Insurance Business	11.50	9.08	708.54	729.11	12.19	15.00	884.86	912.05
Premium Deficiency	-	0.49	-	0.49	-	(0.49)	-	(0.49)
TOTAL (B)	10.33	42.77	2,945.70	2,998.80	(4.45)	48.66	3,558.86	3,603.07
Operating Profit/(Loss) from Fire/Marine/Miscellaneous	42.03	4.79	123.75	170.58	55.08	15.11	384.92	455.11
Business C= (A - B)	42.03	4.79	123.75	170.58	55.08	15.11	384.92	455.11
Transfer to Shareholders' Account	42.03	4.79	123.75	170.58	55.08	15.11	384.92	455.11

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	KOTAK MAHINDRA							
	2015-16			2016-17				
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	-	-	0.06	0.06	1.43	-	31.43	32.86
Profit/ Loss on sale/redemption of Investments	-	-	0.08	0.08	0.00	-	1.03	1.03
Other Income (Net of Other Expenses)	-	-	0.01	0.01	0.00	-	(0.02)	(0.02)
Interest, Dividend & Rent – Gross	-	-	0.08	0.08	0.04	-	2.48	2.52
TOTAL (A)	-	-	0.23	0.23	1.47	-	34.92	36.39
Claims Incurred (Net)	-	-	0.21	0.21	(0.04)	-	24.05	24.01
Commission	-	-	0.21	0.21	(0.07)	-	3.75	3.69
Operating Expenses related to Insurance Business	-	-	15.87	15.87	0.02	-	52.70	52.72
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	-	-	16.29	16.29	(0.09)	-	80.51	80.42
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	-	-	(16.05)	(16.05)	1.56	-	(45.59)	(44.03)
Transfer to Shareholders' Account	-	-	(16.05)	(16.05)	1.56	-	(45.59)	(44.03)

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	LIBERTY VIDEOCON							
	2015-16			2016-17				
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	4.54	3.31	288.45	296.30	3.48	6.30	407.18	416.97
Profit/ Loss on sale/redemption of Investments	0.02	0.01	0.31	0.34	0.13	0.06	2.33	2.51
Other Income (Net of Other Expenses)	0.18	-	-	0.18	0.22	-	-	0.22
Interest, Dividend & Rent – Gross	2.27	0.47	22.04	24.78	2.45	0.81	33.95	37.21
TOTAL (A)	7.02	3.79	310.79	321.60	6.28	7.17	443.46	456.91
Claims Incurred (Net)	8.06	3.01	260.86	271.94	11.55	5.93	312.52	329.99
Commission	0.59	0.23	9.48	10.31	0.82	0.89	20.09	21.81
Operating Expenses related to Insurance Business	4.60	2.56	220.13	227.29	6.53	4.03	306.01	316.56
Premium Deficiency	1.09	-	-	1.09	(1.09)	-	-	(1.09)
TOTAL (B)	14.35	5.80	490.47	510.62	17.80	10.85	638.62	667.27
Operating Profit/(Loss) from Fire/Marine/Miscellaneous	(7.33)	(2.01)	(179.67)	(189.02)	(11.52)	(3.68)	(195.16)	(210.36)
Business C= (A - B)	(7.33)	(2.01)	(179.67)	(189.02)	(11.52)	(3.68)	(195.16)	(210.36)
Transfer to Shareholders' Account	(7.33)	(2.01)	(179.67)	(189.02)	(11.52)	(3.68)	(195.16)	(210.36)

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	MAGMA HDI							
	2015-16			2016-17				
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	1.90	1.05	370.28	373.22	7.05	1.50	318.54	327.09
Profit/ Loss on sale/redemption of Investments	0.06	0.01	4.83	4.90	0.11	0.03	6.49	6.63
Other Income (Net of Other Expenses)	0.33	-	(0.09)	0.25	0.30	-	0.32	0.62
Interest, Dividend & Rent – Gross	0.65	0.15	53.94	54.74	0.99	0.23	56.40	57.62
TOTAL (A)	2.94	1.21	428.96	433.11	8.45	1.76	381.74	391.95
Claims Incurred (Net)	4.41	3.30	311.12	318.83	2.34	2.09	254.30	258.74
Commission	(1.33)	(0.70)	13.54	11.51	(0.38)	(0.87)	5.08	3.83
Operating Expenses related to Insurance Business	1.47	0.35	124.01	125.83	11.20	5.10	125.28	141.57
Premium Deficiency	1.15	0.39	-	1.54	(1.14)	(0.20)	-	(1.34)
TOTAL (B)	5.70	3.35	448.66	457.71	12.01	6.12	384.66	402.80
Operating Profit/(Loss) from Fire/Marine/Miscellaneous	(2.76)	(2.14)	(19.70)	(24.60)	(3.56)	(4.37)	(2.92)	(10.84)
Business C= (A - B)	(2.76)	(2.14)	(19.70)	(24.60)	(3.56)	(4.37)	(2.92)	(10.84)
Transfer to Shareholders' Account	(2.76)	(2.14)	(19.70)	(24.60)	(3.56)	(4.37)	(2.92)	(10.84)

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	RAHEJA QBE							
	2015-16			2016-17				
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	0.35	0.02	21.12	21.49	0.33	0.01	37.13	37.46
Profit/ Loss on sale/redemption of Investments	0.00	0.00	0.11	0.12	0.01	0.00	0.26	0.27
Other Income (Net of Other Expenses)	0.15	-	0.04	0.19	0.15	-	0.02	0.18
Interest, Dividend & Rent – Gross	0.09	0.00	2.88	2.97	0.24	0.00	7.01	7.26
TOTAL (A)	0.60	0.02	24.15	24.76	0.73	0.01	44.43	45.17
Claims Incurred (Net)	0.22	(0.00)	5.13	5.35	1.04	(0.00)	24.80	25.84
Commission	0.03	(0.00)	4.44	4.47	(0.04)	(0.00)	5.25	5.21
Operating Expenses related to Insurance Business	0.19	0.02	17.20	17.41	0.12	0.00	17.23	17.35
Premium Deficiency	(0.00)	-	(0.29)	(0.29)	0.34	-	0.03	0.37
TOTAL (B)	0.44	0.02	26.48	26.93	1.46	(0.00)	47.32	48.78
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	0.16	0.00	(2.33)	(2.17)	(0.73)	0.01	(2.89)	(3.61)
Transfer to Shareholders' Account	0.16	0.00	(2.33)	(2.17)	(0.73)	0.01	(2.89)	(3.61)

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	RELIANCE							
	2015-16				2016-17			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	56.04	26.83	1,916.53	1,999.40	63.27	17.72	2,007.96	2,088.95
Profit/ Loss on sale/redemption of Investments	1.64	0.65	69.72	72.01	3.19	0.85	110.46	114.49
Other Income (Net of Other Expenses)	0.03	0.01	1.33	1.37	(0.01)	0.03	0.54	0.55
Interest, Dividend & Rent – Gross	7.88	3.15	335.75	346.78	11.03	2.93	382.65	396.61
TOTAL (A)	65.60	30.64	2,323.32	2,419.56	77.47	21.52	2,501.61	2,600.60
Claims Incurred (Net)	36.27	31.42	1,719.82	1,787.51	67.70	18.40	1,840.61	1,926.72
Commission	(17.14)	3.18	(11.07)	(25.04)	(25.60)	(3.34)	(140.14)	(169.08)
Operating Expenses related to Insurance Business	22.86	9.36	622.09	654.32	31.02	1.83	761.26	794.10
Premium Deficiency	-	2.58	-	2.58	-	(2.58)	-	(2.58)
TOTAL (B)	41.99	46.55	2,330.84	2,419.38	73.12	14.31	2,461.73	2,549.16
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)	23.61	(15.91)	(7.52)	0.18	4.35	7.21	39.88	51.44
Transfer to Shareholders' Account	23.61	(15.91)	(7.52)	0.18	4.35	7.21	39.88	51.44

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	ROYAL SUNDARAM							
	2015-16			2016-17				
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	21.74	14.12	1,354.16	1,390.02	24.29	14.76	1,681.94	1,720.99
Profit/ Loss on sale/redemption of Investments	0.43	0.10	10.61	11.14	1.76	0.40	47.40	49.56
Other Income (Net of Other Expenses)	(0.07)	(0.02)	(1.65)	(1.74)	(0.14)	(0.03)	(3.78)	(3.95)
Interest, Dividend & Rent – Gross	9.43	1.36	171.11	181.90	10.02	1.44	193.64	205.10
TOTAL (A)	31.53	15.57	1,534.23	1,581.33	35.93	16.56	1,919.21	1,971.70
Claims Incurred (Net)	10.96	10.86	1,058.36	1,080.18	11.68	7.45	1,325.55	1,344.68
Commission	(3.32)	0.24	59.53	56.45	(2.06)	0.72	61.25	59.91
Operating Expenses related to Insurance Business	9.20	3.51	441.80	454.51	11.86	4.67	541.92	558.46
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	16.84	14.61	1,559.69	1,591.13	21.49	12.84	1,928.72	1,963.04
Operating Profit/(Loss) from Fire/Marine/Miscellaneous								
Business C= (A - B)	14.70	0.96	(25.55)	(9.81)	14.45	3.72	(9.51)	8.66
Transfer to Shareholders' Account	14.70	0.96	(25.55)	(9.81)	14.45	3.72	(9.51)	8.66

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	SBI GENERAL							
	2015-16				2016-17			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	152.78	15.88	1,038.23	1,206.89	171.92	14.08	1,290.42	1,476.42
Profit/ Loss on sale/redemption of Investments	4.94	0.11	9.94	14.98	7.08	0.14	15.72	22.94
Other Income (Net of Other Expenses)	0.42	-	-	0.42	0.73	-	-	0.73
Interest, Dividend & Rent – Gross	59.71	1.29	120.05	181.05	73.35	1.43	162.80	237.59
TOTAL (A)	217.86	17.28	1,168.21	1,403.35	253.09	15.65	1,468.95	1,737.69
Claims Incurred (Net)	99.00	15.55	886.72	1,001.27	69.27	13.79	1,024.46	1,107.52
Commission	36.10	2.82	56.67	95.59	(55.61)	2.12	74.62	21.13
Operating Expenses related to Insurance Business	118.83	4.81	369.84	493.48	64.65	2.77	431.49	498.92
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	253.92	23.18	1,313.23	1,590.34	78.30	18.69	1,530.58	1,627.57
Operating Profit/(Loss) from Fire/Marine/Miscellaneous	(36.07)	(5.90)	(145.02)	(186.99)	174.79	(3.04)	(61.63)	110.12
Transfer to Shareholders' Account	(36.07)	(5.90)	(145.02)	(186.99)	174.79	(3.04)	(61.63)	110.12

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	SHRIRAM							
	2015-16				2016-17			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	7.48	0.56	1,473.02	1,481.06	12.02	0.76	1,669.55	1,682.34
Profit/ Loss on sale/redemption of Investments	-	-	-	-	0.39	0.02	26.38	26.80
Other Income (Net of Other Expenses)	1.16	0.00	1.32	2.47	1.45	(0.00)	1.29	2.75
Interest, Dividend & Rent – Gross	5.21	0.34	446.95	452.50	7.40	0.39	496.18	503.97
TOTAL (A)	13.84	0.90	1,921.29	1,936.03	21.27	1.17	2,193.40	2,215.85
Claims Incurred (Net)	4.00	0.51	1,489.64	1,494.15	5.72	1.21	1,718.56	1,725.49
Commission	0.57	0.05	29.21	29.83	(0.46)	(0.01)	18.55	18.08
Operating Expenses related to Insurance Business	1.72	0.07	143.08	144.86	3.41	0.12	207.59	211.12
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	6.29	0.63	1,661.93	1,668.84	8.67	1.32	1,944.70	1,954.69
Operating Profit/(Loss) from Fire/Marine/Miscellaneous	7.55	0.28	259.36	267.19	12.60	(0.15)	248.71	261.16
Business C= (A - B)	7.55	0.28	259.36	267.19	12.60	(0.15)	248.71	261.16
Transfer to Shareholders' Account	7.55	0.28	259.36	267.19	12.60	(0.15)	248.71	261.16

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	TATA AIG							
	2015-16				2016-17			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	26.77	225.83	1,814.57	2,067.17	33.74	231.93	2,141.77	2,407.44
Profit/ Loss on sale/redemption of Investments	2.96	3.76	42.77	49.48	3.77	3.70	51.03	58.50
Other Income (Net of Other Expenses)	6.24	0.01	(3.24)	3.00	4.08	(0.44)	(6.76)	(3.12)
Interest, Dividend & Rent – Gross	11.11	14.13	160.80	186.04	15.71	15.42	212.65	243.78
TOTAL (A)	47.07	243.72	2,014.90	2,305.69	57.30	250.61	2,398.69	2,706.60
Claims Incurred (Net)	25.55	182.48	1,385.90	1,593.93	27.16	149.36	1,564.60	1,741.12
Commission	(54.64)	25.19	108.21	78.75	(60.52)	28.49	84.92	52.88
Operating Expenses related to Insurance Business	57.33	43.70	590.27	691.29	108.19	29.76	740.08	878.03
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	28.24	251.36	2,084.37	2,363.97	74.83	207.61	2,399.59	2,672.03
Operating Profit/(Loss) from Fire/Marine/Miscellaneous	18.84	(7.64)	(69.48)	(58.29)	(17.53)	43.00	9.10	34.57
Business C= (A - B)	18.84	(7.64)	(69.48)	(58.29)	(17.53)	43.00	9.10	34.57
Transfer to Shareholders' Account	18.84	(7.64)	(69.48)	(58.29)	(17.53)	43.00	9.10	34.57

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	UNIVERSAL SOMPO							
	2015-16				2016-17			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	55.18	7.26	468.11	530.56	58.55	6.62	597.28	662.45
Profit/ Loss on sale/redemption of Investments	0.48	0.04	3.49	4.01	1.86	0.10	13.31	15.27
Other Income (Net of Other Expenses)	1.62	(0.01)	(0.95)	0.66	0.78	(0.01)	(1.69)	(0.92)
Interest, Dividend & Rent – Gross	8.31	0.67	60.23	69.21	9.25	0.50	66.12	75.87
TOTAL (A)	65.59	7.96	530.89	604.44	70.45	7.21	675.02	752.67
Claims Incurred (Net)	28.50	6.03	341.08	375.61	15.23	2.90	451.61	469.75
Commission	9.59	(1.27)	(1.25)	7.07	3.16	(2.22)	(2.40)	(1.46)
Operating Expenses related to Insurance Business	22.26	2.36	178.96	203.58	19.65	1.44	209.87	230.96
Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	60.36	7.11	518.79	586.26	38.04	2.12	659.08	699.24
Operating Profit/(Loss) from Fire/Marine/Miscellaneous								
Business C= (A - B)	5.24	0.84	12.10	18.18	32.41	5.08	15.94	53.43
Transfer to Shareholders' Account	5.24	0.84	12.10	18.18	32.41	5.08	15.94	53.43

Note: Figures in brackets indicates negative values

TABLE 66A: PRIVATE SECTOR GENERAL INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17) (Concl.d.)
(₹ Crore)

PARTICULARS	TOTAL							
	2015-16			2016-17				
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned (Net)	817.09	761.15	25,574.97	27,153.21	907.96	763.74	30,908.38	32,580.07
Profit/ Loss on sale/redemption of Investments	31.72	15.30	551.06	598.08	49.90	22.00	1,093.37	1,165.28
Other Income (Net of Other Expenses)	50.99	(0.28)	34.42	85.13	48.13	(0.06)	20.02	68.09
Interest, Dividend & Rent – Gross	226.88	73.46	3,605.93	3,906.27	230.67	70.07	4,102.68	4,403.41
TOTAL (A)	1,126.68	849.63	29,766.39	31,742.70	1,236.66	855.75	36,124.45	38,216.85
Claims Incurred (Net)	541.81	653.85	20,576.14	21,771.80	475.48	572.90	24,722.66	25,771.03
Commission	(144.81)	60.99	106.29	22.47	(264.29)	50.74	(711.54)	(925.09)
Operating Expenses related to Insurance Business	411.05	199.16	8,407.81	9,018.02	533.69	171.83	9,988.70	10,694.22
Premium Deficiency	4.99	3.46	(4.64)	3.81	(3.43)	(3.27)	(3.31)	(10.01)
TOTAL (B)	813.04	917.46	29,085.61	30,816.10	741.45	792.20	33,996.51	35,530.15
Operating Profit/(Loss) from Fire/Marine/Miscellaneous	313.65	(67.83)	680.69	926.60	495.21	63.55	2,127.94	2,686.70
Business C= (A - B)	313.65	(67.83)	680.69	926.60	495.21	63.55	2,127.93	2,686.70
Transfer to Shareholders' Account	313.65	(67.83)	680.69	926.60	495.21	63.55	2,127.93	2,686.70

Note: Figures in brackets indicates negative values

TABLE 67: PRIVATE SECTOR GENERAL INSURERS : SHAREHOLDERS ACCOUNT (2013-14 & 2014-15)

(₹ Lakh)

PARTICULARS	BAJAJ ALLIANZ		BHARTI AXA		CHOLAMANDALAM		FUTURE GENERALI	
	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
(b) Marine Insurance	(130)	4186	51	338	455	1089	78	(154)
(c) Miscellaneous Insurance	54165	30552	(12687)	(6559)	16562	4883	(1463)	(1413)
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	14540	11047	29	455	2297	4387	4393	3764
(b) Profit on sale of investments	1396	456	56	91	557	137	668	318
Less: Loss on sale of investments	(160)	(127)		(2)	(3)	(7)	(20)	(8)
Other Income	90	299		56		119		
TOTAL (A)	78466	58880	(11435)	(5954)	21255	11452	6201	4065
Provisions (Other than taxation)								
(a) For diminution in the value of investments					(110)			
(b) For doubtful debts	(56)	(16)						
(c) Others								
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business	775	197	13	8	1138	1240	145	103
(b) Bad debts written off	46							
(c) Others -preliminary & pre-operative, amortizations			371	159	65	44		
- Managerial Remuneration				164				
- Others					94	10		
TOTAL (B)	765	181	384	330	1187	1294	172	103
Profit Before Tax	77702	58699	(11819)	(6284)	20068	10158	6029	3962
Add/(Less): Prior Period Adjustments Account								
Add/(Less): Provision for Taxation/Deferred Tax	21470	17800	7	8	6358	3148	6029	3962
Profit After Tax	56232	40899	(11826)	(6291)	13710	7010		
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					10000	5000		
(e) catastrophe Reserve								
(f) Balance of profit/ loss B/f from last year- Opening Balance	138632	97846	(73181)	(66740)	5509	3499	(31541)	(35503)
Less: Balance Sheet Adjustment by which accumulated losses adjusted against share premium								
Balance C/f to Balance Sheet	194864	138745	(85007)	(73032)	9218	5509	(25512)	(31541)

Note : Figures in brackets indicates negative amounts

TABLE 67: PRIVATE SECTOR GENERAL INSURERS : SHAREHOLDERS ACCOUNT (2013-14 & 2014-15) (Contd..)
(₹ Lakh)

PARTICULARS	HDFC ERGO		ICICI LOMBARD		IFFCO TOKIO		L&T	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
OPERATING PROFIT/(LOSS)								
(a) Fire Insurance	1304	5734	3875	4854	3131	2278	(270)	(174)
(b) Marine Insurance	(3452)	(2110)	(3964)	(4172)	1457	725	(403)	(122)
(c) Miscellaneous Insurance	7921	11556	56643	42066	19587	23470	(9630)	(11031)
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	8127	7056	14315	11298	5729	5654	970	914
(b) Profit on sale of investments	593	304	4121	3405	74	72	154	117
Less: Loss on sale of investments	139	122	(635)	(1018)			(0)	(0)
Other Income			210	746	331	342	4	338
TOTAL (A)	14632	22663	74566	57178	30309.21	32540	(9175)	(9958)
Provisions (Other than taxation)								
(a) For diminution in the value of investments			1416	853				
(b) For doubtful debts			2163	(1610)	2		125	
(c) Others			108	(1224)				
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business	526	213	1258	520	74	75	111	54
(b) Bad debts written off			251	6370		212		
(c) Others -preliminary & pre-operative, amortizations			298	245				
- Managerial Remuneration								
- Others	22	19			23	4	6	6
TOTAL (B)	548	232	5494	5154	99	290	242	60
Profit Before Tax	14084	22431	69072	52024	30210	32250.07	(9417.00)	(10018.01)
Add/(Less): Prior Period Adjustments Account								
Add/(Less): Provision for Taxation/Deferred Tax	3683	2891	15511	888	9609	10642	(9417)	(10018)
Profit After Tax	10400	19541	53561	51136	20601	21609		
APPROPRIATIONS								
(a) Interim dividends paid during the year	4040	2646	8912	(9290)	35941	14333	(36683)	(26665)
(b) Proposed final dividend								
(c) Dividend distribution tax	808	450	1648					
(d) Transfer to any Reserves or Deferred Tax of last year or reserve for Unexpired Risks								
(e) catastrophe Reserve								
(f) Balance of profit/ loss B/f from last year- Opening Balance	7567	(8878)	41846	(9290)	35941	14333	(36683)	(26665)
Less: Balance Sheet Adjustment by which accumulated losses adjusted against share premium								
Balance C/f to Balance Sheet	13120	7567	84846	41846	56542	35941	(46100)	(36683)

Note : Figures in brackets indicates negative amounts

TABLE 67: PRIVATE SECTOR GENERAL INSURERS : SHAREHOLDERS ACCOUNT (2013-14 & 2014-15) (Contd..)

PARTICULARS	LIBERTY VIDEOCON		MAGMA HDI		RAHEJA QBE		RELIANCE	
	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14	2014-15	2013-14
OPERATING PROFIT/(LOSS)								
(a) Fire Insurance	(441)	(653)	(104)	(156)	(36)	30	1582	2289
(b) Marine Insurance	(202)	(124)	(27)	(85)	1	6	(143)	(60)
(c) Miscellaneous Insurance	(15622)	(10649)	(1252)	(4756)	0	(841)	(772)	(4566)
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	1902	1372	1633	1608	1786	1701	7842	8223
(b) Profit on sale of investments			619	62	55	50	1744	753
Less: Loss on sale of investments					(0)	(0)	(15)	(236)
Other Income	5	8					442	583
TOTAL (A)	(14358)	(10046)	869	(3327)	1807	945	10679	6987
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	328	211			127	115	300	248
(b) Bad debts written off								
(c) Others -preliminary & pre-operative, amortizations				0				
- Managerial Remuneration								
- Others			9					
TOTAL (B)	328	211	9	0	127	115	2540	579
Profit Before Tax	(14686)	(10257)	861	(3327)	1680	830	8139	6408
Add/(Less): Prior Period Adjustments Account								
Add/(Less): Provision for Taxation/Deferred Tax								
Profit After Tax	(14686)	(10257)	280	(996)	613	188	8139	6408
			581	(2330)	1067	642		
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								
(f) Balance of profit/ loss B/f from last year- Opening Balance	(14701)	(4444)	(3270)	(940)	(89)	(731)	(90020)	(96346)
Less: Balance Sheet Adjustment by which accumulated losses adjusted against share premium								
Balance C/f to Balance Sheet	(29388)	(14701)	(2690)	(3271)	978	(89)	(81881)	(89938)

Note : Figures in brackets indicates negative amounts

TABLE 67: PRIVATE SECTOR GENERAL INSURERS : SHAREHOLDERS ACCOUNT (2013-14 & 2014-15) (Contd..)
(₹ Lakh)

PARTICULARS	ROYAL SUNDARAM		SBI		SHRIRAM		TATA AIG	
	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
(b) Marine Insurance	(50)	227	(730)	(67)	53	(0)	1097	7752
(c) Miscellaneous Insurance	(2963)	3879	(17755)	(13902)	24346	20974	7728	4548
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	4560	4530	5387	3758	5756	4765	6981	6720
(b) Profit on sale of investments	347	25	1033	526			1489	784
Less: Loss on sale of investments	(12)	(28)					(96)	(258)
Other Income	122	29	47	11	63	34	774	112
TOTAL (A)	3013	10165	(10476)	(9780)	30822	25911	21603	24122
Provisions (Other than taxation)								
(a) For diminution in the value of investments								
(b) For doubtful debts							(151)	39
(c) Others								
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business	121	27			77	29	465	189
(b) Bad debts written off							198	
(c) Others -preliminary & pre-operative, amortizations							76	1
- Managerial Remuneration								
- Others	76	55	57	59				
TOTAL (B)	197	82	57	59	77	29	589	230
Profit Before Tax	2817	10083	(10533)	(9839)	30745	25882	21015	23892
Add/(Less): Prior Period Adjustments Account					0			67
Add/(Less): Provision for Taxation/Deferred Tax	(618)	(3260)			9738	8455	5608	7597
Profit After Tax	2199	6824	(10533)	(9839)	21007	17427	15407	16228
APPROPRIATIONS								
(a) Interim dividends paid during the year								
(b) Proposed final dividend					4362		3788	5050
(c) Dividend distribution tax					888		771	858
(d) Transfer to any Reserves or Deferred Tax of last year or reserve for Unexpired Risks								
(e) catastrophe Reserve								
(f) Balance of profit/ loss B/f from last year- Opening Balance	14678	7854	(37671)	(27832)	37013	19623	20618	10298
Less: Balance Sheet Adjustment by which accumulated losses adjusted against share premium								
Balance C/f to Balance Sheet	16877	14678	(48204)	(37671)	52770	37051	31467	20618

Note : Figures in brackets indicates negative amounts

TABLE 67: PRIVATE SECTOR GENERAL INSURERS : SHAREHOLDERS ACCOUNT (2013-14 & 2014-15) (Concl.d.)
(₹ Lakh)

PARTICULARS	UNIVERSAL SOMPO		TOTAL	
	2014-15	2013-14	2014-15	2013-14
OPERATING PROFIT/(LOSS)				
(a) Fire Insurance	1191	928	30630	35666
(b) Marine Insurance	369	23	(5540)	7452
(c) Miscellaneous Insurance	(1111)	(1866)	123698	86344
INCOME FROM INVESTMENTS				
(a) Interest, Dividend & Rent – Gross	2184	1988	88432	79241
(b) Profit on sale of investments	215	38	13121	7137
Less: Loss on sale of investments	(12)	(67)	(814)	(1627)
Other Income	0		2088	2676
TOTAL (A)	2836	1044	251616	216888
Provisions (Other than taxation)				
(a) For diminution in the value of investments			1306	853
(b) For doubtful debts			2871	(1246)
(c) Others			1586	(1234)
OTHER EXPENSES				
(a) Expenses other than those related to Insurance Business			5215	3230
(b) Bad debts written off			496	6582
(c) Others -preliminary & pre-operative, amortizations			439	449
- Managerial Remuneration	19	19	417	188
- Others			502	147
TOTAL (B)	19	19	12833	8969
Profit Before Tax	2817	1025	238783	207919
Add/(Less): Prior Period Adjustments Account			0	67
Add/(Less): Provision for Taxation/Deferred Tax	938	60	73197	47420
Profit After Tax	1879	965	164351	153914
APPROPRIATIONS				
(a) Interim dividends paid during the year			12952	2646
(b) Proposed final dividend			8149	5050
(c) 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				
(f) Balance of profit/ loss B/f from last year- Opening Balance				
Less: Balance Sheet Adjustment by which accumulated losses adjusted against share premium	(19368)	(20333)	(4723)	(144250)
Balance Cf to Balance Sheet	(17489)	(19368)	124412	(4341)

Note : Figures in brackets indicates negative amounts

TABLE 67A: PRIVATE SECTOR GENERAL INSURERS : SHAREHOLDERS ACCOUNT (2015-16 & 2016-17)
(₹ Crore)

PARTICULARS	Bajaj Allianz		Bharti AXA		Cholamandalam		Future Generali	
	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
OPERATING PROFIT/(LOSS)	569.67	814.48	(201.97)	(26.19)	175.16	236.67	(61.88)	17.78
(a) Fire Insurance	87.57	117.21	(16.38)	(9.32)	19.85	27.22	11.65	9.08
(b) Marine Insurance	30.34	11.63	(5.73)	2.30	10.20	9.63	(7.79)	7.61
(c) Miscellaneous Insurance	451.75	685.64	(179.86)	(19.17)	145.11	199.82	(65.73)	1.09
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	186.17	230.07	0.44	0.25	37.03	54.12	47.91	31.72
(b) Profit on sale of investments	30.82	51.41	0.12	0.13	5.21	11.18	10.42	8.09
Less: Loss on sale of investments	2.00	5.89	-	-	0.00	-	0.48	0.15
OTHER INCOME	2.74	7.98	-	-	-	-	1.22	0.66
TOTAL (A)	787.40	1,098.05	(201.40)	(25.80)	217.40	301.97	(2.81)	58.10
PROVISIONS (Other than taxation)								
(a) For diminution in the value of investments	-	-	-	-	-	-	-	-
(b) For doubtful debts	0.32	0.23	-	-	-	-	0.08	0.31
(c) Others	-	-	-	-	-	-	-	-
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business	15.61	19.71	0.03	0.46	0.26	-	2.31	14.53
(b) Bad debts written off	-	-	-	-	-	-	0.06	0.35
(c) Others	-	-	2.81	102.37	4.04	4.90	-	0.11
TOTAL (B)	15.93	19.94	2.83	102.83	4.30	4.90	2.45	15.30
Profit Before Tax	771.47	1,078.12	(204.24)	(128.63)	213.10	297.07	(5.25)	42.80
Provision for Taxation	207.24	350.28	0.12	-	65.15	88.92	-	-
Profit after Tax	564.22	727.84	(204.36)	(128.63)	147.95	208.15	(5.25)	42.80
APPROPRIATIONS								
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	-	-	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	-	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	100.00	-	-	-
Balance of profit/ loss brought forward from last year	1,948.64	2,512.86	(850.07)	(1,054.43)	92.18	140.13	(255.12)	(260.37)
Less :- Adjusted as per Capital Reduction Scheme	-	-	-	-	-	-	-	-
Balance carried forward to Balance Sheet	2,512.86	3,240.70	(1,054.42)	(1,183.06)	140.13	348.28	(260.37)	(217.58)

Note: 1. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

2. Figures in brackets indicates negative amounts

TABLE 67A: PRIVATE SECTOR GENERAL INSURERS : SHAREHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	HDFC ERGO *		HDFC ERGO *		ICICI Lombard		IFFCO Tokio	
	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
OPERATING PROFIT/(LOSS)	110.27	149.12	(114.08)	81.94	480.22	707.26	170.58	455.11
(a) Fire Insurance	39.34	(2.78)	(5.77)	(7.77)	111.41	99.68	42.03	55.08
(b) Marine Insurance	(30.37)	(19.61)	(4.15)	(1.24)	(33.61)	(9.67)	4.79	15.11
(c) Miscellaneous Insurance	101.30	171.50	(104.16)	90.96	402.41	617.25	123.75	384.92
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	90.81	85.03	12.10	44.36	160.26	216.67	66.08	105.71
(b) Profit on sale of investments	7.88	26.02	1.30	16.22	69.46	102.50	3.41	60.67
Less: Loss on sale of investments	-	-	-	-	2.26	9.95	-	-
OTHER INCOME	0.68	0.66	0.04	(0.66)	14.41	2.01	3.60	5.50
TOTAL (A)	209.64	260.83	(100.65)	141.86	722.09	1,018.49	243.67	626.99
PROVISIONS (Other than taxation)								
(a) For diminution in the value of investments	-	2.99	-	-	-	-	-	-
(b) For doubtful debts	0.77	0.18	0.81	9.45	(0.68)	13.39	-	4.16
(c) Others	-	-	-	-	(3.54)	(3.94)	-	-
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business	3.46	3.62	0.06	1.20	1.55	2.25	0.91	-
(b) Bad debts written off	-	-	-	-	0.20	0.53	-	-
(c) Others	2.60	16.23	0.50	9.80	16.87	96.15	2.82	3.28
TOTAL (B)	6.83	23.02	1.37	20.45	14.40	108.39	3.74	7.44
Profit Before Tax	202.81	237.81	(102.02)	121.40	707.69	910.10	239.93	619.55
Provision for Taxation	51.44	70.92	-	(3.01)	200.25	208.22	72.85	192.73
Profit after Tax	151.37	166.89	(102.02)	124.41	507.45	701.88	167.09	426.82
APPROPRIATIONS								
(a) Interim dividends paid during the year	67.33	75.06	-	-	134.17	157.10	-	-
(b) Proposed final dividend	-	-	-	-	-	-	-	-
(c) Dividend distribution tax	13.71	15.28	-	-	27.31	31.98	-	-
(d) Transfer to any Reserves or Other Accounts	-	-	-	9.72	-	-	-	-
Balance of profit/ loss brought forward from last year	130.14	200.48	(461.00)	(563.01)	848.46	1,194.43	565.42	732.51
Less :- Adjusted as per Capital Reduction Scheme	-	-	-	-	-	-	-	-
Balance carried forward to Balance Sheet	200.48	277.04	(563.01)	(448.32)	1,194.43	1,707.23	732.51	1,159.33

Note: 1. * Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the data of erstwhile HEFC Ergo is for 9 months i.e. up to 31.12.2016.
2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary
3. Figures in brackets indicates negative amounts

TABLE 67A: PRIVATE SECTOR GENERAL INSURERS : SHAREHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	Kotak Mahindra		Liberty Videocon		Magma HDI		Raheja QBE	
	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
OPERATING PROFIT/(LOSS)								
(a) Fire Insurance	(16.05)	(44.03)	(189.02)	(210.36)	(24.60)	(10.84)	(2.17)	(3.61)
(b) Marine Insurance	-	1.56	(7.33)	(11.52)	(2.76)	(3.56)	0.16	(0.73)
(c) Miscellaneous Insurance	(16.05)	(45.59)	(2.01)	(3.68)	(2.14)	(4.37)	0.00	0.01
			(179.67)	(195.16)	(19.70)	(2.92)	(2.33)	(2.89)
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	2.98	7.20	21.86	18.85	16.68	17.60	17.44	14.28
(b) Profit on sale of investments	3.10	3.14	0.31	1.30	1.49	2.02	0.69	0.52
Less: Loss on sale of investments	0.00	0.13	-	-	-	-	-	-
OTHER INCOME	0.25	0.00	-	-	-	-	0.05	0.01
TOTAL (A)	(9.73)	(33.82)	(166.85)	(190.22)	(6.43)	8.78	16.00	11.20
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	-	0.90	4.35	-	-	1.34	1.26	1.31
(b) Bad debts written off	-	-	-	-	-	0.13	-	-
(c) Others	-	-	-	4.50	0.15	0.14	0.23	5.96
TOTAL (B)	-	0.90	4.35	4.50	0.15	1.61	1.48	7.27
Profit Before Tax	(9.73)	(34.72)	(171.20)	(194.72)	(6.58)	7.17	14.52	3.93
Provision for Taxation	-	-	-	-	5.27	0.87	4.13	1.25
Profit after Tax	(9.73)	(34.72)	(171.20)	(194.72)	(11.85)	6.30	10.39	2.68
APPROPRIATIONS								
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	-	-	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	-	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-
Balance of profit/ loss brought forward from last year	(0.27)	(10.00)	(293.88)	(465.08)	(26.90)	(38.75)	9.78	20.17
Less :- Adjusted as per Capital Reduction Scheme								
Balance carried forward to Balance Sheet	(10.00)	(44.72)	(465.08)	(659.80)	(38.75)	(32.45)	20.17	22.85

Note: 1. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

2. Figures in brackets indicates negative amounts

TABLE 67A: PRIVATE SECTOR GENERAL INSURERS : SHAREHOLDERS ACCOUNT (2015-16 & 2016-17) (Contd..)
(₹ Crore)

PARTICULARS	Reliance		Royal Sundaram		SBI General		Shriram	
	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
OPERATING PROFIT/(LOSS)	0.18	51.44	(9.90)	8.66	(186.99)	110.12	267.19	261.16
(a) Fire Insurance	23.61	4.35	14.70	14.45	(36.07)	174.79	7.55	12.60
(b) Marine Insurance	(15.91)	7.21	0.96	3.72	(5.90)	(3.04)	0.28	(0.15)
(c) Miscellaneous Insurance	(7.52)	39.88	(25.46)	(9.51)	(145.02)	(61.63)	259.36	248.71
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	86.70	77.02	44.01	47.01	61.91	74.32	54.63	48.97
(b) Profit on sale of investments	18.09	23.99	5.60	13.11	5.12	7.22	-	0.00
Less: Loss on sale of investments	0.09	1.75	2.29	0.11	-	0.04	-	-
OTHER INCOME	0.66	0.96	(0.29)	(0.89)	0.12	2.41	0.22	(1.08)
TOTAL (A)	105.54	151.65	37.23	67.78	(119.84)	194.03	322.04	309.05
PROVISIONS (Other than taxation)								
(a) For diminution in the value of investments	-	-	-	-	-	0.38	-	-
(b) For doubtful debts	1.91	1.64	-	-	-	-	-	0.33
(c) Others	-	-	-	-	-	-	-	-
OTHER EXPENSES								
(a) Expenses other than those related to Insurance Business	3.66	4.66	-	-	-	-	0.52	0.78
(b) Bad debts written off	0.03	0.24	-	-	-	-	-	-
(c) Others	0.86	14.77	1.11	4.99	0.25	41.00	-	-
TOTAL (B)	6.46	21.31	1.11	4.99	0.25	41.38	0.52	1.12
Profit Before Tax	99.08	130.34	36.12	62.79	(120.10)	152.66	321.52	307.94
Provision for Taxation	-	-	9.45	19.74	-	-	101.62	87.74
Profit after Tax	99.08	130.34	26.66	43.05	(120.10)	152.66	219.89	220.19
APPROPRIATIONS								
(a) Interim dividends paid during the year	-	-	-	-	-	-	25.83	25.85
(b) Proposed final dividend	-	-	-	-	-	-	19.89	-
(c) Dividend distribution tax	-	-	-	-	-	-	9.31	5.26
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-
Balance of profit/ loss brought forward from last year	(818.81)	99.08	167.52	194.18	(482.04)	(602.14)	527.70	692.57
Less :- Adjusted as per Capital Reduction Scheme	818.81	229.43	194.18	237.23	(602.14)	(449.48)	692.57	881.65
Balance carried forward to Balance Sheet	99.08	229.43	194.18	237.23	(602.14)	(449.48)	692.57	881.65

Note: 1. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

2. Figures in brackets indicates negative amounts

TABLE 67A: PRIVATE SECTOR GENERAL INSURERS : SHAREHOLDERS ACCOUNT (2015-16 & 2016-17) (Concl'd.)
(₹ Crore)

PARTICULARS	Tata AIG		Universal Sampo		Total	
	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
OPERATING PROFIT/(LOSS)						
(a) Fire Insurance	(58.29)	34.57	18.18	53.43	926.51	2,686.70
(b) Marine Insurance	18.84	(17.53)	5.24	32.41	313.64	495.22
(c) Miscellaneous Insurance	(7.64)	43.00	0.84	5.08	(67.83)	63.55
	(69.48)	9.10	12.10	15.94	680.79	2,127.93
INCOME FROM INVESTMENTS						
(a) Interest, Dividend & Rent – Gross	72.77	81.14	23.74	27.65	1,003.53	-
(b) Profit on sale of investments	21.78	22.82	1.77	5.60	186.56	1,181.98
Less: Loss on sale of investments	2.43	3.34	0.40	0.03	9.95	355.93
	4.05	(2.71)	(0.47)	(0.71)	27.27	21.40
OTHER INCOME						
TOTAL (A)	37.89	132.48	42.82	85.93	2,134.01	4,217.36
PROVISIONS (Other than taxation)						
(a) For diminution in the value of investments	-	-	-	-	-	-
(b) For doubtful debts	1.03	4.99	-	-	4.24	3.37
(c) Others	-	-	-	-	(3.54)	(3.94)
OTHER EXPENSES						
(a) Expenses other than those related to Insurance Business	8.40	7.47	-	-	42.39	58.25
(b) Bad debts written off	(0.17)	-	-	-	0.12	1.25
(c) Others	0.20	1.59	0.79	35.49	33.24	341.29
TOTAL (B)	9.46	14.05	0.79	35.49	76.43	434.90
Profit Before Tax	28.43	118.43	42.03	50.44	2,057.58	3,782.47
Provision for Taxation	8.45	-	(1.63)	1.46	724.34	1,019.12
Profit after Tax	19.98	118.43	43.66	48.98	1,333.24	2,763.34
APPROPRIATIONS						
(a) Interim dividends paid during the year	-	-	-	-	227.33	258.01
(b) Proposed final dividend	-	-	-	-	19.89	-
(c) Dividend distribution tax	-	-	-	-	50.33	52.52
(d) Transfer to any Reserves or Other Accounts	-	44.50	-	-	100.00	54.22
Balance of profit/ loss brought forward from last year	314.67	334.65	(174.89)	(131.23)	1,242.55	2,996.06
Less :- Adjusted as per Capital Reduction Scheme					818.81	-
Balance carried forward to Balance Sheet	334.65	408.58	(131.23)	(82.24)	2,996.06	5,394.65

Note: 1. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

2. Figures in brackets indicates negative amounts

TABLE 68 : PRIVATE SECTOR GENERAL INSURERS : BALANCE SHEET (As on 31st March) (2014 & 2015)
(₹ Lakh)

PARTICULARS	Bajaj Allianz		Bharti AXA		Cholamandalam		Future Generali	
	2015	2014	2015	2014	2015	2014	2015	2014
SOURCES OF FUNDS								
Share Capital	11023	11023	123867	97655	29881	29881	71000	71000
Reserves & Surplus	211526	155407	17030	16441	42020	28311		
Share Application Money		2000						
Fair Value Change Account			13	3	47	53	152	18
Borrowings								
Others								
Deferred Tax Liability								
TOTAL	222548	166430	140910	116099	71948	58244	71152	71018
APPLICATION OF FUNDS								
Investments	700693	601785	246424	197046	316457	232821	197482	149367
Loans								
Fixed Assets	28253	28870	1729	2188	6167	5767	1360	1357
Deferred Tax Asset	4517	3178			2109	67		
CURRENT ASSETS								
Cash and Bank Balances	85183	94906	4765	6663	4425	2491	4707	3829
Advances and Other Assets	71538	51138	24934	16725	31730	71483	17842	26457
Sub-Total (A)	156722	146044	29698	23388	36155	73974	22549	30286
CURRENT LIABILITIES								
Provisions	442721	402418	158935	118341	199547	174587	117349	87810
	224916	211030	63014	61214	89393	79799	58403	53723
Sub-Total (B)	667637	613448	221948	179555	288940	254386	175751	141533
NET CURRENT ASSETS (C) = (A - B)	(510915)	(467403)	(192250)	(156167)	(252786)	(180412)	(153202)	(111247)
Misc. Expenditure								
(to the extent not written off or adjusted)								
Profit & Loss Account (Debit Balance)			85007	73032			25512	31541
TOTAL	222548	166430	140910	116099	71948	58244	71152	71018

Note : Figures in brackets indicates negative values.

TABLE 68 : PRIVATE SECTOR GENERAL INSURERS : BALANCE SHEET (As on 31st March) (2014 & 2015) (Contd..)
(₹ Lakh)

PARTICULARS	HDFC ERGO		ICICI-LOMBARD		IFFCO-TOKIO		L&T	
	2015	2014	2015	2014	2015	2014	2015	2014
SOURCES OF FUNDS								
Share Capital	53862	52928	44659	44506	26932	26932	62000	49500
Reserves & Surplus	46097	35320	237674	193604	82242	61641		
Share Application Money			20	31				
Fair Value Change Account	1224	77	35595	11346	(10)	0	40	20
Borrowings	1	6						
Others								
Deferred Tax Liability	1182	1582						
TOTAL	102366	89914	317948	249486	109164	88573	62040	49520
APPLICATION OF FUNDS								
Investments	376669	314313	1019972	930898	278480	219356	46545	29383
Loans								
Fixed Assets	14973	16140	38966	38949	2146	2767	3539	5331
Deferred Tax Asset			10800	4139	2532	805		
CURRENT ASSETS								
Cash and Bank Balances	12249	25390	14169	16197	166958	145994	2357	1393
Advances and Other Assets	49081	42418	281732	364305	48660	46156	9004	10795
Sub-Total (A)	61330	67808	295901	380502	215619	192150	11360	12188
CURRENT LIABILITIES								
Provisions	227943	196231	797113	872776	253626	223503	29578	23128
	122664	112116	250578	232226	135987	103002	15926	10935
Sub-Total (B)	350606	308347	1047691	1105002	389613	326505	45504	34064
NET CURRENT ASSETS (C) = (A - B)	(289277)	(240539)	(751790)	(724500)	(173994)	(134355)	(34144)	(21876)
Misc. Expenditure								
(to the extent not written off or adjusted)								
Profit & Loss Account (Debit Balance)							46100	36683
TOTAL	102366	89914	317948	249486	109164	88573	62040	49520

Note : Figures in brackets indicates negative values.

TABLE 68 : PRIVATE SECTOR GENERAL INSURERS : BALANCE SHEET (As on 31st March) (2014 & 2015) (Contd..)
(₹ Lakh)

PARTICULARS	LIBERTY VIDEOCON		MAGMA HDI		RAHEJA QBE		RELIANCE	
	2015	2014	2015	2014	2015	2014	2015	2014
SOURCES OF FUNDS								
Share Capital	67935	35935	10000	10000	20700	20700	12278	12278
Reserves & Surplus			10800	10800	978		162429	162429
Share Application Money							9000	0
Fair Value Change Account			4	1	23	18	147	70
Borrowings								
Others								
Deferred Tax Liability								
TOTAL	67935	35935	20804	20801	21701	20718	183853	174776
APPLICATION OF FUNDS								
Investments	53040	25237	76604	54691	24001	23496	504833	384272
Loans							0	463
Fixed Assets	2542	2528	480	372	53	92	3493	2660
Deferred Tax Asset			1522	1788	48	63	3727	3727
CURRENT ASSETS								
Cash and Bank Balances	5000	3991	1103	1117	1560	67	7859	6441
Advances and Other Assets	4256	2489	4294	3263	1242	889	46374	91226
Sub-Total (A)	9255	6481	5397	4380	2802	956	54233	97667
CURRENT LIABILITIES								
Provisions	12631	4835	44270	22580	3181	2060	374265	312956
Sub-Total (B)	26290	13011	65889	43700	5203	3978	464314	403951
NET CURRENT ASSETS (C) = (A - B)	(17035)	(6531)	(60492)	(39319)	(2401)	(3022)	(410081)	(306284)
Misc. Expenditure								
(to the extent not written off or adjusted)								
Profit & Loss Account (Debit Balance)	29388	14701	2690	3270		89	81881	89938
TOTAL	67935	35935	20804	20801	21701	20718	183853	174776

Note : Figures in brackets indicates negative values.

TABLE 68 : PRIVATE SECTOR GENERAL INSURERS : BALANCE SHEET (As on 31st March) (2014 & 2015) (Contd..)
(₹ Lakh)

PARTICULARS	ROYAL SUNDARAM		SBI		SHRIRAM		TATA AIG	
	2015	2014	2015	2014	2015	2014	2015	2014
SOURCES OF FUNDS								
Share Capital	31500	31500	20300	17500	25809	25800	50500	50500
Reserves & Surplus	23152	21078	112010	72810	52770	37051	32979	22131
Share Application Money						5		
Fair Value Change Account	323	(41)	16	76			1231	1413
Borrowings								
Others					9	3		
Deferred Tax Liability								
TOTAL	54975	52536	132326	90386	78588	62859	84710	74043
APPLICATION OF FUNDS								
Investments	249144	222340	266775	165530	538146	310978	302824	281076
Loans								
Fixed Assets	3625	3465	8379	8223	2049	2012	9683	9152
Deferred Tax Asset	1935	1525			1514	712	845	392
CURRENT ASSETS								
Cash and Bank Balances	4969	5030	5852	3353	1009	644	17505	12480
Advances and Other Assets	21141	19714	14252	8502	26512	166092	43323	35667
Sub-Total (A)	26110	24744	20104	11854	27521	166736	60828	48147
CURRENT LIABILITIES								
Provisions	150047	132241	98711	55047	409309	343681	183856	174388
Sub-Total (B)	225839	199538	211135	132892	490642	417580	289470	264723
NET CURRENT ASSETS (C) = (A - B)	(199728)	(174794)	(191031)	(121037)	(463121)	(250844)	(228642)	(216576)
Misc. Expenditure								
(to the extent not written off or adjusted)								
Profit & Loss Account (Debit Balance)			48204	37671				
TOTAL	54975	52536	132326	90386	78588	62859	84710	74043

Note : Figures in brackets indicates negative values.

TABLE 68 : PRIVATE SECTOR GENERAL INSURERS : BALANCE SHEET (As on 31st March) (2014 & 2015) (Concl'd..)
(₹ Lakh)

PARTICULARS	UNIVERSAL SOMPO		TOTAL	
	2015	2014	2015	2014
SOURCES OF FUNDS				
Share Capital	35000	35000	697245	622637
Reserves & Surplus	8580	8580	1040285	825601
Share Application Money			9020	2036
Fair Value Change Account	433	(9)	39238	13045
Borrowings			1	6
Others			9	3
Deferred Tax Liability			1182	1582
TOTAL	44013	43571	1786981	1464910
APPLICATION OF FUNDS				
Investments	103570	88952	5301659	4231539
Loans			0	463
Fixed Assets	1748	1275	129187	131148
Deferred Tax Asset	151	1089	29700	17486
CURRENT ASSETS				
Cash and Bank Balances	8878	3208	348548	333194
Advances and Other Assets	29400	21038	725315	978357
Sub-Total (A)	38278	24246	1073862	1311551
CURRENT LIABILITIES				
Provisions	86166	64599	3589245	3211182
Sub-Total (B)	31057	26760	1494451	1322389
NET CURRENT ASSETS (C) = (A - B)	117223	91359	5083696	4533571
Misc. Expenditure	(78945)	(67113)	(4009834)	(3222020)
(to the extent not written off or adjusted)				
Profit & Loss Account (Debit Balance)	17489	19368	336269	306294
TOTAL	44013	43571	1786981	1464910

Note : Figures in brackets indicates negative values.

TABLE 68A : PRIVATE SECTOR GENERAL INSURERS : BALANCE SHEET (As on 31st March) (2016 & 2017)
(₹ Crore)

PARTICULARS	BAJAJ ALLIANZ		BHARTI AXA		CHOLAMANDALAM		FUTURE GENERALI	
	2016	2017	2016	2017	2016	2017	2016	2017
SOURCES OF FUNDS								
SHARE CAPITAL	110.23	110.23	1,571.45	1,621.45	298.81	298.81	710.00	809.80
RESERVES AND SURPLUS	2,679.48	3,407.32	172.02	172.02	568.15	776.30	-	-
SHARE APPLICATION MONEY	-	-	-	-	-	-	-	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	-	17.08	0.92	1.63	(14.10)	20.34	(2.05)	4.89
BORROWINGS	-	-	-	-	-	-	-	-
TOTAL	2,789.71	3,534.63	1,744.38	1,795.10	852.86	1,095.45	707.95	814.70
APPLICATION OF FUNDS								
INVESTMENTS	8,934.64	10,272.75	2,841.20	2,872.19	3,860.72	4,904.84	2,021.95	2,483.55
LOANS	-	-	-	-	-	-	-	-
FIXED ASSETS	273.07	296.56	14.66	11.29	61.52	69.14	17.42	16.27
DEFERRED TAX ASSET/(LIABILITY)	63.36	64.28	-	-	50.74	69.32	-	-
CURRENT ASSETS								
Cash and Bank Balances	276.53	556.36	42.50	56.47	28.97	40.03	62.24	88.26
Advances and Other Assets	961.19	1,538.89	265.07	245.31	423.89	722.14	312.78	427.33
Sub-Total (A)	1,237.72	2,095.25	307.57	301.78	452.86	762.17	375.02	515.59
CURRENT LIABILITIES	5,119.83	6,232.58	1,909.05	1,982.77	2,309.99	3,123.37	1,421.35	1,818.81
PROVISIONS	2,599.24	2,961.63	564.43	590.44	1,263.00	1,586.65	545.47	599.48
Sub-Total (B)	7,719.07	9,194.21	2,473.47	2,573.22	3,572.99	4,710.02	1,966.82	2,418.29
NET CURRENT ASSETS (C) = (A - B)	(6,481.35)	(7,098.96)	(2,165.91)	(2,271.44)	(3,120.14)	(3,947.85)	(1,591.80)	(1,902.70)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-	1,054.42	1,183.06	-	-	260.37	217.58
TOTAL	2,789.71	3,534.63	1,744.38	1,795.10	852.86	1,095.45	707.95	814.70

Note: 1. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

2. Figures in brackets indicates negative amounts

TABLE 68A : PRIVATE SECTOR GENERAL INSURERS : BALANCE SHEET (As on 31st March) (2016 & 2017) (Contd..)
(₹ Crore)

PARTICULARS	HDFC ERGO *		HDFC ERGO *		ICICI LOMBARD		IFFCO TOKIO	
	2016	2017	2016	2017	2016	2017	2016	2017
SOURCES OF FUNDS								
SHARE CAPITAL	538.62	600.47	705.00	600.47	447.54	451.15	269.32	269.32
RESERVES AND SURPLUS	531.31	1,101.59	-	884.37	2,728.11	3,274.14	989.51	1,416.33
SHARE APPLICATION MONEY	-	-	-	-	-	1.28	-	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	(18.16)	10.32	0.31	50.93	309.01	677.24	(0.65)	(0.19)
BORROWINGS	-	350.00	-	350.00	-	485.00	-	-
TOTAL	1,051.77	2,062.37	705.31	1,885.77	3,484.66	4,888.81	1,258.18	1,685.46
APPLICATION OF FUNDS								
INVESTMENTS	4,113.14	6,159.25	595.11	6,932.32	11,562.52	15,078.90	4,111.08	6,561.69
LOANS	-	-	-	-	-	-	-	-
FIXED ASSETS	134.53	134.43	14.41	148.84	383.14	382.67	22.07	30.15
DEFERRED TAX ASSET/(LIABILITY)	(9.65)	(4.67)	-	-	134.19	87.23	16.33	24.57
CURRENT ASSETS								
Cash and Bank Balances	138.90	154.46	24.13	202.00	194.80	194.04	813.94	129.28
Advances and Other Assets	505.07	1,306.26	89.01	1,500.45	3,401.15	7,608.04	568.66	451.23
Sub-Total (A)	643.97	1,460.71	113.15	1,702.45	3,595.96	7,802.08	1,382.60	580.51
CURRENT LIABILITIES	2,413.42	4,087.14	352.95	5,070.31	9,075.37	14,913.58	2,765.18	4,048.18
PROVISIONS	1,416.80	1,600.21	227.43	1,827.54	3,115.78	3,548.49	1,508.72	1,463.28
Sub-Total (B)	3,830.22	5,687.35	580.38	6,897.85	12,191.15	18,462.06	4,273.90	5,511.46
NET CURRENT ASSETS C) = (A - B)	(3,186.25)	(4,226.64)	(467.23)	(5,195.40)	(8,595.19)	(10,659.98)	(2,891.29)	(4,930.95)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-	563.01	-	-	-	-	-
TOTAL	1,051.77	2,062.37	705.31	1,885.77	3,484.66	4,888.81	1,258.18	1,685.46

Note: * Erstwhile HDFC Ergo General Insurance Co. Ltd. merged with L&T General Insurance Co. Ltd. w.e.f. 01.01.2017. L&T General Insurance co. Ltd. is renamed as HDFC Ergo General Insurance Co. Ltd. , therefore, the balance sheet of erstwhile HEFC Ergo is as on 31.12.2016.

Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

Figures in brackets indicates negative values

TABLE 68A : PRIVATE SECTOR GENERAL INSURERS : BALANCE SHEET (As on 31st March) (2016 & 2017) (Contd.)
(₹ Crore)

PARTICULARS	KOTAK MAHINDRA		LIBERTY VIDEOCON		MAGMA HDI		RAHEJA QBE	
	2016	2017	2016	2017	2016	2017	2016	2017
SOURCES OF FUNDS								
SHARE CAPITAL	135.00	135.00	679.35	984.35	112.50	112.50	207.00	207.00
RESERVES AND SURPLUS	-	-	-	-	145.50	145.50	20.17	22.85
SHARE APPLICATION MONEY	-	-	-	-	-	-	-	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	-	-	0.04	0.04	0.04	0.04	0.22	0.21
BORROWINGS	-	-	-	-	0.09	0.36	-	-
TOTAL	135.00	135.00	679.39	984.39	258.14	258.40	227.39	230.05
APPLICATION OF FUNDS								
INVESTMENTS	114.43	147.16	503.35	813.03	866.38	900.41	255.67	292.86
LOANS	-	-	-	-	-	-	-	-
FIXED ASSETS	13.63	13.67	24.37	25.18	6.20	14.97	0.45	1.06
DEFERRED TAX ASSET/(LIABILITY)	-	-	-	-	9.95	9.95	1.26	1.21
CURRENT ASSETS								
Cash and Bank Balances	0.41	3.27	31.16	40.23	11.54	16.81	1.54	3.36
Advances and Other Assets	10.08	9.65	51.14	85.25	63.81	107.55	15.72	23.04
Sub-Total (A)	10.49	12.92	82.30	125.47	75.34	124.36	17.26	26.39
CURRENT LIABILITIES								
PROVISIONS	9.83	35.34	215.89	374.11	561.38	646.93	23.95	54.60
Sub-Total (B)	3.70	48.14	179.81	264.98	177.10	176.81	23.30	36.86
NET CURRENT ASSETS (C) = (A - B)	(3.04)	(70.56)	(313.40)	(513.62)	(663.14)	(699.37)	(30.00)	(65.07)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	-	-	-	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	9.99	44.72	465.08	659.80	38.75	32.45	-	-
TOTAL	135.00	135.00	679.39	984.39	258.14	258.40	227.39	230.05

Note: 1. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

2. Figures in brackets indicates negative amounts

TABLE 68A : PRIVATE SECTOR GENERAL INSURERS : BALANCE SHEET (As on 31st March) (2016 & 2017) (Contd..)
(₹ Crore)

PARTICULARS	RELIANCE		ROYAL SUNDARAM		SBI GENERAL		SHRIRAM	
	2016	2017	2016	2017	2016	2017	2016	2017
SOURCES OF FUNDS								
SHARE CAPITAL	122.77	125.77	315.00	331.00	203.00	215.50	258.29	258.63
RESERVES AND SURPLUS	904.56	1,121.91	258.18	315.23	1,120.10	1,332.60	692.70	881.81
SHARE APPLICATION MONEY	90.00	-	-	-	-	-	-	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	(13.95)	9.23	(2.24)	10.46	(4.01)	(0.83)	(0.03)	2.18
BORROWINGS	-	230.00	-	100.00	-	-	-	-
TOTAL	1,103.38	1,486.91	570.94	756.68	1,319.09	1,547.27	950.97	1,142.62
APPLICATION OF FUNDS								
INVESTMENTS	5,381.37	6,724.27	2,715.60	3,364.59	3,300.61	4,365.60	6,019.71	6,715.88
LOANS	-	-	-	-	-	-	-	-
FIXED ASSETS	33.92	32.17	32.69	28.60	53.09	37.34	48.52	49.07
DEFERRED TAX ASSET/(LIABILITY)	37.27	37.27	34.39	24.00	-	-	24.77	30.40
CURRENT ASSETS								
Cash and Bank Balances	101.30	173.86	58.18	77.44	57.38	34.03	20.87	33.16
Advances and Other Assets	739.18	707.44	203.10	231.07	212.28	309.84	281.82	390.85
Sub-Total (A)	840.48	881.29	261.28	308.51	269.67	343.87	302.69	424.01
CURRENT LIABILITIES	4,264.86	5,118.44	1,628.61	1,942.06	1,388.87	1,975.67	4,538.80	5,085.69
PROVISIONS	924.81	1,069.66	844.41	1,026.95	1,517.53	1,673.35	905.93	991.05
Sub-Total (B)	5,189.67	6,188.09	2,473.02	2,969.01	2,906.40	3,649.02	5,444.73	6,076.74
NET CURRENT ASSETS (C) = (A - B)	(4,349.18)	(5,306.80)	(2,211.74)	(2,660.51)	(2,636.74)	(3,305.15)	(5,142.04)	(5,652.73)
MISCELLANEOUS EXPENDITURE								
(to the extent not written off or adjusted)	-	-	-	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-	-	-	602.14	449.48	-	-
TOTAL	1,103.38	1,486.91	570.94	756.68	1,319.09	1,547.27	950.97	1,142.62

Note: 1. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

2. Figures in brackets indicates negative amounts

TABLE 68A : PRIVATE SECTOR GENERAL INSURERS : BALANCE SHEET (As on 31st March) (2016 & 2017) (Conclid..)
(₹ Crore)

PARTICULARS	TATA AIG		UNIVERSAL SOMPO		TOTAL	
	2016	2017	2016	2017	2016	2017
SOURCES OF FUNDS						
SHARE CAPITAL	632.50	632.50	350.00	350.00	7,666.38	8,113.94
RESERVES AND SURPLUS	432.27	550.70	85.80	85.80	11,327.85	15,488.46
SHARE APPLICATION MONEY	-	-	-	-	90.00	1.28
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	(17.45)	57.88	(2.51)	(0.30)	235.40	861.15
BORROWINGS	-	178.00	-	-	0.09	1,693.36
TOTAL	1,047.32	1,419.08	433.29	435.50	19,319.73	26,158.19
APPLICATION OF FUNDS						
INVESTMENTS	3,684.40	4,851.14	1,086.37	1,625.93	61,968.25	85,066.37
LOANS	-	-	-	-	-	-
FIXED ASSETS	98.08	109.21	25.31	27.74	1,257.08	1,428.35
DEFERRED TAX ASSET/(LIABILITY)	-	22.44	3.14	1.68	365.77	367.68
CURRENT ASSETS						
Cash and Bank Balances	116.26	234.14	84.08	86.33	2,064.72	2,123.50
Advances and Other Assets	445.91	669.66	465.56	690.25	9,015.44	17,024.23
Sub-Total (A)	562.17	903.79	549.64	776.58	11,080.16	19,147.74
CURRENT LIABILITIES	2,160.92	2,823.53	1,012.76	1,726.80	41,172.99	61,059.91
PROVISIONS	1,136.42	1,643.97	349.64	351.88	17,303.53	21,461.36
Sub-Total (B)	3,297.34	4,467.50	1,362.40	2,078.68	58,476.52	82,521.27
NET CURRENT ASSETS (C) = (A - B)	(2,735.17)	(3,563.71)	(812.77)	(1,302.10)	(47,396.36)	(63,373.53)
MISCELLANEOUS EXPENDITURE	-	-	-	-	-	-
(to the extent not written off or adjusted)	-	-	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-	131.23	82.24	3,124.99	2,669.32
TOTAL	1,047.32	1,419.08	433.29	435.50	19,319.73	26,158.19

Note: 1. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

2. Figures in brackets indicates negative amounts

**TABLE 69: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD.
(ECGC) POLICYHOLDERS ACCOUNT**

(₹ Crore)

PARTICULARS	2016-17	2015-16	2014-15	2013-14
Premiums earned (Net)	871.57	978.94	1019.27	907.35
Profit/ Loss on sale/redemption of Investments	9.98	1.05	2.06	5.68
Interest, Dividend & Rent – Gross	371.59	351.08	292.33	257.11
Others	2.48	4.33	3.17	4.32
TOTAL (A)	1255.62	1335.41	1316.84	1174.46
Claims Incurred (Net)	1056.65	1000.63	1163.50	746.07
Commission	(70.05)	(67.71)	(57.48)	(57.92)
Operating Expenses related to Insurance Business	199.12	185.57	205.17	156.58
Other Premium Deficiency	(68.20)	110.20		
TOTAL (B)	1117.52	1228.68	1311.19	844.72
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	138.10	106.73	5.66	329.73
APPROPRIATIONS				
Transfer to Shareholders' Account	138.10	106.73	5.66	329.73
Transfer to Catastrophe Reserve				
Transfer to Other Reserves				
TOTAL (C)	138.10	106.73	5.66	329.73

Note : Figures in brackets indicate negative values

**TABLE 70: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD.
(ECGC) SHAREHOLDERS ACCOUNT (2013-14 & 2014-15)**

(₹ Crore)

PARTICULARS	2014-15	2013-14
OPERATING PROFIT/(LOSS)		
(a) Fire Insurance		
(b) Marine Insurance		
(c) Miscellaneous Insurance	5.66	329.73
TOTAL (1)	5.66	329.73
INCOME FROM INVESTMENTS		
(a) Interest, Dividend & Rent – Gross	229.69	202.02
(b) Profit on sale of investments	1.65	4.47
Less: Loss on sale of investments	(0.03)	
TOTAL (2)	231.31	206.48
OTHER INCOME	19.51	8.74
TOTAL (3)	19.51	8.74
TOTAL (A)	256.47	544.96
PROVISIONS (Other than taxation)		
(a) For diminution in the value of investments	(0.04)	0.04
(b) For doubtful debts		
(c) Others		
OTHER EXPENSES		
(a) Expenses other than those related to Insurance Business		
-Expenses towards Investment	1.35	1.19
-Miscellaneous Expenses		0.00
TOTAL (B)	1.31	1.23
Profit Before Tax	255.16	543.73
Provision for Taxation	70.31	174.82
Prior Period Adjustments	4.76	0.14
Tax Adjustments - Earlier Years		4.16
Profit after Tax	180.10	364.61
APPROPRIATIONS		
(a) Interim dividends paid during the year		
(b) Dividend distribution tax on Interim Dividend		
(b) Proposed final dividend	48.00	88.00
(c) Dividend distribution tax	9.83	14.96
(d) Expenses towards Corporate Social Responsibility	3.37	3.92
(e) Transfer to Corporate Social Responsibility & SD	4.35	1.08
(f) Transfer to Reserve for Factoring Scheme		60.00
(g) Transfer to General Reserve	114.55	196.66
Balance of Profit / Loss B/f from last year		
Balance C/f to Balance Sheet		

Note : Figures in brackets indicate negative values

**TABLE 70A: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD.
(ECGC) SHAREHOLDERS ACCOUNT (2015-16 & 2016-17)**

(₹ Crore)

PARTICULARS	2015-16	2016-17
OPERATING PROFIT/(LOSS)	106.73	138.10
(a) Fire Insurance	-	-
(b) Marine Insurance	-	-
(c) Miscellaneous Insurance	106.73	138.10
INCOME FROM INVESTMENTS		
(a) Interest, Dividend & Rent – Gross	243.97	247.72
(b) Profit on sale of investments	0.73	6.65
Less: Loss on sale of investments	-	0.00
OTHER INCOME	38.53	17.63
TOTAL (A)	389.96	410.11
PROVISIONS (Other than taxation)		
(a) For diminution in the value of investments	0.02	(0.02)
(b) For doubtful debts	0.21	0.20
(c) Others	-	-
OTHER EXPENSES		
(a) Expenses other than those related to Insurance Business	2.37	2.44
(b) Bad debts written off	-	-
(c) Others	-	-
TOTAL (B)	2.60	2.62
Profit Before Tax	387.36	407.49
Provision for Taxation	111.13	125.35
Profit after Tax	276.23	282.14
APPROPRIATIONS		
(a) Interim dividends paid during the year	-	-
(b) Proposed final dividend	65.00	72.50
(c) Dividend distribution tax	13.23	14.76
(d) Transfer to any Reserves or Other Accounts	197.99	194.88
Balance of profit/ loss brought forward from last year		
Less :- Adjusted as per Capital Reduction Scheme		
Balance carried forward to Balance Sheet	-	-

Note : Figures in brackets indicate negative values

**TABLE 71: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD (ECGC)
BALANCE SHEET (As on 31st March) (2014 & 2015)**

(₹ Crore)

PARTICULARS	2015	2014
SOURCES OF FUNDS		
Share Capital	1200.00	1100.00
Reserves & Surplus	1788.95	1674.41
Fair Value Change Account	172.99	54.39
Borrowings		
Deferred Tax Liability		
TOTAL	3161.94	2828.80
APPLICATION OF FUNDS		
Investments	5716.38	4614.37
Loans		
Fixed Assets	220.43	201.94
CURRENT ASSETS		
Cash & Bank Balance	1185.77	1144.06
Advances and Other Assets	909.55	844.30
Sub-Total (A)	2095.32	1988.35
CURRENT LIABILITIES	4195.50	3330.52
Provisions	690.16	655.01
Sub-Total (B)	4885.67	3985.54
Net Current Assets (C)= (A-B)	(2790.35)	(1997.18)
Deferred Tax Assets	15.48	9.67
Misc. Expenditure (to the extent not written off or adjusted)		
Profit & Loss Account (Debit Balance)		
TOTAL	3161.94	2828.80

Note : 1. Figures in brackets indicate negative values

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

**TABLE 71A: EXPORT CREDIT GUARANTEE CORPORATION OF INDIA LTD (ECGC)
BALANCE SHEET (As on 31st March) (2016 & 2017)**

(₹ Crore)

PARTICULARS	2016	2017
SOURCES OF FUNDS		
SHARE CAPITAL	1,300.00	1,450.00
RESERVES AND SURPLUS	1,979.35	2,169.19
SHARE APPLICATION MONEY	-	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	94.31	302.30
BORROWINGS	-	-
TOTAL	3,373.65	3,921.49
APPLICATION OF FUNDS		
INVESTMENTS	6,713.37	7,891.73
LOANS	-	-
FIXED ASSETS	195.28	233.00
DEFERRED TAX ASSET/(LIABILITY)	56.45	19.36
CURRENT ASSETS		
Cash and Bank Balances	597.29	451.62
Advances and Other Assets	1,336.71	1,179.45
Sub-Total (A)	1,934.00	1,631.06
CURRENT LIABILITIES		
PROVISIONS	714.12	614.59
Sub-Total (B)	5,525.44	5,853.66
NET CURRENT ASSETS (C) = (A - B)	(3,591.44)	(4,222.60)
MISCELLANEOUS EXPENDITURE		
(to the extent not written off or adjusted)	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	-	-
TOTAL	3,373.65	3,921.49

Note : 1. Figures in brackets indicate negative values

2. Previous year figures have been regrouped/rearranged and reclassified wherever required necessary

**TABLE 72: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)
POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)**

(₹ Crore)

PARTICULARS	2014-15	2013-14
Premiums earned (Net)	1598.38	1647.86
Profit/ Loss on sale/redemption of Investments		0.27
Accretion of Discount on Investment	4.64	2.66
Interest, Dividend & Rent – Gross	224.07	190.37
TOTAL (A)	1827.09	1841.18
Claims Incurred (Net)	1733.71	1724.45
Commission	(68.17)	(172.18)
Operating Expenses related to Insurance Business	69.36	63.21
Premium Deficiency	21.67	
Others:		
- Amortizations, Write offs & Provisions	0.94	0.93
- Bank Interest	0.33	8.37
- Other Expenses	0.14	0.11
TOTAL (B)	1757.98	1624.89
Operating Profit/(Loss) C= (A - B)	69.11	216.29
APPROPRIATIONS		
Transfer to Shareholders' Account	69.11	216.29
Transfer to Catastrophe Reserve		
Transfer to Other Reserves		
TOTAL (C)	69.11	216.29

Note : Figures in brackets indicate negative values

**TABLE 72A: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)
POLICYHOLDERS ACCOUNT (2015-16 & 2016-17)**

(₹ Crore)

PARTICULARS	2015-16	2016-17
Premiums earned (Net)	1,862.23	2,002.98
Profit/ Loss on sale/redemption of Investments	0.85	0.18
Other Income (Net of Other Expenses)	1.89	(1.45)
Interest, Dividend & Rent – Gross	235.76	268.19
TOTAL (A)	2,100.73	2,269.90
Claims Incurred (Net)	1,855.94	2,399.22
Commission	(149.60)	(594.49)
Operating Expenses related to Insurance Business	115.90	166.67
Premium Deficiency	(21.67)	-
TOTAL (B)	1,800.56	1,971.39
Operating Profit/(Loss) C= (A - B)	300.16	298.51
Transfer to Shareholders' Account	300.16	298.51

Note : Figures in brackets indicate negative values

**TABLE 73: AGRICULTURE INSURANCE COMPANY OF INDIA LTD (AIC)
SHAREHOLDERS ACCOUNT (2013-14 & 2014-15)**

(₹ Crore)

PARTICULARS	2014-15	2013-14
OPERATING PROFIT/(LOSS)		
(a) Fire Insurance		
(b) Marine Insurance		
(c) Miscellaneous Insurance	69.11	216.29
TOTAL (1)	69.11	216.29
INCOME FROM INVESTMENTS		
(a) Interest, Dividend & Rent – Gross	174.71	147.82
(b) Profit on sale of investments		0.21
© Accretion of Discount on Investment	3.62	2.07
TOTAL (2)	178.33	150.10
OTHER INCOME	1.55	1.24
TOTAL (3)	1.55	1.24
TOTAL (A) [1+2+3]	248.99	367.63
PROVISIONS (Other than taxation)		
(a) For diminution in the value of investments		
(b) Provision on Standard Assets	1.52	0.56
OTHER EXPENSES		
(a) Expenses other than those related to Insurance Business		
(b) Amortisation of Premium on Investment	0.73	0.72
(c) Corporate Social Responsibility	4.00	
(c) Others	0.65	0.56
TOTAL (B)	6.90	1.84
Profit Before Tax	242.09	365.78
Provision for Taxation	74.04	117.14
Profit after Tax	168.05	248.65
APPROPRIATIONS		
(a) Interim dividends paid during the year		
(b) Proposed final dividend	20.00	
(c) Dividend distribution tax	4.07	
(d) Transfer to General Reserve	143.98	248.65
TOTAL	168.05	248.65
Balance of Profit / Loss B/f from last year		
Balance C/f to Balance Sheet		

Note : Figures in brackets indicate negative values

**TABLE 73A: AGRICULTURE INSURANCE COMPANY OF INDIA LTD (AIC)
SHAREHOLDERS ACCOUNT (2015-16 & 2016-17)**

(₹ Crore)

PARTICULARS	2015-16	2016-17
OPERATING PROFIT/(LOSS)	300.16	298.51
(a) Fire Insurance	-	-
(b) Marine Insurance	-	-
(c) Miscellaneous Insurance	300.16	298.51
INCOME FROM INVESTMENTS		
(a) Interest, Dividend & Rent – Gross	170.51	188.61
(b) Profit on sale of investments	0.61	1.15
Less: Loss on sale of investments	-	1.02
OTHER INCOME	3.70	19.89
TOTAL (A)	474.98	507.13
PROVISIONS (Other than taxation)		
(a) For diminution in the value of investments	-	-
(b) For doubtful debts	-	-
(c) Others	2.28	4.16
OTHER EXPENSES		
(a) Expenses other than those related to Insurance Business	0.75	1.48
(b) Bad debts written off	-	-
(c) Others	8.32	14.41
TOTAL (B)	11.35	20.05
Profit Before Tax	463.63	487.08
Provision for Taxation	156.69	163.31
Profit after Tax	306.94	323.77
APPROPRIATIONS		
(a) Interim dividends paid during the year	-	-
(b) Proposed final dividend	-	-
(c) Dividend distribution tax	-	-
(d) Transfer to any Reserves or Other Accounts	306.94	323.77
Balance of profit/ loss brought forward from last year	-	-
Less :- Adjusted as per Capital Reduction Scheme	-	-
Balance carried forward to Balance Sheet	-	-

Note : Figures in brackets indicate negative values

2. Previous years figures have been regrouped/rearranged and reclassified whenever required necessary

**TABLE 74: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)
BALANCE SHEET (As on 31st March) (2014 & 2015)**

(₹ Crore)

PARTICULARS	2015	2014
SOURCES OF FUNDS		
Share Capital	200.00	200.00
Reserves & Surplus	2136.56	1992.76
Fair Value Change Account	(4.52)	(9.50)
Deferred Tax Liability (Net)	3.46	3.17
Borrowings		
TOTAL	2335.50	2186.43
APPLICATION OF FUNDS		
Investments	4707.02	4019.07
Loans	3.85	3.21
Fixed Assets	42.94	54.65
Deferred Tax Assets		
CURRENT ASSETS		
Cash & Bank Balance	355.79	149.09
Advances and Other Assets	1129.38	977.73
Sub-Total (A)	1485.17	1126.82
CURRENT LIABILITIES	3072.91	2134.41
Provisions	830.57	882.91
Sub-Total (B)	3903.48	3017.32
Net Current Assets (C)= (A-B)	(2418.31)	(1890.50)
Misc. Expenditure (to the extent not written off or adjusted)		
Profit & Loss Account (Debit Balance)		
TOTAL	2335.50	2186.43

Note : Figures in brackets indicate negative values

**TABLE 74A: AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)
BALANCE SHEET (As on 31st March) (2016 & 2017)**

(₹ Crore)

PARTICULARS	2016	2017
SOURCES OF FUNDS		
SHARE CAPITAL	200.00	200.00
RESERVES AND SURPLUS	2443.49	2767.26
SHARE APPLICATION MONEY		
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	(17.68)	9.65
BORROWINGS		
TOTAL	2625.81	2976.91
APPLICATION OF FUNDS		
INVESTMENTS	6105.22	7487.52
LOANS	3.78	4.90
FIXED ASSETS	57.45	104.83
DEFERRED TAX ASSET/(LIABILITY)	(1.94)	0.01
CURRENT ASSETS		
Cash and Bank Balances	361.49	1270.25
Advances and Other Assets	1025.77	2865.38
Sub-Total (A)	1387.27	4135.63
CURRENT LIABILITIES		
PROVISIONS	1155.20	925.30
Sub-Total (B)	4925.97	8755.97
NET CURRENT ASSETS (C) = (A - B)	(3538.70)	(4620.35)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)		
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		
TOTAL	2625.81	2976.91

Note : 1. Figures in brackets indicate negative values

2. Previous years figures have been regrouped/rearranged and reclassified whenever required necessary

TABLE 75: REINSURER : POLICYHOLDERS ACCOUNT (PUBLIC SECTOR GIC-Re) (2013-14 to 2015-16)

(₹ Crore)

PARTICULARS	2015-16				Total
	Fire	Marine	Misc	Life	
Premiums earned (Net)	4503.95	943.52	9487.80	237.56	15172.84
Profit/ Loss on sale/redemption of Investments	344.07	98.90	609.25	4.77	1056.99
Others	48.42	14.98	90.24	0.70	154.34
Interest, Dividend & Rent – Gross	569.00	163.56	1007.52	7.89	1747.96
TOTAL (A)	5465.45	1220.96	11194.81	250.92	18132.13
Claims Incurred (Net)	3449.22	632.80	8647.85	170.00	12899.86
Commission	1238.69	181.23	2062.79	7.64	3490.36
Operating Expenses related to Insurance Business & Investments	68.14	7.46	102.94	2.16	180.70
Premium Deficiency	0.00	(58.46)	0.00	0.00	(58.46)
TOTAL (B)	4756.05	763.03	10813.58	179.80	16512.45
Operating Profit/(Loss) C = (A - B)	709.40	457.93	381.23	71.12	1619.68
Transfer to Shareholders' Account	709.40	457.93	381.23	71.12	1619.68

Note : Figures in brackets indicates negative values.

TABLE 75: REINSURER : POLICYHOLDERS ACCOUNT (PUBLIC SECTOR GIC-Re) (2013-14 to 2015-16) (Contd..)
(₹ Crore)

PARTICULARS	2014-15					Total
	Fire	Marine	Misc	Life		
Premiums earned (Net)	3968.71	933.46	8525.65	130.43		13558.25
Profit/ Loss on sale/redemption of Investments	463.57	104.30	720.36	5.11		1293.34
Others	(20.68)	(5.71)	(31.78)	(0.26)		(58.43)
Interest, Dividend & Rent – Gross	621.43	139.81	965.68	6.85		1733.78
TOTAL (A)	5033.03	1171.85	10179.91	142.14		16526.93
Claims Incurred (Net)	2653.89	991.92	8152.69	93.27		11891.77
Commission	965.86	198.35	1612.30	7.74		2784.25
Operating Expenses related to Insurance Business & Investments	55.24	8.88	96.00	1.61		161.73
Premium Deficiency	0.00	58.46	0.00	0.00		58.46
TOTAL (B)	3674.99	1257.60	9861.00	102.62		14896.22
Operating Profit/(Loss) C = (A - B)	1358.04	(85.75)	318.91	39.51		1630.72
Transfer to Shareholders' Account	1358.04	(85.75)	318.91	39.51		1630.72

Note : Figures in brackets indicates negative values.

TABLE 75: REINSURER : POLICYHOLDERS ACCOUNT (PUBLIC SECTOR GIC-Re) (2013-14 to 2015-16) (Concl.)
(₹ Crore)

PARTICULARS	2013-14				Total
	Fire	Marine	Misc	Life	
Premiums earned (Net)	3653.01	1026.81	8822.99	106.00	13608.81
Profit/ Loss on sale/redemption of Investments	266.18	74.55	464.63	2.30	807.67
Others	65.54	21.29	150.94	0.77	238.55
Interest, Dividend & Rent – Gross	581.02	162.73	1014.21	5.03	1762.99
TOTAL (A)	4565.75	1285.39	10452.78	114.11	16418.02
Claims Incurred (Net)	3735.67	562.13	7709.25	100.24	12107.29
Commission	740.57	202.75	1500.40	5.27	2448.99
Operating Expenses related to Insurance Business & Investments	65.59	10.26	102.78	1.51	180.14
Premium Deficiency	0.00	0.00	0.00	0.00	0.00
TOTAL (B)	4541.83	775.14	9312.43	107.02	14736.42
Operating Profit/(Loss) C = (A - B)	23.92	510.25	1140.34	7.09	1681.60
Transfer to Shareholders' Account	23.92	510.25	1140.34	7.09	1681.60

Note : Figures in brackets indicates negative values.

TABLE 75A: REINSURERS : POLICYHOLDERS ACCOUNT (2016-17)

(₹ Crore)

Particulars	PUBLIC REINSURER					PRIVATE REINSURER					TOTAL				
	GIC Re					ITI					TOTAL				
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total
Premiums earned (Net)	5616.97	1059.61	234.97	19803.34	26714.90	0.00	0.00	0.00	0.00	0.00	5616.97	1059.61	234.97	19803.34	26714.90
Profit/ Loss on sale/ redemption of Investments	388.16	94.24	3.66	665.36	1151.42	0.00	0.00	0.00	0.00	0.00	388.16	94.24	3.66	665.36	1151.42
Other Income (Net of Other Expenses) Interest, Dividend &	(12.44)	(2.79)	(0.08)	(18.06)	(33.38)	0.00	0.00	0.00	0.00	0.00	(12.44)	(2.79)	(0.08)	(18.06)	(33.38)
Rent - Gross	641.78	155.82	6.05	1100.12	1903.78	0.00	0.00	0.00	0.00	0.00	641.78	155.82	6.05	1100.12	1903.78
TOTAL (A)	6634.47	1306.87	244.61	21550.76	29736.72	0.00	0.00	0.00	0.00	0.00	6634.47	1306.87	244.61	21550.76	29736.72
Claims Incurred (Net)	4385.03	755.91	344.73	16160.74	21646.41	0.00	0.00	0.00	0.00	0.00	4385.03	755.91	344.73	16160.74	21646.41
Commission	1654.01	160.32	6.11	3583.96	5404.40	0.00	0.00	0.00	0.00	0.00	1654.01	160.32	6.11	3583.96	5404.40
Operating Expenses related to Insurance Business	62.59	6.34	2.37	168.43	239.73	0.00	0.00	0.00	0.00	0.00	62.59	6.34	2.37	168.43	239.73
Premium Deficiency	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 (B)	6101.63	922.57	353.22	19913.12	27290.54	0.00	0.00	0.00	0.00	0.00	6101.63	922.57	353.22	19913.12	27290.54
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C = (A - B)	532.84	384.31	(108.61)	1637.64	2446.18	0.00	0.00	0.00	0.00	0.00	532.84	384.31	(108.61)	1637.64	2446.18
Transfer to Shareholders' Account	532.84	384.31	(108.61)	1637.64	2446.18	0.00	0.00	0.00	0.00	0.00	532.84	384.31	(108.61)	1637.64	2446.18

Note : 1) Figures in brackets indicates negative values. 2) Private reinsurer "ITI" got certificate of registration in December, 2016.

TABLE 75B : BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS' ACCOUNT (2016-17)

(₹ Crore)

Particulars	Hannover RE				Lloyd's				Munich RE						
	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17			
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total
Premiums earned (Net)	0.02	0.00	0.00	0.58	0.60	0.00	0.00	0.00	0.00	0.00	0.05	0.00	3.48	14.38	17.90
Profit/ Loss on sale/ redemption of Investments	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
Interest, Dividend & Rent - Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	1.19	0.98	2.20
Other Income (Net of Other Expenses)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.63	0.00	1.63
TOTAL (A)	0.02	0.00	0.00	0.58	0.60	0.00	0.00	0.00	0.00	0.00	0.08	0.00	6.30	15.35	21.73
Claims Incurred (Net)	0.02	0.00	0.00	0.52	0.54	0.00	0.00	0.00	0.00	0.00	0.07	0.00	4.07	7.19	11.34
Commission	0.14	0.00	0.00	0.05	0.19	0.00	0.00	0.00	0.00	0.00	0.02	0.00	(1.61)	0.86	(0.73)
Operating Expenses related to Insurance Business	1.09	0.00	0.00	2.40	3.50	0.00	0.00	0.00	0.00	0.00	0.05	0.00	3.84	4.57	8.47
Premium Deficiency		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.00	0.08
TOTAL (B)	1.25	0.00	0.00	2.97	4.22	0.00	0.00	0.00	0.00	0.00	0.22	0.00	6.30	12.63	19.15
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	(1.23)	0.00	0.00	(2.39)	(3.62)	0.00	0.00	0.00	0.00	0.00	(0.14)	0.00	0.00	2.72	2.58
Transfer to Shareholders' Account	(1.23)	0.00	0.00	(2.39)	(3.62)	0.00	0.00	0.00	0.00	0.00	(0.14)	0.00	0.00	2.72	2.58

Note: All the branches of foreign reinsurers got certificate of registration during the financial year 2016-17, figures in brackets indicates negative values.

TABLE 75B : BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS' ACCOUNT (2016-17) (Contd..)
(₹ Crore)

Particulars	RGA					Score SE					Swiss RE				
	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17
	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total	Fire	Marine	Life	Misc.	Total
Premiums earned (Net)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	0.00	0.18	0.07	0.00	3.77	0.32	4.16
Profit/ Loss on sale /redemption of Investments	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
Interest, Dividend & Rent – Gross	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
Other Income (Net of Other Expenses)	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 (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	0.00	0.18	0.07	0.00	3.77	0.32	4.16
Claims Incurred (Net)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	0.00	0.21	0.05	0.00	3.16	0.12	3.33
Commission	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	0.00	0.15	0.63	0.92
Operating Expenses related to Insurance Business	0.00	0.00	0.00	0.00	0.00	1.36	1.36	1.23	1.36	5.31	0.42	0.09	3.12	2.08	5.71
Premium Deficiency	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 (B)	0.00	0.00	0.00	0.00	0.00	1.36	1.36	1.44	1.36	5.52	0.62	0.09	6.42	2.84	9.96
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	0.00	0.00	0.00	0.00	0.00	(1.36)	(1.36)	(1.26)	(1.36)	(5.34)	(0.55)	(0.09)	(2.65)	(2.52)	(5.80)
Transfer to Shareholders' Account	0.00	0.00	0.00	0.00	0.00	(1.36)	(1.36)	(1.26)	(1.36)	(5.34)	(0.55)	(0.09)	(2.65)	(2.52)	(5.80)

Note: All the branches of foreign reinsurers got certificate of registration during the financial year 2016-17, figures in brackets indicates negative values.

TABLE 75B : BRANCHES OF FOREIGN REINSURERS - POLICYHOLDERS' ACCOUNT (2016-17) (Concl'd.)
(₹ Crore)

Particulars	XL SE				Total				
	2016-17		2016-17		2016-17		2016-17		
	Fire	Marine	Life	Misc.	Fire	Marine	Life	Misc.	
Premiums earned (Net)	0.00	0.00	0.00	0.00	0.14	0.00	7.43	15.28	22.84
Profit/ Loss on sale/ redemption of Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest, Dividend & Rent – Gross	0.00	0.00	0.00	0.00	0.03	0.00	1.19	0.98	2.21
Other Income (Net of Other Expenses)	0.00	0.00	0.00	0.00	0.00	0.00	1.63	0.00	1.63
TOTAL (A)	0.00	0.00	0.00	0.00	0.17	0.00	10.25	16.26	26.68
Claims Incurred (Net)	0.00	0.00	0.00	0.00	0.15	0.00	7.44	7.84	15.42
Commission	0.00	0.00	0.00	0.00	0.30	0.00	(1.47)	1.54	0.38
Operating Expenses related to Insurance Business	0.00	0.00	0.00	0.00	2.93	1.45	8.19	10.42	22.99
Premium Deficiency	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.00	0.08
TOTAL (B)	0.00	0.00	0.00	0.00	3.45	1.45	14.16	19.80	38.86
Operating Profit/(Loss) from Fire/Marine/ Miscellaneous Business C= (A - B)	0.00	0.00	0.00	0.00	(3.28)	(1.45)	(3.91)	(3.55)	(12.18)
Transfer to Shareholders' Account	0.00	0.00	0.00	0.00	(3.28)	(1.45)	(3.91)	(3.55)	(12.18)

Note: All the branches of foreign reinsurers got certificate of registration during the financial year 2016-17, figures in brackets indicates negative values.

**TABLE 76: REINSURERS : SHAREHOLDERS ACCOUNT
(PUBLIC SECTOR GIC-Re) (2013-14 & 2014-15)**

(₹ Crore)

PARTICULARS	GIC	
	2014-15	2013-14
OPERATING PROFIT/(LOSS)		
(a) Fire Insurance	1358.04	23.92
(b) Marine Insurance	(85.75)	510.25
(c) Miscellaneous Insurance	318.91	1140.34
(d) Life Insurance	39.51	7.09
TOTAL (1)	1630.72	1681.60
INCOME FROM INVESTMENTS		
(a) Interest, Dividend & Rent – Gross	703.70	626.06
(b) Profit on sale of investments	524.93	286.81
Less: Loss on sale of investments		
TOTAL (2)	1228.63	912.88
OTHER INCOME *	233.70	102.59
TOTAL (3)	233.70	102.59
TOTAL (A) [1+2+3]	3093.05	2697.06
PROVISIONS (Other than taxation)**		
(a) For diminution in the value of investments	58.81	111.15
(b) For doubtful debts	107.51	76.48
(c) Others	21.30	68.48
OTHER EXPENSES		
(a) Expenses other than those related Insurance business	0.93	0.66
(b) Loss on Exchange	27.51	
(c) Bad debts written off		
(d) Others***	49.75	136.86
(e) Interest on Service Tax		
TOTAL (B)	265.82	393.62
Profit before Tax	2827.23	2303.44
Provision for Taxation	133.51	50.26
Profit after Tax	2693.72	2253.17
APPROPRIATIONS		
(a) Interim dividends paid during the year	0.00	118.25
(b) Proposed final dividend	540.00	331.10
(c) Dividend distribution tax	109.93	76.37
(d) Transfer to any Reserves or other Accounts		
(e) Transfer to General Reserve	2043.80	821.28
(f) Balance of Profit / Loss B/f from last year	0.09	(906.09)
(g) Balance c/f to Balance Sheet	0.08	0.09

Note : Figures in brackets indicate negative values

*Other Income Includes Profit on sale of assets, Interest on Income Tax Refund , Provision written Back, Forex gain and Miscellaneous Receipts

**Provision

1. For Doubtful debt includes Provisions for doubtful debt made

2. Provision other includes Provisions for doubtful loans and investment and amortisation of premium on investment

***Other Expenses - Other includes Interest Motor Pool & Other, CSR and loss on sale of assets

**TABLE 76A: REINSURERS : SHAREHOLDERS ACCOUNT
(2015-16 & 2016-17)**

(₹ Crores)

PARTICULARS	PUBLIC REINSURER		PRIVATE REINSURER	TOTAL	
	GIC		ITI	2015-16	2016-17
	2015-16	2016-17	2016-17		
OPERATING PROFIT/(LOSS)	1619.68	2446.18	0.00	1619.68	2446.18
(a) Fire Insurance	709.40	532.84	0.00	709.40	532.84
(b) Marine Insurance	457.93	384.31	0.00	457.93	384.31
(c) Life	71.12	(108.61)	0.00	71.12	(108.61)
(d) Miscellaneous Insurance	381.23	1637.64	0.00	381.23	1637.64
INCOME FROM INVESTMENTS				0.00	0.00
(a) Interest, Dividend & Rent – Gross	841.15	955.24	0.00	841.15	955.24
(b) Profit on sale of investments	508.64	577.74	0.00	508.64	577.74
Less: Loss on sale of investments				0.00	0.00
OTHER INCOME	1.19	17.21	11.04	1.19	28.25
TOTAL (A)	2970.66	3996.37	11.04	2970.66	4007.41
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments	42.01	29.40	0.00	42.01	29.40
b) For doubtful debts	(157.85)	230.17	0.00	(157.85)	230.17
(c) Others	154.55	74.16	0.00	154.55	74.16
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business	0.00	0.00	2.63	0.00	2.63
(b) Bad debts written off			0.00	0.00	0.00
(c) Others	(24.56)	38.79	0.15	(24.56)	38.94
TOTAL (B)	14.15	372.51	2.78	14.15	375.29
Profit Before Tax	2956.51	3623.86	8.26	2956.51	3632.12
Provision for Taxation	108.12	496.19	2.69	108.12	498.88
Profit after Tax	2848.39	3127.67	5.56	2848.39	3133.23
APPROPRIATIONS					
(a) Interim dividends paid during the year	0.00	0.00	0.00	0.00	0.00
(b) Proposed final dividend	860.00	0.00	0.00	860.00	0.00
(c) Dividend distribution tax	175.08	0.00	0.00	175.08	0.00
(d) Transfer to any Reserves or Other Accounts	1813.30	0.00	0.00	1813.30	0.00
Balance of profit/ loss brought forward from last year	0.08	0.09	0.00	0.08	0.09
Balance carried forward to Balance Sheet	0.09	3127.76	5.56	0.09	3133.32

Note : 1) Figures in brackets indicates negative values.

2) Private reinsurer "ITI" got certificate of registration in December, 2016.

TABLE 76B : BRANCHES OF FOREIGN REINSURERS - SHAREHOLDERS ACCOUNT (2016-17)

(₹ Crore)

PARTICULARS	Hannover Re	Lloyd's	Munich Re	RGA	Score SE	Swiss Re	XL SE	Total
	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17	2016-17
OPERATING PROFIT/(LOSS)								
(a) Fire Insurance	(1.23)	-	(0.14)	-	(1.36)	(0.55)	-	(3.28)
(b) Marine Insurance	-	-	-	-	(1.36)	(0.09)	-	(1.45)
(c) Life	-	-	-	-	(1.26)	(2.65)	-	(3.91)
(d) Miscellaneous Insurance	(2.39)	-	2.72	-	(1.36)	(2.52)	-	(3.55)
INCOME FROM INVESTMENTS								
(a) Interest, Dividend & Rent – Gross	0.47	-	-	-	0.77	0.10	-	1.34
(b) Profit on sale of investments	-	-	-	-	-	(0.01)	-	(0.01)
Less: Loss on sale of investments	-	-	-	-	-	-	-	-
OTHER INCOME	0.29	0.03	-	-	-	-	1.29	1.60
TOTAL (A)	(2.86)	0.03	2.58	-	(4.57)	(5.71)	1.29	(9.25)
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	-	0.03	-	0.37	-	-	1.38	1.77
(b) Bad debts written off	-	-	-	-	-	-	-	-
(c) Others	-	-	-	-	-	5.20	-	5.20
TOTAL (B)	-	0.03	-	0.37	-	5.20	1.38	6.97
Profit Before Tax	(2.86)	-	2.58	(0.37)	(4.57)	(10.91)	(0.09)	(16.22)
Provision for Taxation	-	-	1.10	-	(0.33)	-	(0.04)	0.74
Profit after Tax	(2.86)	-	1.48	(0.37)	(4.24)	(10.91)	(0.05)	(16.95)
APPROPRIATIONS								
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	-	-	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	-	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-
Balance of profit/loss brought forward from last year	-	-	-	-	-	-	-	-
Less : Adjusted as per Capital Reduction Scheme	-	-	-	-	-	-	-	-
Balance carried forward to Balance Sheet	(2.86)	-	1.48	(0.37)	(4.24)	(10.91)	(0.05)	(16.95)

Note: All the branches of foreign reinsurers got certificate of registration during the financial year 2016-17.

Figures in brackets indicate negative values.

**TABLE 77: REINSURER : BALANCE SHEET (As on 31st March)
(2014 & 2015)**

(₹ Crore)

Particulars	GIC	
	2015	2014
SOURCES OF FUNDS		
Share Capital	430.00	430.00
Reserves & Surplus	13363.65	11452.08
Fair Value Change Account	28146.85	20500.03
Borrowings		
Deferred Tax Liability		
TOTAL	41940.50	32382.11
APPLICATION OF FUNDS		
Investments	55725.06	45655.83
Loans	393.84	424.05
Fixed Assets	137.63	114.31
Deferred Tax Asset	17.47	6.71
CURRENT ASSETS		
Cash & Bank Balance	7728.09	8263.92
Advances and Other Assets	14091.22	12527.04
Sub-Total (A)	21819.31	20790.96
CURRENT LIABILITIES		
Provisions	27301.56	26483.34
Sub-Total (B)	36152.82	34609.75
Net Current Assets (C)= (A-B)	(14333.51)	(13818.79)
Misc. Expenditure (to the extent not written off or adjusted)		
Profit & Loss Account (Debit Balance)		
TOTAL	41940.50	32382.11

Note : Figures in brackets indicate negative values

**TABLE 77A : REINSURERS : BALANCE SHEET (AS ON 31st MARCH)
(2016 & 2017)**

(₹ Crores)

PARTICULARS	PUBLIC REINSURER		PRIVATE REINSURER	TOTAL	
	GIC		ITI		
	2016	2017	2017	2016	2017
SHARE CAPITAL	430.00	430.00	268.94	430.00	698.94
RESERVES AND SURPLUS	15401.82	18015.77	141.42	15401.82	18157.18
SHARE APPLICATION MONEY	0.00	0.00	0.00	0.00	0.00
CREDIT/[DEBIT] FAIR VALUE					
CHANGE ACCOUNT	23450.73	30036.31	0.00	23450.73	30036.31
BORROWINGS	0.00	0.00	100.00	0.00	100.00
TOTAL	39282.55	48482.08	510.36	39282.55	48992.44
APPLICATION OF FUNDS				0.00	0.00
INVESTMENTS	54435.96	64744.92	297.68	54435.96	65042.60
LOANS	365.78	322.13	0.00	365.78	322.13
FIXED ASSETS	170.27	163.62	0.06	170.27	163.68
DEFERRED TAX ASSET/(LIABILITY)	2.43	13.43	0.01	2.43	13.43
CURRENT ASSETS				0.00	0.00
Cash and Bank Balances	9761.40	12190.77	209.68	9761.40	12400.45
Advances and Other Assets	14996.75	17513.77	3.39	14996.75	17517.15
Sub-Total (A)	24758.15	29704.53	213.07	24758.15	29917.60
CURRENT LIABILITIES	30017.59	33257.82	0.39	30017.59	33258.21
PROVISIONS	10432.43	13208.71	0.06	10432.43	13208.77
Sub-Total (B)	40450.03	46466.54	0.45	40450.03	46466.99
NET CURRENT ASSETS					
(C) = (A - B)	(15691.88)	(16762.01)	212.62	(15691.88)	(16549.39)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	0.00	0.00	0.00	0.00	0.00
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	0.00	0.00	0.00	0.00	0.00
TOTAL	39282.55	48482.08	510.36	39282.55	48992.44

Note : 1) Figures in brackets indicates negative values.

2) Private reinsurer "ITI" got certificate of registration in December, 2016.

TABLE 77B : BRANCHES OF FOREIGN REINSURERS : BALANCE SHEET (AS ON 31st MARCH) (2017)

(₹ Crore)

SOURCES OF FUNDS	Hannover RE	Lloyd's	Munich RE	RGA	Score SE	Swiss RE	XL SE	Total
	2017	2017	2017	2017	2017	2017	2017	2017
HEAD OFFICE ACCOUNT	135.52	100.00	280.90	100.00	293.80	100.00	107.60	1117.82
RESERVES AND SURPLUS	0.00		1.48	0.00	(4.24)	0.00	0.00	(2.76)
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	0.00		0.00	0.00	0.00	0.00	0.00	0.00
BORROWINGS	0.00	5.00	0.00	0.00	0.00	0.00	0.00	5.00
TOTAL	135.52	105.00	282.38	100.00	289.56	100.00	107.60	1120.06
APPLICATION OF FUNDS								0.00
INVESTMENTS	113.62		246.27	0.00	266.89	136.73	0.00	763.52
LOANS	0.00		0.00	0.00	0.00	0.00	0.00	0.00
FIXED ASSETS	3.25		3.53	0.00	2.74	4.18	1.63	15.33
DEFERRED TAX ASSET/(LIABILITY)	0.00		0.25	0.00	0.33	0.00	0.24	0.81
CURRENT ASSETS								0.00
CASH AND BANK BALANCES	20.69	105.05	21.33	101.78	17.71	280.02	106.85	653.45
ADVANCES AND OTHER ASSETS	3.93	0.03	57.21	0.12	9.90	26.67	0.77	98.62
Sub-Total (A)	24.62	105.08	78.54	101.90	27.61	306.69	107.63	752.06
CURRENT LIABILITIES	6.93	0.08	30.20	2.26	6.81	346.44	1.45	394.18
PROVISIONS	1.90		16.00	0.00	1.20	12.08	0.49	31.67
Sub-Total (B)	8.83	0.08	46.21	2.26	8.01	358.52	1.94	425.84
NET CURRENT ASSETS (C) = (A - B)	15.79	105.00	32.33	99.63	19.60	(51.83)	105.69	326.22
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	2.86	0.00	0.00	0.37	0.00	10.91	0.05	14.19
TOTAL	135.52	105.00	282.38	100.00	289.56	100.00	107.60	1120.07

Note: All the branches of foreign reinsurers got certificate of registration during the financial year 2016-17. Data provided under the heading "Borrowings" for "Lloyd's" represents deposit of MS Amlin Syndicate - SC/002

**TABLE 78: HEALTH INSURANCE (EXCLUDING TRAVEL -DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT)
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14)**

(No. of Policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

Insurer	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	Gross Premium	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	Gross Premium		
Bajaj Allianz				1836	1121	40362	395077	12791	18	409704	1356	2240	65975
Bharti AXA				2641	653	18491	17995	915		20636	681	681	19406
CHOLA MS	3	1562	8586	5483	665	7681	46870	39692	56	92048	1337	2402	19404
Future Generali	1	81	9	746	376	10628	11906	13577	22	26230	679	518	12121
HDFC ERGO	17	1368	2995	906	1609	24972	146116	269967	228	417006	21864	3552	58608
ICICI Lombard	49	12218	20866	3404	2635	74503	109309	488918	502	601680	43153	15650	152650
IFFCO Tokio	116	9887	11007	802	833	12810	35788	57650	85	94356	2202	10933	28219
Liberty Videocon				61	44	419				61		44	419
L&T General	7	1776	1376	102	106	1504	9047	11904	17	21060	863	1924	4575
Magma HDI													
Rahjia OBE								66	0.07	66	2	0.07	2
Reliance	70	11194	22526	712	505	14682	59141	37537	53	97460	1703	11927	43352
Royal Sundaram	0	1260	4154	478	356	2877	66205	230174	365	296857	10013	2167	21354
SBI General	0	0	0	385	109	713	9603	34343	12	44331	880	146	2116
Shriram General	0	0	0										
Tata AIG	15	1905	4792	3970	93	1231	46638	61582	75	112205	2310	2228	11307
Universal Sampo	0	0	0	2106	447	4844	102244	32694	35	137044	348	1061	8669
Private Total	278	41251	76312	23632	9551	215716	1055939	1290895	1467	2370744	86711	55474	448178
National	31655	55264	62988	9711	770	132559	177729	1388616	4332	1607711	91164	60855	300970
New India	26	6786	10385	5665	6427	172472	95981	1491673	4908	1593345	138030	18457	330144
Oriental	58	1579	17226	4457	4358	90187	576597	626030	1096	1207142	35004	8647	187599
United India	24	43004	35483	137008	10598	153313	328128	747216	2890	1212376	56048	57378	265359
Public Total	31763	106633	126082	156841	22152	548531	1178435	4253535	13226	5620574	320246	145336	1084072
Apollo Munich	15	156	777	603	662	19511	206616	222061	375	429295	16408	1878	65821
Cigna TTK							224	325	343	549	13	1008	34
Max Bupa	3	1046	789	1022	264	5445	130794	72790	73	204609	4979	1769	30753
Religare	8	1725	445	579	581	7901	35936	31720	43	68243	2748	2463	15004
Star Health	20	4477	3788	5302	455	8640	803843	522921	657	1332086	30523	8302	105593
Standalone Health Insurers Total	46	7403	5799	7506	1962	41498	1177413	849817	1490	2034782	54672	15421	217204
Grand Total	32087	155287	208193	187979	33665	805745	3411787	6394247	16183	10026100	461629	216231	1749454

**TABLE 78: HEALTH INSURANCE (EXCLUDING TRAVEL -DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT)
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2014-15) (contd..)**

(No. of Policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

Insurer	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	Gross Premium	No. of policies	No. of Persons Covered	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz				2056	705	33213	238117	168693	408866	1641	63007
Bharti AXA				2107	1124	15301	18152	821	20259	1158	16122
CHOLA MS	9	1874	3180	8666	1012	10534	52811	29937	91423	3079	17286
Future Generali	8	1373	979	925	307	10487	14829	1041	29366	1752	13316
HDFC ERGO		2818	-100	813	381	8910	168157	273341	236	26499	50336
ICICI Lombard	88	8180	14475	3074	1717	50255	106515	551607	661284	10758	134862
IFFCO Tokio	57	12259	7440	1000	1379	21578	55240	59096	115393	13967	35133
Liberty Videocon				343	180	3679	111	120	6	574	3695
L&T General	8	606	385	87	42	480	24321	24490	48906	755	4736
Magma HDI								1	1	0.001	0.05
Rahjia OBE								58	58	0.06	1
Reliance	50	17668	27107	667	486	12921	56444	27079	84240	18359	44708
Royal Sundaram	7	1757	2117	516	703	5356	68010	123972	192505	2886	20436
SBI General				908	637	9768	1264	3851	6023	645	9940
Shriram General											
Tata AIG	38	1526	3401	573	331	1929	143850	141177	285638	2160	11765
Universal Sampo				3801	900	7629	158001	20606	182408	1814	13272
Private Total	265	48061	58984	25536	9903	192039	1105822	1437632	2569255	63002	438615
National	29501	73430	94323	10061	5051	154078	220487	1448917	1708966	83374	373631
New India	82	23223	43893	11964	9405	188099	628937	989626	1630609	36994	392979
Oriental	35	15442	5289	166131	4854	113378	687945	487493	30312	23056	204573
United India	41	46869	36358	84649	17261	196549	330580	767005	1182275	68027	317018
Public Total	29659	158964	179864	272805	36571	652103	1867949	3693041	5863454	211451	1288201
Apollo Munich			-6	735	786	22785	261576	221708	484019	1968	75016
Cigna TTK				1	0	232	9560	8083	17644	38	2124
Max Bupa	3	1046	124	267	204	2778	159372	72341	231983	1788	37206
Religare	8	1869	811	1260	384	9912	65751	61742	128761	2533	25832
Star Health	17	4426	2762	5392	454	9994	1048105	580575	1634089	7252	142629
Standalone Health Insured Total	28	7341	3691	7655	1828	45700	1544364	944449	2496496	13579	282806
Grand Total	29952	214366	242539	305996	48301	889843	4518135	6075122	10929205	288032	2009622

**TABLE 78: HEALTH INSURANCE (EXCLUDING TRAVEL -DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT)
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2015-16) (contd..)**

(No. of Policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes			Individual Family Floater			Individual Other than Family Floater			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz				2211	1210	36882	170740	500	14978	262597	457	20765	435548	2167	72625
Bharti AXA				1474	282	7394				19528	36	924	21002	318	8319
CHOLA MS	9	1874	1141	11332	1447	15519	40043	136	2099	26723	37	1477	78107	3494	20236
Future Generali		3976	594	868	297	11231	16105	65	1389	14028	27	954	31001	4364	14167
HDFC ERGO		71		1257	348	10333	172931	435	18179	282337	244	28630	456525	1098	57142
ICICI Lombard	52	19200	3489	3497	2518	62437	109928	315	17350	653053	664	58491	766530	22697	141767
IFFCO Tokio	28	5226	7536	982	1606	26639	81819	317	5890	60868	85	2784	143697	7234	42849
Kotak General							56	0.16	5	71	0.08	4	127	0.24	9
Liberty Videocon				424	223	5548	1436	4	162	4088	4	186	5948	231	5897
L&T General	8	606	702	84	89	961	37294	113	2564	33148	45	2329	70534	852	6556
Magma HDI										1	0.001	0.05	1	0.001	0.05
Raheja OBE										84	0.08	2	84	0.08	2
Reliance				898	1878	18321	52724	162	4858	25581	27	1974	79237	19141	50966
Royal Sundaram	34	17074	25813	576	388	6700	71419	184	5199	109832	230	7757	181827	802	19656
SBI General				3860	2137	20611	2649	16	238	20821	26	709	27330	2179	21558
Shriram General															
Tata AIG	10	1526	3567	1574	423	3543	102745	224	4092	38762	56	4828	143091	2229	16030
Universal Sampo				3873	762	7184	170328	369	6158	684	1	14	174885	1132	13356
Private Total	141	49552	42841	32910	13608	233304	1030217	2839	83162	1552206	1940	131827	2615474	67938	491134
National	21	75493	86903	10021	5262	182105	584809	1620	32715	1154480	2727	101438	1749331	85102	403161
New India	106	62039	67200	14726	10508	245391	480488	1613	42584	1210877	2965	128358	1706197	77124	483532
Oriental	8	2469	1435	223061	5410	160471	756652	2046	65221	449703	910	33671	1429424	10835	260798
United India	142	79670	47041	99502	19706	270817	304349	1440	31243	789670	2686	62473	1193663	103502	411574
Public Total	277	219671	202578	347310	40886	858784	2126298	6719	171763	3604730	9288	325940	6078615	2765663	1559065
Apollo Munich				1036	1090	29800	330059	1068	42469	244925	375	22236	576020	2533	94505
Cigna TTK				5	9	5421	33903	102	4842	32681	33	3319	66589	144	13582
Max Bupa	3	1046	425	135	317	3852	134069	372	16180	130861	306	27098	265068	2040	47555
Religare	0	86	26	1728	635	16760	114297	360	14944	106582	116	12790	222607	1198	44520
Star Health	12	2917	1534	5444	496	14131	1316551	4394	130364	669551	740	48363	1991558	8547	194392
Standalone Health Insurers Total	15	4049	1985	8348	2546	69864	1928879	6297	208801	1184600	1570	113806	3121842	14461	394555
Grand Total	433	273272	247404	388568	57039	1162052	5085394	15855	463725	6341536	12797	571573	11815931	358962	2444754

**TABLE 78: HEALTH INSURANCE (EXCLUDING TRAVEL -DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT)
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2016-17) (concl.d.)**

(No. of Policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt. Sponsored Schemes			Individual Family Floater			Individual Other than Family Floater			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz	2	7164	5611	3370	1224	50569	184328	554	18002	285646	526	23619	473346	9469	97821
Bharti AXA				1211	286	5801	7370	24	501	13111	13	416	21692	323	6717
CHOLA MS				16442	1378	16635	39602	124	2176	19145	29	1290	75189	1531	20101
Future Generali	7	4759	1704	2737	664	14091	20001	68	1965	18565	78	1500	41310	5569	19260
HDFC ERGO				8000	1247	12897	303872	560	26853	160694	143	29208	472566	1950	68958
ICICI Lombard	19	17762	21954	4151	1898	54369	130338	371	20161	755875	774	70274	890383	20805	166758
IFFCO Tokio	24	17873	8509	1125	718	32023	99585	321	7961	55384	72	2810	156118	18985	51303
Kotak General							5007	15	539	8280	9	406	13267	24	945
Liberty Videocon				676	647	6853	4456	14	372	5786	7	655	10918	669	7881
L&T General	0	0	-1.34	119	26	243	45787	287	3916	26025	26	1685	71931	339	5843
Magma HDI							4	0.01	0.31	66	0.1	2	70	0.08	2
Raheja OBE				1800	1819	20366	51875	162	5202	26904	29	2193	80625	8864	30836
Reliance	46	6854	3076	628	477	8308	77420	197	5785	110614	175	7632	188662	849	21725
Royal Sundaram				1114	3893	31501	15888	40	925	181874	190	4744	198876	4123	37170
SBI General				2330	295	3536	46311	141	4525	112144	141	10620	160790	942	18857
Shriram General	5	364	176	2346	229	3007	160231	684	6057	162577	913	9064	162577	913	9064
Tata AIG															
Universal Sampo															
Private Total	103	54777	41028	46049	14802	260219	1192075	3563	104939	1780093	2213	157056	3018320	75355	563242
National	26	91200	95290	9937	7948	232610	638797	1863	40219	1131270	2526	105245	1780030	103537	473364
New India	148	80099	88655	17688	10736	325173	1314597	4299	153432	452869	453	27392	1785302	95586	594654
Oriental	6	2172	4808	260421	13741	202688	7111719	2014	87021	406627	675	36824	1378773	18602	331341
United India	49	105722	75724	109525	19754	343032	307744	1224	34020	746114	2898	70578	1160432	129598	523354
Public Total	229	279193	264477	394571	52178	1103503	2972857	9400	314692	2736880	6552	240040	6104537	347323	1922712
Aditya Birla				169	185	5013	1301	4	180	952	1	115	2422	190	5308
Apollo Munich				1491	1178	37455	414319	1342	55993	265504	388	25479	681314	2907	118927
Cigna TTK				36	103	4642	58226	181	7503	65659	82	8519	123921	365	20664
Max Bupa	3	1046	425	92	427	6075	123745	422	19453	183167	386	33141	307007	2281	59094
Religare	0	0	1018	1991	678	19843	174628	546	25676	143697	160	17161	320316	1384	63698
Star Health	0	0	2100	6101	918	35016	162092	514	162743	2411398	6218	85667	2579591	7651	285527
Standalone Health	3	1046	3543	9880	3489	108043	934311	3009	271548	3070377	7235	170083	4014571	14778	553217
Grand Total	335	335015	309048	450500	70469	1471766	5099243	15972	691179	7587350	16000	567179	13137428	437455	3039171

TABLE 79: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2013-14)

(Amount in ₹ Lakh)

Insurer	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)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz				41097	43627	106.2%	21236	12506	58.9%	1238	730	59.0%	63571	58863	89.4%
Bharti AXA				16555	13890	83.9%	814	312	38.3%				17369	14201	81.8%
CHOLIA MS	12255	7989	65.2%	5550	3186	57.4%	2411	259	10.8%	787	1522	193.4%	21002	12956	61.7%
Future Generali	1	0	0.0%	7779	6918	88.9%	628	550	87.5%	561	515	91.8%	8968	7982	89.0%
HDFC ERGO	1826	1425	78.0%	22437	28146	125.4%	6098	2304	37.8%	7456	1665	22.3%	37817	33540	88.7%
ICICI Lombard	29632	25925	87.5%	62858	65388	104.4%	10247	7872	76.8%	12335	8017	65.0%	114872	107202	93.3%
IFFCO Tokio	6735	4805	71.4%	9661	9752	100.9%	1305	947	72.6%	1762	1354	76.8%	19494	16858	86.6%
Liberty Videocon				41	16	38.8%							41	16	39.8%
L&T General	431	64	14.9%	3248	3645	112.2%	92	141	153.5%	633	142	22.4%	4404	3992	90.6%
Magma HDI															
Ratheja OBE				13326	14219	106.7%	4452	4875	109.5%	1660	2344	141.2%	32516	33478	103.0%
Reliance	13078	12041	92.1%	2557	2047	80.0%	3470	1687	48.6%	9330	4510	48.3%	20591	11765	57.1%
Royal Sundaram	5234	3520	67.3%	583	409	70.1%	142	17	11.9%	186	18	9.5%	912	443	48.6%
SBI General															
Shriram General															
Tata AIG	3852	2340	60.7%	1046	851	81.4%	2028	307	15.1%	1648	547	33.2%	8575	4045	47.2%
Universal Sampo				4022	4468	111.1%	2206	2206	100.0%	291	109	37.5%	6519	6783	104.1%
Private Total	73044	58110	79.6%	190559	196561	103.1%	55129	33982	61.6%	37889	21471	56.7%	356621	310124	87.0%
National	44975	37655	83.7%	118280	139969	118.3%	13161	13683	104.0%	90992	88523	97.3%	267408	279830	104.6%
New India	8905	9939	111.6%	147888	164664	111.3%	7938	5209	65.6%	118355	99576	84.1%	283086	278083	98.2%
Oriental	16721	21737	130.0%	88266	96245	109.0%	38843	38604	96.9%	31042	40500	130.5%	175872	197086	112.1%
United India	28127	34792	123.7%	117635	139086	118.0%	15181	15359	101.0%	46081	47800	103.0%	207024	237037	114.5%
Public Total	98728	104123	105.5%	472069	539965	114.4%	76124	72854	95.7%	286470	276399	96.5%	933390	992036	106.3%
Apollo Munich	1539	854	55.5%	16360	15234	93.1%	21784	11623	53.4%	12278	7474	60.9%	51961	35185	67.7%
Cigna TTK							23	0	0.0%	14	0	0.0%	38	0	0.0%
Max Bupa	841	374	44.5%	4664	4617	99.0%	14362	6796	47.3%	3859	2235	57.9%	23727	14023	59.1%
Religare	49	8	16.7%	5349	5200	97.2%	1717	654	38.1%	941	319	33.9%	8055	6181	76.7%
Star Health	3271	1937	59.2%	5118	3500	68.4%	37108	25374	68.4%	18081	12363	68.4%	63579	43173	67.9%
Standalone Health Insurers Total	5700	3173	55.7%	31492	28551	90.7%	74994	44446	59.3%	35174	22392	63.7%	147359	98562	66.9%
Grand Total	177472	165406	93.2%	694119	765077	110.2%	206247	151282	73.4%	359532	320262	89.1%	1437370	1400722	97.5%

TABLE 79: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2014-15) (Contd...)

(Amount in ₹ Lakh)

Insurer	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)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz				31490	30170	95.8%	15058	10242	68.0%	12002	6391	53.2%	58551	48803	79.9%
Bharti AXA				16096	17158	106.6%	1138	321	28.2%				17234	17479	101.4%
CHOLIA MS	3818	2199	57.6%	8438	4464	52.9%	1826	1551	85.0%	1036	116	11.2%	15119	8329	55.1%
Future Generali	333	49	14.7%	7059	7288	103.2%	890	777	87.3%	704	698	99.2%	8896	8815	98.1%
HDFC ERGO	1761	1795	101.9%	9948	9561	96.1%	14255	4006	28.1%	2664	3539	132.8%	28327	18901	66.7%
ICICI Lombard	14728	13188	89.5%	53305	54572	102.4%	12007	7670	63.9%	14693	8999	61.2%	94733	84428	89.1%
IFFCO Tokio	8146	6186	75.9%	13703	14948	109.1%	2741	2031	74.1%	2184	1673	76.6%	26774	24837	92.8%
Liberty Videocon				2234	2472	110.7%	1	0	0.0%	0	1	245.8%	2235	2473	110.6%
L&T General	260	3	1.2%	857	520	60.7%	1124	532	47.3%	1122	531	47.3%	3363	1586	47.2%
Magma HDI										0.01	0	0.0%	0.01	0	0.0%
Ratheja OBE										2	0	0.0%	2	0	0.0%
Reliance	20463	20880	102.0%	13864	15651	112.9%	2920	4997	118.8%	1390	2163	135.0%	38637	43691	108.9%
Royal Sundaram	1906	1365	71.6%	4452	2790	62.7%	4330	2242	51.8%	8399	4729	56.4%	19077	11126	58.3%
SBI General				5132	2850	55.5%	67	17	25.0%	41	19	45.6%	5240	2886	55.1%
Shriram General															
Tata AIG	3231	2257	69.9%	3240	2450	75.6%	3682	589	16.0%	1972	637	32.3%	12125	5933	48.9%
Universal Sampo				5891	7156	121.5%	3396	2425	71.4%	291	59	20.2%	9578	9639	100.6%
Private Total	54645	47920	87.7%	175410	172050	98.1%	63435	37399	59.0%	46491	29555	63.6%	339980	286927	84.4%
National	78655	74461	94.7%	164927	211107	128.0%	15880	16417	103.4%	99446	102424	103.0%	358909	404409	112.7%
New India	28206	28811	102.1%	169805	200981	118.4%	52325	46562	89.0%	93005	69928	75.2%	343341	346282	100.9%
Oriental	5289	22922	433.4%	107710	119271	110.7%	52792	49193	93.2%	28797	35385	122.9%	194589	226771	116.5%
United India	38403	49228	128.2%	166501	218294	131.1%	22865	22106	96.7%	52905	55018	104.0%	280674	344646	122.8%
Public Total	150553	175421	116.5%	608943	749653	123.1%	143862	134279	93.3%	274154	262755	95.8%	1177513	1322108	112.3%
Apollo Munich	315	38	11.9%	19405	16594	85.5%	27266	14901	54.7%	14902	9048	60.7%	61888	40580	65.6%
Cigna TTK				184	129	70.0%	323	200	61.9%	159	100	62.9%	666	428	64.4%
Max Bupa	606	296	48.9%	4053	3435	84.8%	10947	5556	50.8%	15822	8030	50.8%	31427	17318	55.1%
Religare	324	241	74.5%	6369	6037	94.8%	5041	1956	38.8%	3193	838	26.3%	14917	9072	60.8%
Star Health	2639	1316	49.9%	6933	5860	84.5%	63257	42015	66.4%	28850	14955	55.7%	99678	64146	64.4%
Standalone Health Insurers Total	3884	1891	48.7%	36943	32054	86.8%	106834	64628	60.5%	60915	32971	54.1%	208576	131544	63.1%
Grand Total	209082	225232	107.7%	821296	953758	116.1%	314131	236305	75.2%	381560	325280	85.3%	1726069	1740579	100.8%

TABLE 79: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2015-16) (Contd...)

(Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes			Individual Family Floater			Individual Other than Family Floater			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz				32384	31848	98.3%	12887	7877	61.1%	17078	11584	67.8%	62358	51309	82.3%
Bharti AXA				7413	7016	94.6%				868	674	77.6%	8281	7690	92.9%
CHOLIA MS	1302	508	39.0%	11642	4731	40.6%	2277	1907	83.7%	1063	26	2.4%	16295	7171	44.0%
Future Generali	1477	711	48.1%	5908	6343	107.4%	1129	1008	89.3%	829	807	97.4%	9344	8870	94.9%
HDFC ERGO	0			9159	9351	102.1%	9713	5305	54.6%	9955	2936	29.5%	28826	17592	61.0%
ICICI Lombard	9185	8275	90.1%	51518	49749	96.6%	14629	9631	65.8%	18205	10392	57.1%	93537	78047	83.4%
IFFCO Tokio	8904	7671	86.2%	21596	25641	118.7%	4488	3897	86.8%	2445	1936	79.2%	37432	39145	104.6%
Kotak General				5242	5536	105.6%	49	24	48.1%	48	56	116.8%	5339	5616	105.2%
Liberty Videocon				544	182	33.5%	2083	987	47.4%	1892	885	46.8%	4760	2074	43.6%
L&T General	241	20	8.4%												
Magma HDI				16883	20024	118.6%	4605	6367	138.3%	1499	374	24.9%	47919	47821	99.8%
Rajeha OBE	24931	21056	84.5%	5981	4116	68.8%	4319	2890	62.3%	7844	4915	62.7%	18144	11633	64.1%
Reliance	0	-88		13599	5052	37.1%	125	46	36.7%	219	91	41.6%	13943	5189	37.2%
Royal Sundaram				3072	2300	74.9%	3575	258	7.2%	2963	2216	74.8%	12998	7174	55.2%
SBI General				8002	8289	103.6%	4814	2829	58.8%	14	4	26.7%	12830	11122	86.7%
Shriram General	3388	2400	70.8%	192952	180178	93.4%	64694	42826	66.2%	64923	36895	56.8%	371999	300453	80.8%
Tata AIG	49430	40554	82.0%	168097	214257	127.5%	25221	34183	135.5%	105573	86437	81.9%	389345	435646	111.9%
Universal Sampo	90454	100768	111.4%	220103	303413	137.9%	38196	19973	52.3%	115131	104277	90.6%	413587	483420	116.9%
National	40158	55758	138.8%	134795	160284	118.9%	55290	60977	110.3%	28283	35646	126.0%	221140	259343	117.3%
New India	2772	2436	87.9%	240478	320104	133.1%	20238	20333	100.5%	53408	55280	103.5%	354066	440059	124.3%
Oriental	39942	44342	111.0%	763473	998058	130.7%	138944	135466	97.5%	302395	281640	93.1%	1378138	1618468	117.4%
United India	173326	203304	117.3%	25107	20857	83.1%	25309	15570	61.5%	21050	12503	59.4%	71467	48947	68.5%
Public Total	0	18	0.0%	3656	2527	69.1%	2019	725	35.9%	1262	479	38.0%	6938	3730	53.8%
Apollo Munich	403	376	93.1%	2831	898	31.7%	11565	7532	65.1%	24487	14588	59.6%	39287	23393	59.5%
Cigna TTK	484	86	17.8%	12786	10494	82.1%	7135	2908	40.8%	5153	1594	30.9%	25559	15083	59.0%
Max Bupa	883	847	95.9%	11092	5795	52.2%	102331	53466	52.2%	37984	19835	52.2%	152270	79943	52.5%
Religare	1771	1326	74.9%	55473	40571	73.1%	148360	80200	54.1%	89916	48999	54.5%	295521	171097	57.9%
Star Health				1011998	1218807	120.4%	351998	258492	73.4%	457234	367535	80.4%	2045657	2090018	102.2%
Standalone Health	224527	245184	109.2%												
Grand Total															

TABLE 79: HEALTH INSURANCE (EXCLUDING TRAVEL - DOMESTIC/OVERSEAS AND PERSONAL ACCIDENT INSURANCE): INCURRED CLAIMS RATIO (2016-17) (Concl.d..)

(Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes including RSBY			Group Insurance Schemes excluding Govt Sponsored Schemes			Individual Family Floater			Individual Other than Family Floater			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz	1666	1607	96%	42281	43961	104%	15312	10581	69%	19716	13671	69%	78975	69820	88.4%
Bharti AXA				5920	4684	79%	494	361	73%	394	309	79%	6809	5355	78.7%
CHOLA MS	0.00	-0.53	0%	15074	4627	31%	2112	1245	59%	1252	931	74%	18438	6803	36.9%
Future Generali	1022	437	43%	7698	7632	99%	1461	1244	85%	1255	1006	80%	11436	10319	90.2%
HDFC ERGO				10761	10713	100%	16340	6395	39%	6112	3318	54%	33213	20426	61.5%
ICI Lombard	23939	32284	135%	54944	57044	104%	16104	10652	66%	20504	13031	64%	115491	113011	97.9%
IFFCO Tokio	7939	6016	76%	29152	35493	122%	6650	5700	86%	2578	2060	80%	46319	49268	106.4%
Kotak General							208	64	31%	157	104	66%	365	168	46.0%
Liberty Videocon				5550	4671	84%	201	144	72%	259	98	38%	6009	4913	81.8%
L&T General	-0.5	0.0	0%	322	207	64%	1383	634	46%	3140	1734	55%	4844	2575	53.2%
Magma HDI													0	0	0.0%
Rateja OBE	3075	2666	87%	17054	17266	101%	5147	4948	94%	1289	1325	103%	26565	26105	98.3%
Reliance				7125	4727	66%	4254	3050	72%	7156	4745	66%	18538	12522	67.6%
Royal Sundaram				23671	10358	44%	421	373	89%	1527	167	11%	25618	10899	42.5%
SBI General													0.00	0.00	0.0%
Shriram General	167	418	250%	2226	2364	106%	3462	2192	63%	3999	1727	43%	9854	6701	68.0%
Tata AIG				3603	3185	88%	4889	3358	69%				8491	6542	77.0%
Universal Sampo				225379	206931	92%	78438	50840	65%	65342	44229	64%	410967	345428	84.1%
Private Total	37808	43428	115%	225379	206931	92%	78438	50840	65%	65342	44229	64%	410967	345428	84.1%
National	80046	101305	127%	170240	254527	150%	36045	35538	99%	88342	86526	98%	374673	477896	127.6%
New India	84626	110243	130%	312395	349379	112%	144459	113590	79%	26247	21945	84%	567728	595156	104.8%
Oriental	3333	1820	55%	177127	232570	131%	70686	71222	101%	30079	37428	124%	281226	343041	122.0%
United India	62761	72535	116%	273018	446141	163%	32296	26235	81%	67069	68991	103%	435144	613901	141.1%
Public Total	230766	285903	124%	932780	1282617	138%	283487	246586	87%	211738	214890	101%	1658771	2029996	122.4%
Aditya Birla				1313	1200	91%	16	166	1041%	11	111	1041%	1340	1477	110.3%
Apollo Munich	0.00	1.90	0%	35551	26204	74%	40174	20519	51%	25456	12623	50%	101182	59347	58.7%
Cigna TTK				3736	4114	110%	6130	1989	32%	7005	2385	34%	16871	8487	50.3%
Max Bupa	213	445	210%	4818	1371	28%	16992	9744	57%	32303	16642	52%	54325	28202	51.9%
Religare	483	873	181%	15070	14204	94%	13802	5209	38%	12788	2025	16%	42142	22311	52.9%
Star Health	1773	35	2%	18344	12957	71%	107791	65628	61%	57468	34990	61%	185377	113610	61.3%
Stant-alone Health															
Insurers Total	2469	1355	55%	78632	60050	76%	184904	103256	56%	135033	68775	51%	401237	233435	58.2%
Grand Total	271043	330686	122%	1236991	1549598	125%	546829	400681	73%	416112	327894	79%	2470975	2608859	105.6%

**TABLE 80: PERSONAL ACCIDENT INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14)**

(No. of policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes		Group Insurance Schemes excluding Govt Sponsored Schemes		Family/Floater Insurance excluding Individual Policies		Individual Insurance excluding Family/Floater Policies		TOTAL		
	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	Gross Premium
Bajaj Allianz			3600	2133	219716	230	1593	55955	56	485	2078
Bharti AXA			17089	2366	9957	9	141	13557	2142	2840	2840
CHOLA MS			2242	8158	1438	4	33	12324	15	139	5960
Future Generali			26907	5610	130688	312	2390	92521	93	1577	5028
HDFC ERGO	6	1407	222237	5300	14168			1241263	1197	22381	29940
ICICI Lombard			3484	3824	2536			269685	266	5691	20048
IFFCO Tokio			245	1293	994			120367	140	574	3111
Liberty Videocon			199	181	266			3916	4	25	994
L&T General			29	36	45			8	0.01	0.25	294
Magma HDI			47005	8092	792	2	6	21013	21	115	45
Raheja OBE			9094	874	3048			97400	164	1125	2788
Reliance	94	6	4261	15361	18149			29	0.03	0.27	4178
Royal Sundaram			22900	39832	6994	103	957	160853	165	2571	18149
SBI General			359292	93060	65977	660	5124	2075334	2121	34681	10522
Shriram General			38669	48759	8209			505201	13487	2980	40100
Tata AIG			27069	1924	11434			502644	1311	5463	97254
Universal Sampo			61090	2238	5967			785376	1346	4889	11189
Private Total	100	1412	195	195	65977	660	5124	2075334	2121	34681	105976
National			3	110	984			502644	1311	5463	11881
New India	3	110	644	465	15173			586415	645	5680	17881
Oriental	36	465	575	1628	40783	0	0	2379636	16789	19012	11500
United India	39	575	503	1107	1667			43759	60	1113	20853
Public Total	39	575	1628	1628	40783	0	0	2379636	16789	19012	61424
Apollo Munich			294	17	132			294	17	132	2780
Cigna TTK			309	39	227			309	39	227	132
Max Bupa			11364	691	1301			138701	161	1037	227
Religare			1853	3327	110087	660	5124	4637430	19131	55843	2338
Star Health			0	12470	152823	0	0	182460	221	2150	5477
Standalone Health Insurers Total	0	1987	1823	1853	110087	660	5124	194930	221	2150	5477
Grand Total	139	1987	1823	1853	110087	660	5124	5604994	19131	55843	172877

**TABLE 80: PERSONAL ACCIDENT INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2014-15) (Contd..)**

(No. of policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz				4960	27	3069	1208588	1259	3608				1213548	1286	6677
Bharti AXA				3229	1786	1957	121747	62	219				124976	1848	2176
CHOLA MS				23290	2586	6282							45260	2611	6511
Future Generali				4633	7293	2473							133524	7425	4434
HDFC ERGO				18882	143743	3284	132869	330	2768				1798560	145559	38796
ICICI Lombard	3	319	23	253882	4624	16357							520562	5204	23307
IFFCO Tokio				7445	6404	3178	95605	113	413				122187	6541	3794
Liberty Videocon	3	7195	784	499	5494	921							905	12689	1711
L&T General				271	91	145	62	0	1				5792	98	197
Magma HDI				209	314	106							10230	324	134
Rahjeja OBE				75	44	30							81	54	30
Reliance				1211	8400	3582							47133	8446	3761
Royal Sundaram				1422	1823	2796							67703	1950	3748
SBI General				896	17873	28700	405	1	4				21934	17895	28755
Shriram General				332	368	444	32	0.10	0.36				78370	446	562
Tata AIG	4	6381	1616	26300	20743	5119	25824	67	632				204325	27352	9988
Universal Sampo				7103	3963	593							13746	3970	619
Private Total	10	13894	2424	354639	225575	79036	1585132	1832	7646	2469055	2396	46094	4408836	243698	135200
National				39605	6606	11397							880461	15798	14393
New India				26869	2155	10750							524881	4149	18565
Oriental				22932	22824	8929							879219	30754	14651
United India				49906	24731	17079							889647	25706	23210
Public Total	12	680	1978	139312	56316	48155	0	0	0	3034884	19411	20686	3174208	76407	70819
Apollo Munich				527	1575	2482							71415	1666	4421
Cigna TTK													8139	8	59
Max Bupa				59	4	60							59	4	60
Religare				822	194	647							14755	208	1553
Star Health				12088	729	1517							200168	1142	3268
Standalone Health Insurers Total	0	0	0	13496	2501	4707	0	0	0	281040	526	4654	294536	3028	9361
Grand Total	22	14574	4401	507447	284392	131898	1585132	1832	7646	5784979	22334	71435	7877580	323132	215380

**TABLE 80: PERSONAL ACCIDENT INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2015-16) (Contd..)**

(No. of policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt Sponsored Schemes			Individual Family Floater			Individual Other than Family Floater			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz				977007	3613	6291				349822	350	4112	1326829	3962	10403
Bharti AXA				2286	1456	1431				73416	276	188	75702	1732	1619
CHOLA MS	2	111	11	31044	3334	10670				20748	25	218	51794	3470	10900
Future Generali				4835	5402	2665				206503	210	2364	211338	5612	5029
HDFC ERGO				131087	3111	3675				1982497	2078	42324	2113584	5189	45999
ICICI Lombard	8	404	32	295753	8656	19158				222135	222	8724	517896	9282	27914
IFFCO Tokio				7355	8915	4269		123	462	21603	26	292	134764	9065	5023
Kotak General															
Liberty Videocon				490	593	976		16	0.42	6959	7	112	7465	600	1089
L&T General				326	204	242		22	0.55	5282	6	38	5610	211	281
Magma HDI				202	216	145				8279	8	32	8481	224	177
Raheja OBE				8	7	13				5	0	0	13	7	14
Reliance				1112	2911	2512				72527	74	236	73639	2985	2747
Royal Sundaram				1819	1172	3136				53627	65	803	55446	1238	3939
SBI General				1495	18605	30064				12858	15	56	14353	18620	30120
Shriram General				488	865	590				39637	40	67	40125	905	657
Tata AIG	4	6705	246	13897	5316	5963		139	2023	7268	7	543	127716	12167	8776
Universal Sampo	520	4708	565	2351	2299	757		321	111	5793	6	25	14407	7334	1458
Private Total	534	11928	854	1471555	66676	92558		583	2598	3088939	3415	60132	4779162	82602	156142
National				35391	31132	19831				1291651	1292	4831	1327042	32424	24662
New India	42	3528	2127	29900	272532	12858				504141	1500	6089	534083	277560	21075
Oriental	1	4250	840	29278	15822	10814				752009	3106	4947	781288	23179	16601
United India				102454	27031	17715				641388	702	7813	743842	27733	25528
Public Total	43	7778	2967	197023	346518	61219		0	0	3189189	6600	23681	3386255	360896	87867
Apollo Munich				726	2207	4205				84803	109	2512	85529	2315	6718
Cigna TTK				23	10	8		2	126	17982	18	665	18975	30	799
Max Bupa				21	46	46							21	46	46
Religare				1280	242	1653				41657	41	2582	42937	284	4236
Star Health				11648	842	1672				276989	312	3546	288637	1154	5218
Standalone Health Insurers Total	577	19706	3821	13698	3347	7584		2	126	421431	480	9306	436099	3829	17016
Grand Total				1682276	416540	161361		585	2724	6699559	10496	93119	8601516	447327	261025

**TABLE 80: PERSONAL ACCIDENT INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2016-17) (Contd..)**

(No. of policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

Insurer	Pradhan Mantri Suraksha Bima Yojana (PMSBY)			Pradhan Mantri Jan Dhan Yojana (PMJDY)			Individual Family Floater			Individual Other than Family Floater			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz	10	1453	174				7336	8389	8999	27	0.1				1
Bharti AXA							1605	1147	1197						
CHOLA MS	1	56	7				31036	3965	12526						
Future Generali	7	3	0.40				4094	11443	3391						85
HDFC ERGO							1382805	6327	35411						2340
ICICI Lombard	25	2929	351				362115	5067	23436						
IFFCO Tokio							5407	7720	4335						
Kotak General							25892	26	274						
Liberty Videocon							747	2473	1507						0.21
L&T General							380	88	171						0.23
Magma HDI							133	875	177						17
Raheja OBE							19	19	35						0.2
Reliance							1765	1475	2669						
Royal Sundaram	1	1058	127				2109	1297	3599						
SBI General							1536	28977	41850						10
Shriram General							597	1138	690						
Tata AIG	1	620	74				8234	5185	6568						
Universal Sompo	574	4632	557				1689	3489	1392						124
Private Total	619	10752	1291	0	0	0	1837499	89100	148228	14002	1006	107914	1252	2578	
National	12	30343	3641				25138	3120	13596						
New India	391	15120	1814				27592	3343	29337						5979
Oriental	173	10860	1303				32577	12007	10909						
United India	3688	21698	2604				40294	28108	19121						
Public Total	4264	78021	9362	1	412232	1612	125601	46578	72963	511179	1172	511179	1172	5979	
Aditya Birla							76	18	96						
Apollo Munich							1045	3193	6075						
Cigna TTK							78	27	26						20
Max Bupa							18	119	300						
Religare							1432	430	2181						
Star Health							11766	1034	2239						1124
Stand alone Health Insurers Total	0	0	0	0	0	0	14415	4820	10917	46185	53	1144	53	1144	
Grand Total	4883	88773	10654	1	412232	1612	1977515	140499	232108	665278	2478	665278	2478	9702	

**TABLE 80: PERSONAL ACCIDENT INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2016-17) (Concl'd..)**

(No. of policies in Actuals) (No. of Persons in '000) (Amount in ₹ Lakh)

Insurer	Individual Other than Family Floater			TOTAL			IRCTC Scheme			Grand Total incl. IRCTC		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz	214993	538	6387	222339	10381	15560	222339	10381	15560	222339	10381	15560
Bharti AXA	32780	33	169	34412	1180	1367	34412	1180	1367	34412	1180	1367
CHOLA MS	19824	22	209	50861	4044	12742	50861	4044	12742	50861	4044	12742
Future Generali	261222	261	2572	268382	11715	6048	268382	11715	6048	268382	11715	6048
HDFC ERGO	515254	448	11012	1984785	7003	48763	1984785	7003	48763	1984785	7003	48763
ICICI Lombard	309749	310	11994	671889	8306	35781	671889	8306	35781	671889	8306	35781
IFFCO Tokio	159979	160	899	165386	7880	5234	165386	7880	5234	165386	7880	5234
Kotak General	48	0.1	0.1	25940	26	275	25940	26	275	25940	26	275
Liberty Videocon	11462	31	191	12217	2505	1698	12217	2505	1698	12217	2505	1698
L&T General	1895	0	15	2280	88	186	2280	88	186	2280	88	186
Magma HDI	41786	42	97	45329	926	291	45329	926	291	45329	926	291
Raheja OBE	2	0.002	0.06	42	19	36	42	19	36	42	19	36
Reliance	93867	95	326	95633	4694	3656	95633	4694	3656	95633	4694	3656
Royal Sundaram	56053	67	817	58162	1363	4416	58162	1363	4416	58162	1363	4416
SBI General	30006	35	148	32198	29014	42008	32198	29014	42008	32198	29014	42008
Shriram General	38827	40	80	39424	1178	770	39424	1178	770	39424	1178	770
Tata AIG	135808	167	3013	144045	7365	9929	144045	7365	9929	144045	7365	9929
Universal Sampo				16265	9127	2073	16265	9127	2073	16265	9127	2073
Private Total	1923555	2250	37928	3869589	106814	190832	3869589	3	117355	3869592	224169	191771
National	553780	700	3592	578931	65562	31729	578931	65562	31729	578931	65562	31729
New India				539163	431867	38743	539163	431867	38743	539163	431867	38743
Oriental	646690	820	3407	679444	74194	52467	679444	74194	52467	679444	74194	52467
United India	690224	1718	4521	734206	51524	26246	734206	51524	26246	734206	51524	26246
Public Total	1890694	3237	11521	2531744	623147	149185	2531744	0	0	2531744	623147	149185
Adiya Birla				76	18	96	76	18	96	76	18	96
Apollo Munich	139099	171	3937	140144	3364	10012	140144	3364	10012	140144	3364	10012
Cigna TTK	25932	27	1470	26641	55	1517	26641	55	1517	26641	55	1517
Max Bupa				18	119	300	18	119	300	18	119	300
Religare	63076	63	3260	64508	494	5440	64508	494	5440	64508	494	5440
Star Health	329313	378	5946	386633	1464	9309	386633	1464	9309	386633	1464	9309
Stand alone Health Insurers Total	557420	639	14613	618020	5513	26674	618020	0	0	618020	5513	26674
Grand Total	4371669	6127	64062	7019353	735474	366692	7019353	3	117355	7019356	852829	367630

TABLE 81: PERSONAL ACCIDENT INSURANCE INCURRED CLAIMS RATIO (2013-14)

(Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz															
Bharti AXA				2416	1226	50.7%	1620	574	35.4%	538	218	40.5%	2159	792	36.7%
CHOLA MS				2835	1219	43.0%	125	101	80.7%	108	32	29.5%	2941	1327	52.2%
Future Generali				3316	2850	85.9%	25	3	11.1%	1094	940	85.9%	2943	1251	42.5%
HDFC ERGO				3820	3373	88.3%	1597	400	25.0%	14957	3692	24.7%	20375	3792	85.5%
ICICI Lombard	219	255	116.5%	7198	3650	50.7%				2478	677	27.3%	9894	4582	46.3%
IFFCO Tokio				2495	1529	61.3%				1501	898	59.8%	3996	2427	60.7%
Liberty Videocon				136	47	34.8%							136	47	34.8%
L&T General				208	239	114.6%	2	9	411.3%	7	6	86.5%	217	254	116.7%
Magma HDI															
Raheja OBE				41	15	36.6%				0.21	0	0.0%	41	15	36.4%
Reliance				1736	1503	86.6%	23	5	19.3%	81	21	25.4%	1841	1528	83.0%
Royal Sundaram	62	94	151.8%	1595	619	38.8%				2532	926	36.6%	4189	1638	39.1%
SBI General				11642	15744	135.2%				0.007	0.001	19.4%	11642	15744	135.2%
Shriram General															
Tata AIG				5412	2942	54.4%				1518	970	63.9%	7517	3960	52.7%
Universal Sampo															
Private Total	281	349	124.2%	42849	34956	81.6%	3980	1139	28.6%	24815	8381	33.8%	71925	44824	62.3%
National				4295	5280	122.9%				1210	1033	85.4%	5505	6314	114.7%
New India	970	372	38.4%	6590	6545	99.3%				2474	1885	76.2%	10034	8802	87.7%
Oriental	644	698	121.0%	5490	4679	78.4%				4424	3170	71.7%	10557	8547	81.0%
United India				11943	8350	69.9%				3801	1568	41.3%	15744	9918	63.0%
Public Total	1614	1070	66.3%	28317	24855	87.8%	0	0	0.0%	11909	7656	64.3%	41840	33581	80.3%
Apollo Munich				1168	44	3.7%				630	177	28.2%	1798	221	12.3%
Cigna TTK															
Max Bupa				39	10	26.3%							39	10	26.3%
Religare				109	60	54.6%							109	60	54.6%
Star Health				739	324	43.9%				589	258	43.9%	1328	583	43.9%
Standalone Health Insurers Total	0	0	0.0%	2055	438	21.3%	0	0	0.0%	1219	436	35.8%	3274	874	26.7%
Grand Total	1895	1419	74.9%	73222	60248	82.3%	3980	1139	28.6%	37942	16473	43.4%	117039	79279	67.7%

**TABLE 81: PERSONAL ACCIDENT INSURANCE
INCURRED CLAIMS RATIO (2014-15) (Contd..)**

(Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt Sponsored Schemes			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz				2879	1415	49%	3884	1793	46%				6762	3208	47%
Bharti AXA				1867	1274	68%	154	28	18%				2022	1302	64%
CHOLA MS				4359	1877	43%				159	88	56%	4518	1966	44%
Future Generali				2510	1518	60%				1587	681	43%	4098	2199	54%
HDFC ERGO				3714	1772	48%	1667	665	40%	19715	5646	29%	25096	8083	32%
ICICI Lombard	94	210	224%	7672	4284	56%				3657	783	21%	11423	5277	46%
IFFCO Tokio				2461	1636	66%	330	242	73%	172	110	64%	2963	1987	67%
Liberty Videocon	308	262	85%	1049	937	89%				0			1357	1199	88%
L&T General				139	218	156%	0.76	0.28	37%	42	16	37%	182	234	128%
Magma HDI				52	52	99%				14	10	70%	66	61	93%
Raheja OBE				33	40	121%				0	0	0%	33	40	121%
Reliance				2470	3039	123%				135	54	40%	2606	3093	119%
Royal Sundaram				2620	815	31%		46		976	172	18%	3596	1032	29%
SBI General				19894	16169	81%	1	0	0%	20	55	279%	19916	16224	81%
Shriram General				119	93	78%	0.35	0	0%	95	59	62%	214	152	71%
Tata AIG	1685	1654	98%	4365	3825	88%	519	289	56%	2212	986	45%	8781	6753	77%
Universal Sampo				450	324	72%				13	14	107%	463	339	73%
Private Total	2087	2126	102%	56655	39287	69%	6556	3062	47%	28797	8673	30%	94096	53149	56%
National				11540	7896	68%				2473	919	37%	14013	8815	63%
New India	1474	92	6%	10601	7905	75%				5650	3784	67%	17724	11781	66%
Oriental				8223	6185	75%				5150	3370	65%	13374	9555	71%
United India				124	57	46%				55	58	105%	179	115	64%
Public Total	1474	92	6%	30488	22044	72%	0	0	0%	13328	8130	61%	45290	30266	67%
Apollo Munich				1894	97	5%				1075	423	39%	2968	520	18%
Cigna TTK										2	1	55%	2	1	55%
Max Bupa				96	70	73%				121	90	75%	96	70	73%
Religare				232	145	63%				952	350	37%	353	235	67%
Star Health				838	453	54%							1790	803	45%
Standalone Health Insurers Total	0	0	0%	3060	765	25%	0	0	0%	2150	864	40%	5209	1629	31%
Grand Total	3561	2218	62%	90203	62096	69%	6556	3062	47%	44275	17667	40%	144595	85044	59%

TABLE 81: PERSONAL ACCIDENT INSURANCE INCURRED CLAIMS RATIO (2015-16) (Contd..)

(Amount in ₹ Lakh)

Insurer	Government Sponsored Schemes			Group Insurance Schemes excluding Govt Sponsored Schemes			Individual Family Floater			Individual Other than Family Floater			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurring Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurring Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurring Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurring Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurring Claims Ratio(Net)
Bajaj Allianz				3813	2381	62%				2640	1523	58%	6454	3904	60%
Bharti AXA				190	129	68%				1516	712	47%	1706	841	49%
CHOLA MS	0.26	0.12	46%	6101	2815	46%				137	63	46%	6238	2879	46%
Future Generali				2612	2047	78%				1985	777	39%	4597	2824	61%
HDFC ERGO				2963	1673	56%	0	59	0%	26231	7154	27%	29195	8886	30%
ICICI Lombard	15	338	2224%	9000	4032	45%				4956	996	20%	13972	5365	38%
IFFCO Tokio				3243	1916	59%	360	245	68%	212	82	39%	3815	2243	59%
Kotak General															
Liberty Videocon	0	974	0%	1298	444	34%				41	46	112%	1338	1464	109%
L&T General				206	200	97%	0.41	0.34	83%	28	23	83%	235	224	95%
Magma HDI				94	65	69%				21	24	116%	115	88	77%
Raheja OBE				18	20	115%				0	-3	-1691%	18	17	97%
Reliance				3368	3352	100%				191	167	87%	3559	3519	99%
Royal Sundaram				2588	970	37%				833	29	3%	3421	999	29%
SBI General				24894	15898	64%				55	75	136%	24949	15973	64%
Shriram General				139	88	63%				80	54	67%	219	141	65%
Tata AIG	720	1329	185%	5580	3457	62%	1056	453	43%	1721	444	26%	9077	5683	63%
Universal Sampo	424	353	83%	360	190	53%	71	12	17%	15	0	1%	869	554	64%
Private Total	1159	2994	258%	66468	39677	60%	1487	769	52%	40662	12165	30%	109776	55604	51%
National				15410	14214	92%				3179	1505	47%	18589	15719	85%
New India	2053	2525	123%	11804	10895	92%				5963	4353	73%	19820	17773	90%
Oriental	798	656	82%	9268	7083	76%				4356	2622	60%	14422	10360	72%
United India				14095	14575	103%				6236	3669	59%	20331	18244	90%
Public Total	2851	3180	112%	50577	46767	92%	7	1	17%	1687	507	30%	5133	62096	85%
Apollo Munich				3446	131	4%				150	23	15%	158	24	15%
Cigna TTK				1	0	0%				7	1	17%	24	9	39%
Max Bupa				24	9	39%				717	403	56%	1990	820	41%
Religare				1273	417	33%				2258	875	39%	3323	1288	39%
Star Health				1065	413	12%									
Standalone Health Insurers Total	0	0	0%	5808	970	17%	7	1	17%	4812	1808	38%	10628	2779	26%
Grand Total	4010	6174	154%	122853	87414	71%	1494	770	52%	65208	26121	40%	193565	120479	62%

TABLE 81: PERSONAL ACCIDENT INSURANCE INCURRED CLAIMS RATIO (2016-17) (Contd..)

(Amount in ₹ Lakh)

Insurer	Pradhan Mantri Suraksha Bima Yojana (PMSBY)			Pradhan Mantri Jan Dhan Yojana (PMJDY)			Govt. Sponsored schemes excl. PMSBY, PMJBY, IRCTC			Group Insurance Schemes excl. Govt. sponsored schemes			Individual Family Floater		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz	88	335	379%							7609	4559	60%	1	0.00	0.0%
Bharti AXA										1184	802	68%			
CHOLA MS	5	7	141%							8609	3967	46%	69	61	88%
Future Generali										2559	1959	77%	1204	31	3%
HDFC ERGO										6557	3579	55%			
ICICI Lombard	161	33	21%	1	20	2080%				10840	4130	38%			
IFFCO Tokio										3850	3488	91%			
Kotak General										-14	13	-97%			
Liberty Videocon										1195	496	41%	0.10	0.05	48%
L&T General										210	117	56%	10	-24	-249%
Magma HDI										99	292	295%			
Raheja OBE				503	2092	416%				7	10	141%			
Reliance	56	162	291%							2525	2982	118%			
Royal Sundaram										2993	1109	37%			
SBI General										29077	18313	63%	9	2	20%
Shriram General										167	84	51%			
Tata AIG	43	52	122%							5893	3901	66%			
Universal Sampo	463	835	180%							695	920	132%	148	136	92%
Private Total	816	1424	175%	0	0	0%	703	2497	355%	84056	50720	60%	1441	206	14%
National	2831	7050	249%	5455	2850	52%	20163	12713	63%	15363	18107	118%			
New India	1724	4565	265%							21238	13497	64%	5187	5993	116%
Oriental	705	812	115%							5904	5392	91%			
United India	2229	4663	209%							14101	12361	88%			
Public Total	7489	17089	228%	1612	962	60%	25618	15563	61%	56606	49357	87%	5187	5993	116%
Aditya Birla										8	15	180%			
Apollo Munich										5092	175	3%			
Cigna TTK										19	9	48%	23	1	6%
Max Bupa										103	79	77%			
Religare										1440	852	59%			
Star Health										1371	683	50%	640	197	31%
Stand alone Health Insurers Total	0	0	0%	0	0	0%	0	0	0%	8033	1813	23%	663	199	30%
Grand Total	8305	18513	215%	1612	962	60%	26321	18060	69%	148695	101889	69%	7291	6398	88%

**TABLE 81: PERSONAL ACCIDENT INSURANCE
INCURRED CLAIMS RATIO (2016-17) (Concl.d.)**

(Amount in ₹ Lakh)

Insurer	Individual Other than Family Floater			TOTAL			IRCTC Scheme			Grand Total incl. IRCTC		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz	4804	2370	49%	12502	7264	58%	12502	7264	58.1%	12502	7264	58.1%
Bharti AXA	166	118	71%	1351	920	68%	1351	920	68.1%	1351	920	68.1%
CHOLA MS	144	120	84%	8757	4094	47%	8757	4094	46.7%	8757	4094	46.7%
Future Generali	2226	963	43%	4855	2982	61%	4855	2982	61.4%	4855	2982	61.4%
HDFC ERGO	22516	4579	20%	30276	8189	27%	30276	8189	27.0%	30276	8189	27.0%
ICICI Lombard	7040	3277	47%	18042	7460	41%	18042	7460	41.9%	18289	7666	41.9%
IFFCO Tokio	721	393	54%	4571	3881	85%	4571	3881	84.9%	4571	3881	84.9%
Kotak General				-14	13	-97%	-14	13	-96.7%	-14	13	-96.7%
Liberty Videocon	135	49	36%	1331	545	41%	1331	545	41.0%	1331	545	41.0%
L&T General	26	-21	-82%	236	95	41%	236	95	40.5%	236	95	40.5%
Magma HDI	54	27	50%	163	295	181%	163	295	181.2%	163	295	181.2%
Raheja OBE				7	10	138%	7	10	138.4%	7	10	138.4%
Reliance	253	239	94%	3337	5475	164%	3337	5475	164.1%	3337	5475	164.1%
Royal Sundaram	810	350	43%	3803	1460	38%	3803	1460	37.3%	4085	1524	37.3%
SBI General	68	69	101%	29154	18384	63%	29154	18384	63.1%	29154	18384	63.1%
Shriram General	53	-1	-3%	220	83	38%	220	83	38.3%	223	86	38.3%
Tata AIG	2807	18	1%	8943	4356	49%	8943	4356	48.7%	8943	4356	48.7%
Universal Sampo				1306	1890	145%	1306	1890	144.7%	1306	1890	144.7%
Private Total	41824	12550	30%	128839	67396	52%	128839	67396	52.3%	129371	67669	52.3%
National	3013	1288	43%	26662	29295	110%	26662	29295	109.9%	26662	29295	109.9%
New India				29762	25017	84%	29762	25017	84%	29762	25017	84%
Oriental	1844	5076	275%	28616	23993	84%	28616	23993	83.8%	28616	23993	83.8%
United India	5374	2375	44%	21704	19398	89%	21704	19398	89.4%	21704	19398	89.4%
Public Total	10231	8739	85%	106744	97703	92%	106744	97703	91.5%	106744	97703	91.5%
Aditya Birla				8	15	180%	8	15	179.8%	8	15	179.8%
Apollo Munich	2741	573	21%	7833	747	10%	7833	747	9.5%	7833	747	9.5%
Cigna TTK	1264	252	20%	1306	263	20%	1306	263	20.1%	1306	263	20.1%
Max Bupa				103	79	77%	103	79	76.9%	103	79	76.9%
Religare	2248	252	11%	3688	1104	30%	3688	1104	29.9%	3688	1104	29.9%
Star Health	3384	1044	31%	5394	1924	36%	5394	1924	35.7%	5394	1924	35.7%
Stand alone Health Insurers Total	9637	2121	22%	18332	4132	23%	18332	4132	22.5%	18332	4132	22.5%
Grand Total	61691	23409	38%	253915	169231	66%	254447	169504	66.6%	254447	169504	66.6%

**TABLE 82: OVERSEAS TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14)**

(No. of Policies in Actuals) (No. of Persons in '000) (Amount in ₹Lakh)

Insurer	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz	100006	100	1605				302959	303	6804	402965	403	8409
Bharti AXA												
CHOLA MS	139	0.31	46				19183	19	534	19322	19	580
Future Generali	449	23	38	97	0.35	1	52933	53	1067	53479	76	1106
HDFC ERGO	405	1464	2667	1140	3	46	20978	20	361	22523	1487	3074
ICICI Lombard	298377	298	1718	1438	1	127	130445	130	6189	430260	430	8034
IFFCO Tokio							50956	51	366	50956	51	366
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	0.49	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
Standalone 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 82: OVERSEAS TRAVEL INSURANCE GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2014-15) (Contd.)
(No. of Policies in Actuals) (No. of Persons in '000) (Amount in ₹Lakh)

Insurer	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross 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			
CHOLA MS	134	19	57.43				15712	18	475.31	15846	37	532.74
Future Generali	545	25	47.11	104	0.33	1.51	59091	59	1163.03	59740	85	1211.65
HDFC ERGO												
ICICI Lombard	317850	318	2079.51	7271	15	428.10	119850	120	5388.17	444971	452	7895.78
IFFCO Tokio							4712	48	364.15	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	529136	576	3469.64
Royal Sundaram							1416	14	183.57	1416	14	183.57
SBI General	3	0	1.21	90	0.26	4.47	972	1	24.92	1065	1	30.60
Shriram General												
Tata AIG	222330	268	5571.00	5996	16	585.00	369082	462	10218.00	597408	746	16374.00
Universal Sampo				3392	4	47.38	65	0	2.25	3457	4	49.62
Private Total	645083	768	10328	373732	506	8988	1091896	1244	20945	2110711	2518	40262
National	6	0	16.84				16972	17760	1538.88	16978	17760	1555.72
New India							40107	10	1200.30	40107	10	1200.30
Oriental							18429	18	698.00	18429	18	698.00
United India							2654	26	668.00	2654	26	668.00
Public Total	6	0	17	0	0	0	78162	17814	4105	78168	17814	4122
Apollo Munich	134	20	119.11	308	0.31	10.13	40258	41	747.48	40700	61	876.72
Cigna TTK												
Max Bupa												
Religare							631	8	195.46	631	8	195.46
Star Health	3	0.02	0.75	430	1	9.44	31807	32	1012.17	32240	33	1022.36
Standalone Health Insurers Total	137	20	120	738	2	20	72696	81	1955	73571	102	2095
Grand Total	645226	788	10465	374470	508	9008	1242754	19139	27006	2262450	20434	46479

TABLE 82: OVERSEAS TRAVEL INSURANCE GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2015-16) (Contd.)
(No. of Policies in Actuals) (No. of Persons in '000) (Amount in ₹Lakh)

Insurer	Group Insurance Business			Individual Family Floater			Individual Other than Family Floater			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz	112300	112	2315				386485	386	8968	498785	499	11283
Bharti AXA				2043	5	41	5790	6	71	7833	11	111
CHOLA MS	127	23	58				15196	15	419	15323	38	477
Future Generali	484	25	46	143	0	2	59733	60	1195	60360	85	1243
HDFC ERGO	391	1444	5056	5225	14	109	87205	86	982	92821	1544	6147
ICICI Lombard	385205	385	2272				142026	171	5986	527231	556	8258
IFFCO Tokio							60208	62	434	60208	62	434
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	130	62	307	11066	27	194	116034	116	2187	127230	205	2688
Royal Sundaram							12038	12	145	12038	12	145
SBI General	5	0.10	1	80	0.22	3	1765	2	62	1850	2	66
Shriram General												
Tata AIG	242416	266	4695	5349	14	437	354875	355	10640	602640	636	15771
Universal Sampo				1891	3	30	40	0.04	2	1931	3	32
Private Total	741058	2318	14749	25797	64	815	1241395	1271	31091	2008250	3653	46655
National							16077	16	586	16077	16	586
New India	9	0.07	4	43629	44	1249				43638	44	1253
Oriental							19479	19	670	19479	19	670
United India							23999	24	725	23999	24	725
Public Total	9	0.07	4	43629	44	1249	59555	60	1981	103193	103	3234
Apollo Munich	69	29	170				44105	44	825	44174	74	995
Cigna TTK												
Max Bupa												
Religare	10	0.01	2				49371	64	1574	49381	64	1576
Star Health				457	1	11	33902	34	1113	34359	35	1124
Standalone Health Insurers Total	79	29	172	457	1	11	127378	142	3513	127914	173	3695
Grand Total	741146	2347	14925	69883	109	2075	1428328	1473	36584	2239357	3929	53584

TABLE 82: OVERSEAS TRAVEL INSURANCE GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2016-17) (Concl'd..)
(No. of Policies in Actuals)(No. of Persons in '000) (Amount in ₹Lakh)

Insurer	Group Insurance Business			Individual Family Floater			Individual Other than Family Floater			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz				2988	8.06	71.16	375133	522.44	10752.04	375133	522.44	10752.04
Bharti AXA							7606	8.05	137.36	10594	16.11	208.52
CHOLA MS	113	7.18	36.34				14426	14.43	384.75	14539	21.61	421.09
Future Generali	425	22.50	36.05	142	0.48	2.08	58295	64.15	1143.41	58862	87.13	1181.54
HDFC ERGO	402	1482.26	4741.33	8406	22.81	185.14	56972	55.61	997.78	65780	1540.69	5924.25
ICICI Lombard	509817	509.82	4168.20				146703	178.28	5856.02	656520	688.10	10024.22
IFFCO Tokio							60341	60.34	454.20	60341	60.34	454.20
Kotak General										0	0.00	0.00
Liberty Videocon										0	0.00	0.00
L&T General				5	0.01	0.67	7	0.01	0.48	12	0.02	1.16
Magma HDI										0	0.00	0.00
Raheja OBE										0	0.00	0.00
Reliance	100	101.32	527.77	11803	30.61	203.22	121761	121.76	2695.88	133664	253.69	3426.87
Royal Sundaram							14472	14.47	160.01	14472	14.47	160.01
SBI General	-1	0.00	-0.23	374	0.37	18.07	1836	1.84	55.60	2209	2.21	73.45
Shriram General				8	0.02	0.11	270	0.50	4.49	278	0.52	4.60
Tata AIG	223554	241.13	4246.86				369792	428.44	11729.75	593346	669.56	15976.61
Universal Sampo				914	1.21	17.30	0	0.00	0.00	914	1.21	17.30
Private sector total	734410	2344.21	13756.31	24640	63.57	497.76	1227614	1470.31	34371.78	1986664	3878.09	48625.85
National							17832	17.83	558.00	17832	17.83	558.00
New India							48464	48.50	1307.37	48464	48.50	1307.37
Oriental							35767	36.22	848.09	35767	36.22	848.09
United India							24306	28.00	783.79	24306	28.00	783.79
Public sector total	0	0.00	0.00	0	0.00	0.00	126369	130.55	3497.24	126369	130.55	3497.24
Aditya Birla										0	0.00	0.00
Apollo Munich	63	56.53	188.25				47565	48.99	1066.24	47628	105.52	1254.49
Cigna TTK										0	0.00	0.00
Max Bupa										0	0.00	0.00
Religare	35	4.55	63.74				109214	143.01	3404.00	109249	147.56	3467.74
Star Health				37200	371.77	1169.02				37200	371.77	1169.02
Standalone Health Insurers Total	98	61.08	251.99	37200	371.77	1169.02	156779	192.00	4470.24	194077	624.85	5891.25
Grand Total	734508	2405.28	14008.31	61840	435.34	1666.77	1510762	1792.86	42339.26	2307110	4633.48	58014.34

TABLE 83: OVERSEAS TRAVEL INSURANCE INCURRED CLAIMS RATIO (2013-14)

(Amount in ₹ Lakh)

Insurer	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz	1614	1759	109.0%				6615	2407	36.4%	8230	4166	50.6%
Bharti AXA	5	4	86.4%				52	45	86.4%	56	49	86.4%
CHOLA MS	36	2	6.7%	1	2	128.9%	961	439	45.7%	998	443	44.4%
Future Generali	2438	3455	141.7%	40	8	21.3%	311	278	89.6%	2788	3742	134.2%
HDFC ERGO	1540	725	47.0%	50	24	47.3%	5814	4227	72.7%	7404	4975	67.2%
ICICI Lombard							278	80	28.8%	278	80	28.8%
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	120	-15	-12.2%	85	62	72.4%	2879	1765	61.3%	3085	1812	58.7%
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG	4532	4573	100.9%	493	349	70.8%	8141	4020	49.4%	13166	8942	67.9%
Universal Sampo				18	3	14.7%	1	0	16.2%	20	3	14.8%
Private Total	10285	10504	102.1%	687	447	65.1%	25230	13316	52.8%	36203	24267	67.0%
National							1853	2118	114.3%	1853	2118	114.3%
New India							1034	348	33.7%	1034	348	33.7%
Oriental							579	377	65.2%	579	377	65.2%
United India	3	0	0.0%				475	61	12.8%	478	61	12.8%
Public Total	3	0	0.0%	11	0	4.4%	3941	2904	73.7%	3944	2904	73.6%
Apollo Munich	142	69	48.7%				428	168	39.2%	582	238	40.8%
Cigna TTK												
Max Bupa												
Religare												
Star Health	0	0	0.0%	3	0	0.0%	341	16	4.8%	344	16	4.8%
Standalone Health Insurers Total	143	69	48.5%	14	1	4.5%	769	184	23.9%	926	254	27.4%
Grand Total	10431	10573	101.4%	701	448	63.9%	29940	16405	54.8%	41072	27425	66.8%

TABLE 83: OVERSEAS TRAVEL INSURANCE INCURRED CLAIMS RATIO (2014-15) (Contd..)

(Amount in ₹ Lakh)

Insurer	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz	2351	1177	50.1%	7589	2332	30.7%				9940	3509	35.3%
Bharti AXA				1	0	91.5%				1	0	91.5%
CHOLA MS	55	360	657.6%				453	25	5.6%	508	386	75.9%
Future Generali	43	16	37.8%	1	0	27.4%	1064	314	29.6%	1108	331	29.9%
HDFC ERGO												
ICICI Lombard	1849	556	3.6%	388	188	48.5%	5175	1685	32.6%	7412	2429	32.8%
IFFCO Tokio							390	163	41.9%	390	163	41.9%
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	197	94	47.5%	129	23	17.4%	3327	1400	42.1%	3653	1516	41.5%
Royal Sundaram							174	9	5.0%	174	9	5.0%
SBI General	1	1	50.8%	3	2	57.6%	19	16	84.1%	24	18	75.0%
Shriram General												
Tata AIG	5172	5496	16.3%	570	293	51.3%	9583	3684	38.4%	15325	9472	61.9%
Universal Sampo				43	2	5.1%	2	0	-0.4%	45	2	4.9%
Private Total	9668	7699	79.6%	8725	2840	32.6%	20187	7297	36.1%	38580	17836	46.2%
National	16	61	375.9%				1539	2388	155.2%	1555	2449	157.5%
New India							1084	678	62.5%	1084	678	62.5%
Oriental							662	117	17.7%	662	117	17.7%
United India							668	539	80.7%	668	539	80.7%
Public Total	16	61	375.9%	0	0	0.0%	3952	3722	94.2%	3968	3783	95.3%
Apollo Munich	101	23	22.3%	9	1	10.9%	622	219	35.3%	732	243	33.2%
Cigna TTK												
Max Bupa							13	89	689.3%	13	89	689.3%
Religare							283	140	49.4%	286	140	49.0%
Star Health	0	0	0.0%	3	0	13.6%						
Standalone Health Insurers Total	101	23	22.3%	11	1	11.4%	918	448	48.8%	1030	472	45.8%
Grand Total	9785	7783	79.5%	8736	2842	32.5%	25057	11467	45.8%	43578	22091	50.7%

TABLE 83: OVERSEAS TRAVEL INSURANCE INCURRED CLAIMS RATIO (2015-16) (Contd..)

(Amount in ₹ Lakh)

Insurer	Group Insurance Business			Individual Family Floater			Individual Other than Family Floater			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurring Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurring Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurring Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurring Claims Ratio(Net)
Bajaj Allianz	2181	1278	58.6%	32	4	12.5%	8321	2959	35.6%	10502	4237	40%
Bharti AXA	56	1	2.4%				56	10	18.5%	89	15	17%
CHOLA MS	42	4	10.1%	2	0.05	2.8%	400	233	58.3%	456	235	51%
Future Generali	4800	5328	111.0%	98	12	11.8%	1079	583	54.1%	1122	588	52%
HDFC ERGO	2004	700	34.9%				889	490	55.1%	5788	5830	101%
ICICI Lombard							5662	2071	36.6%	7666	2771	36%
IFFCO Tokio							399	146	36.6%	399	146	37%
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	287	58	20.3%	181	40	22.1%	2950	1222	41.4%	3418	1320	39%
Royal Sundaram	0.46	-0.07	-14.4%	3	-0.47	-14.2%	140	59	42.1%	140	59	42%
SBI General	4437	4617	104.1%	421	242	57.3%	10089	4267	42.3%	14947	9126	61%
Shriram General				29	5	15.9%	2	0	0.0%	31	5	15%
Tata AIG				768	301	39.3%	30038	12089	40.2%	44612	24378	54.6%
Universal Sampo							1020	555	54.4%	1020	555	54%
Private Total												
National	3	3	90.6%	1121	418	37.3%				1124	421	37%
New India							563	389	69.2%	563	389	69%
Oriental							725	291	40.1%	725	291	40%
United India	3	3	90.6%	1121	418	37.3%						
Public Total	152	39	26.0%				739	440	59.5%	890	479	54%
Apollo Munich												
Cigna TTK												
Max Bupa	0.24	0	0.0%	3	2	0.7%	1224	569	46.5%	1224	569	46%
Religare							274	200	72.8%	277	202	73%
Star Health												
Standalone Health Insurers Total	152	39	25.9%	3	2	72.8%	2237	1208	54.0%	2391	1250	52%
Grand Total	13962	12029	86.2%	1891	721	38.2%	34583	14533	42.0%	50436	27284	54.1%

TABLE 83: OVERSEAS TRAVEL INSURANCE INCURRED CLAIMS RATIO (2016-17) (Concl.d.)

(Amount in ₹ Lakh)

Insurer	Group Insurance Business			Individual Family Floater			Individual Other than Family Floater			TOTAL		
	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)	Net Earned Premium	Claims Incurred (Net)	Incurred Claims Ratio(Net)
Bajaj Allianz				62	-3	-5%	10026	2592	26%	10026	2592	25.9%
Bharti AXA							121	-6	-5%	182	-9	-5.0%
CHOLA MS			121%				385	249	65%	405	274	67.5%
Future Generali	21	25	62%	2	0	9%	1104	436	40%	1141	458	40.2%
HDFC ERGO	4338	4154	96%	173	6	3%	909	45	5%	5420	4205	77.6%
ICICI Lombard	3856	3336	87%				5748	1769	31%	9605	5105	53.2%
IFFCO Tokio							436	384	88%	436	384	88.3%
Kotak General										0	0	0.0%
Liberty Videocon										0	0	0.0%
L&T General										0	0	0.0%
Magma HDI										0	0	0.0%
Raheja OBE										0	0	0.0%
Reliance	492	135	27%	185	159	86%	2594	882	34%	3271	1176	35.9%
Royal Sundaram				15	6	40%	150	25	17%	150	25	16.8%
SBI General							47	11	24%	61	17	27.9%
Shriram General							1.4	1.2	83%	1.5	1.2	79.9%
Tata AIG	4069	3684	91%	9	15	156%	11097	4932	44%	15166	8616	56.8%
Universal Sampo										9	15	156.0%
Private sector total	12811	11356	89%	446	182	41%	32618	11321	35%	45675	22859	49.8%
National							572	582	102%	572	582	101.8%
New India							1148	696	61%	1148	696	60.6%
Oriental							759	406	54%	759	406	53.5%
United India							745	525	70%	745	525	70.5%
Public sector total	0	0	0%	0	0	0%	3224	2209	69%	3224	2209	68.5%
Aditya Birla										0	0	0.0%
Apollo Munich	171	89	52%				945	375	40%	1115	464	41.6%
Cigna TTK										0	0	0.0%
Max Bupa										0	0	0.0%
Religare	18	0	3%				2551	1036	41%	2570	1036	40.3%
Star Health				375	137	37%				375	137	36.6%
Standalone Health Insurers Total	189	90	47%	375	137	37%	3496	1411	40%	4060	1638	40.3%
Grand Total	12999	11445	88%	821	320	39%	39338	14941	38%	53158	26706	50.2%

**TABLE 84: DOMESTIC TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2013-14)**

(No. of policies in actuals) (No. of person in '000) (Amount in ₹ Lakh)

Insurer	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz							13663	14	14	13663	14	14
Bharti AXA												
CHOLA MS							1383	1	1	1383	1	1
Future Generali												
HDFC ERGO			602									
ICICI Lombard	525201	525								525201	525	602
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	0	0	0	150	0	3	150	0	3
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Standalone Health Insurers Total	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total	729920	730	837	0	0	0	17158	19	398	747078	749	1235

**TABLE 84: DOMESTIC TRAVEL INSURANCE
GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2014-15) (Contd..)**
(No. of policies in actuals) (No. of person in '000) (Amount in ₹ Lakh)

Insurer	Group Insurance Business			Family/Floater Insurance excluding Individual Policies			Individual Insurance excluding Family/Floater Policies			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz				15638	16	16				15638	16	16
Bharti AXA							1404	1	1	1404	1	1
CHOLA MS												
Future Generali												
HDFC ERGO			857									
ICICI Lombard	1389583	1390	857							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	0.001	0.001
Private Total	1389588	1397	888	15638	16	16	4252	6	700	1409478	1419	1605
National							64	1	1	64	1.0	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												
Standalone 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 84: DOMESTIC TRAVEL INSURANCE GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2015-16) (Contd..)
(No. of policies in actuals) (No. of person in '000) (Amount in ₹ Lakh)

Insurer	Group Insurance Business			Individual Family Floater			Individual Other than Family Floater			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz							18412	18	19	18412	18	19
Bharti AXA												
CHOLA MS							1176	1	1	1176	1	1
Future Generali												
HDFC ERGO												
ICICI Lombard	1744124	1744	1378							1744124	1744	1378
IFFCO Tokio												
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	5	14	55							5	14	55
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							342458	477	696	342458	477	696
Universal Sampo				1891	3	30	40	0.04	2	1931	3	32
Private Total	1744129	1758	1433	1891	3	30	362086	497	718	2108106	2257	2180
National							11	0.01	0.20	11	0.01	0.20
New India												
Oriental												
United India												
Public Total	0	0	0	0	0	0	0	0.01	0.20	11	0.01	0.20
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Standalone Health Insurers Total	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total	1744129	1758	1433	1891	3	30	362097	497	718	2108117	2257	2180

TABLE 84: DOMESTIC TRAVEL INSURANCE GROSS PREMIUM AND NUMBER OF PERSONS COVERED (2016-17) (Concld..)
(No. of policies in Actuals) (No. of person in '000) (Amount in ₹ Lakh)

Insurer	Group Insurance Business			Individual Family Floater			Individual Other than Family Floater			TOTAL		
	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium	No. of policies	No. of Persons Covered	Gross Premium
Bajaj Allianz							45	0	0	45	0.05	0.04
Bharti AXA												
CHOLA MS							175	0	0	175	0.18	0.15
Future Generali												
HDFC ERGO			2032									
ICICI Lombard	3302566	3303								3302566	3303	2032
IFFCO Tokio												
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	12	360	170							12	360	170
Royal Sundaram												
SBI General												
Shriram General							3603	5	256	3603	5	256
Tata AIG												
Universal Sampo												
Private Total	3302578	3662	2202	0	0	0	3823	5	257	3306401	3667	2459
National							5	0.10	0.05	5	0.10	0.05
New India												
Oriental												
United India												
Public Total	0	0	0	0	0	0	5	0.10	0.05	5	0.10	0.05
Aditya Birla												
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare	7	0.01	1							7	0.01	1
Star Health												
Stand alone Health Insurers Total	7	0	1	0	0	0	0	0	0	7	0.01	1
Grand Total	3302585	3662	2203	0	0	0	3828	5	257	3,306,413	3667	2459

TABLE 85: DOMESTIC TRAVEL INSURANCE INCURRED CLAIMS RATIO (2013-14)

(Amount in ₹ Lakh)

Insurer	Group Insurance Schemes Business			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				14	0	0.0%	14	0	0.0%	14	0	0.0%
Bharti AXA				1	0	0.0%	1	0	0.0%	1	0	0.0%
CHOLA MS												
Future Generali												
HDFC ERGO	569	-4	-0.7%				569	-4	-0.7%	569	-4	-0.7%
ICICI Lombard												
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	221	10	4.3%				221	10	4.3%	221	10	4.3%
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG				391	2	0.5%	391	2	0.5%	391	2	0.5%
Universal Sampo												
Private Total	791	5	0.7%	0.00	0.00	0.00%	406	2	0.5%	1197	7	0.6%
National				3	0	0.0%	3	0	0.0%	3	0	0.0%
New India												
Oriental												
United India												
Public Total	0	0	0.0%	0.00	0.00	0.00%	3	0	0.0%	3	0	0.0%
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Standalone Health Insurers Total	0	0	0.0%	0.00	0.00	0.00%	0	0	0.0%	0	0	0.0%
Grand Total	791	5	0.7%	0.00	0.00	0.00%	409	2	0.5%	1200	7	0.6%

**TABLE 85: DOMESTIC TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2014-15) (Contd..)**

(Amount in ₹ Lakh)

Insurer	Group Insurance Schemes Business			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	2.3%				16	0	2%
Bharti AXA							1			1	0	0%
CHOLA MS												
Future Generali												
HDFC ERGO												
ICICI Lombard	799	13	2%							799	13	2%
IFFCO Tokio												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	31	-10	-33%							31	-10	-33%
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							548	13	2%	548	13	2%
Universal Sampo							0	0	0%	0	0	0%
Private Total	831	3	0%	16	0	2.3%	549	13	2%	1,395	16	1%
National							1	0	0%	1	0	0%
New India												
Oriental												
United India												
Public Total	0	0	0%	0	0	0.0%	1	0	0%	1	0	0%
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Standalone Health Insurers Total	0	0	0%	0	0	0.0%	0	0	0%	0	0	0%
Grand Total	831	3	0%	16	0	2.3%	550	13	2%	1,396	16	1%

TABLE 85: DOMESTIC TRAVEL INSURANCE INCURRED CLAIMS RATIO (2015-16) (Contd..)

(Amount in ₹ Lakh)

Insurer	Group Insurance Business			Individual Family Floater			Individual Other than Family Floater			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							18	0.11	0.6%	17.84	0.11	0.6%
Bharti AXA												
CHOLA MS							1	0.00	0.0%	0.81	0.00	0.0%
Future Generali												
HDFC ERGO	1281	41	3.2%							1280.70	40.82	3.2%
ICICI Lombard												
IFFCO Tokio												
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE												
Reliance	52	1	1.1%							51.70	0.55	1.1%
Royal Sundaram												
SBI General												
Shriram General												
Tata AIG							681	-1.90	-0.3%	681.38	-1.90	-0.3%
Universal Sampo							29	5	15.9%	30.93	4.67	15.1%
Private Total	1332	41	3.1%	29	5	15.9%	702	-1.79	-0.3%	2063.37	44.25	2.1%
National							0.20	0.00	0.0%	0.20	0.00	0.0%
New India												
Oriental												
United India												
Public Total	0	0	0.0%	0	0	0.0%	0.00	0.00	0.0%	0.20	0.00	0.0%
Apollo Munich												
Cigna TTK												
Max Bupa												
Religare												
Star Health												
Standalone Health Insurers Total	0	0	0.0%	0	0	0.0%	0.00	0.00	0.0%	0.00	0.00	0.0%
Grand Total	1332	41	3.1%	29	5	15.9%	702	-1.79	-0.3%	2063.57	44.25	2.1%

**TABLE 85: DOMESTIC TRAVEL INSURANCE
INCURRED CLAIMS RATIO (2016-17) (Concl'd..)**

(Amount in ₹ Lakh)

Insurer	Group Insurance Business			Individual Family Floater			Individual Other than Family Floater			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							0.04	0.0	0%	0.04	0.00	0.0%
Bharti AXA												
CHOLA MS							0.14	0.0	0%	0.14	0.00	0.0%
Future Generali												
HDFC ERGO	1919	-38	-2%							1919.41	-37.81	-2.0%
ICICI Lombard												
IFFCO Tokio												
Kotak General												
Liberty Videocon												
L&T General												
Magma HDI												
Raheja OBE	158	73	46%							158.38	73.23	46.2%
Reliance												
Royal Sundaram												
SBI General												
Shriram General							432	1.2	0.3%	431.56	1.19	0.3%
Tata AIG												
Universal Sampo												
Private Total	2078	35	2%	0	0	0%	432	1.2	0.3%	2510	36.61	1.5%
National												
New India												
Oriental												
United India												
Public Total	0	0	0%	0	0	0%	0	0	0%	0.00	0.00	0%
Aditya Birla												
Apollo Munich												
Cigna TTK												
Max Bupa	0.31	0	0%							0.31	0.00	0.0%
Religare												
Star Health												
Stand alone Health Insurers Total	0.31	0.00	0%	0	0	0%	0	0	0%	0.31	0.00	0.0%
Grand Total	2078	35	2%	0	0	0%	432	1.2	0%	2510	36.61	1.46%

TABLE 86: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) (2014-15)

State/ UT	Group Business (other than RSBY & Govt Sponsored Schemes)				
	No. of policies Issued (Actuals)	No. of Persons Covered ('000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	12210	851	25974	76764	32206
Arunachal Pradesh	9	0	1446	4	482
Assam	969	29	419	1134	355
Bihar	2690	54	922	1789	813
Chhattisgarh	878	57	1242	4407	1268
Goa	967	173	1685	3656	1603
Gujarat	21722	936	12280	54098	13733
Haryana	19259	1224	34528	119143	52296
Himachal Pradesh	1624	7	150	1568	488
Jammu & Kashmir	1566	21	641	2188	537
Jharkhand	1542	58	825	95346	892
Karnataka	29174	6042	152123	425061	163002
Kerala	13274	838	11456	58607	11079
Madhya Pradesh	9096	279	3523	13556	2967
Maharashtra	47770	16418	346819	1399564	415438
Manipur	3	0	0	4	1
Meghalaya	39	4	74	125	74
Mizoram	33	1	1	1	0
Nagaland	7	3	0	2	0
Orissa	3096	939	5022	6111	4567
Punjab	17289	275	3510	15023	3656
Rajasthan	11199	1454	4438	19930	4538
Sikkim	22	1	19	33	8
Tamil Nadu	23560	10059	123717	337501	144410
Telangana	3656	1277	23110	99371	26121
Tripura	16	3	30	121	27
Uttar Pradesh	28068	1160	30115	105436	31879
Uttrakhand	1965	62	773	11740	715
West Bengal	14909	1297	18280	89298	26347
Andaman & Nicobar Is.	10	0	0	0	0
Chandigarh	3365	77	822	10517	2006
Dadra & Nagra Haveli	19	2	87	482	273
Daman & Diu	21	14	296	1347	310
Delhi	35817	4670	85316	183854	87109
Lakshadweep	24	0	1	2	1
Puducherry	128	16	199	1654	215
Total	305996	48301	889844	3139435	1029416

TABLE 86: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) (2014-15) (Contd..)

State/ UT	Group Business (only of RSBY & Other Govt Sponsored Schemes)				
	No. of policies Issued (Actuals)	No. of Persons Covered ('000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	329	1	380	170538	517
Arunachal Pradesh	4	1205	1458	2024	462
Assam	835	513	3412	331756	2325
Bihar	83	1977	225	67976	748
Chhattisgarh	89	21648	11453	383415	23881
Goa	4	0	0	111	4
Gujarat	3571	5082	6851	83100	4978
Haryana	42	921	578	20862	909
Himachal Pradesh	31	1119	1319	30000	945
Jammu & Kashmir	0	0	18	8448	88
Jharkhand	63	5767	7023	145872	4154
Karnataka	5325	16517	9237	41756	1094
Kerala	4942	10048	21645	529771	21329
Madhya Pradesh	653	510	812	28537	426
Maharashtra	2430	63636	74971	10074	36839
Manipur	49	274	292	28853	420
Meghalaya	22	3	845	19475	994
Mizoram	8	186	1142	11	1416
Nagaland	0	0	20	3041	19
Orissa	473	23989	21312	394005	12590
Punjab	360	225	65	350	90
Rajasthan	1268	1232	4220	3839	1444
Sikkim	0	0	0	3	0
Tamil Nadu	3121	37303	48201	757762	53290
Telangana	47	0	3	3302	78
Tripura	76	1757	2106	97805	1838
Uttar Pradesh	748	5144	4381	315869	8286
Uttrakhand	7	0	52	5567	41
West Bengal	5253	13935	17563	754121	30894
Andaman & Nicobar Is.	1	0	0	1	0
Chandigarh	10	1222	2092	28926	2259
Dadra & Nagra Haveli	1	110	154	451	51
Daman & Diu	0	29	20	44	10
Delhi	54	14	688	2408	115
Lakshadweep	0	0	0	0	0
Puducherry	53	0	1	27	2
Total	29952	214366	242539	4270100	212536

TABLE 86: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) (2014-15) (Contd..)

State/ UT	Individual Business including family/floater policies				
	No.of policies Issued (Actuals)	No. of Persons Covered (‘000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	309283	762	23264	23754	10898
Arunachal Pradesh	519	2	23	11	6
Assam	57704	117	3455	4505	1564
Bihar	45244	112	2767	2508	971
Chhattisgarh	33726	66	2293	2271	901
Goa	30457	68	2328	3519	1269
Gujarat	1585541	3953	114004	392486	105720
Haryana	348589	888	37455	53672	19970
Himachal Pradesh	9114	19	735	958	269
Jammu & Kashmir	13068	25	966	675	414
Jharkhand	37739	80	2402	3028	1016
Karnataka	629486	1340	50926	80358	25594
Kerala	613289	1454	36011	141218	21135
Madhya Pradesh	304609	634	19164	48062	12246
Maharashtra	2545778	5675	235666	462005	166575
Manipur	833	2	47	31	11
Meghalaya	1541	2	97	155	35
Mizoram	123	0	9	2	1
Nagaland	1391	1	128	23	87
Orissa	77952	143	4638	4131	1582
Punjab	195470	473	16899	22994	9499
Rajasthan	231721	1011	21301	24181	10149
Sikkim	806	2	74	61	21
Tamil Nadu	910878	2151	76813	122865	42295
Telangana	226618	491	19239	28156	11092
Tripura	6143	56	526	80	221
Uttar Pradesh	429028	1313	38100	46334	18914
Uttrakhand	60661	176	4587	2678	2035
West Bengal	920852	1996	66205	165228	46209
Andaman & Nicobar Is.	362	1	26	11	9
Chandigarh	36469	71	3411	3082	1488
Dadra & Nagra Haveli	2159	3	154	305	51
Daman & Diu	3851	7	262	683	165
Delhi	909030	2246	92257	185087	67546
Lakshadweep	22	0	2	4	3
Puducherry	13201	23	1005	1123	379
Total	10593257	25364	877239	1826245	580341

TABLE 86: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) (2014-15) (contd...)

State/ UT	Total Health Insurance Business (Individual + Group)				
	No. of policies Issued (Actuals)	No. of Persons Covered ('000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	321822	1615	49618	271057	43622
Arunachal Pradesh	532	1207	2927	2039	950
Assam	59508	658	7286	337395	4244
Bihar	48017	2143	3914	72273	2532
Chhattisgarh	34693	21771	14989	390093	26050
Goa	31428	241	4013	7286	2876
Gujarat	1610834	9971	133135	529684	124431
Haryana	367890	3033	72561	193677	73174
Himachal Pradesh	10769	1145	2204	32526	1702
Jammu & Kashmir	14634	46	1625	11311	1039
Jharkhand	39344	5905	10250	244246	6063
Karnataka	663985	23898	212286	547175	189690
Kerala	631505	12341	69113	729596	53543
Madhya Pradesh	314358	1424	23499	90156	15640
Maharashtra	2595978	85728	657455	1871643	618851
Manipur	885	276	340	28888	432
Meghalaya	1602	9	1016	19755	1104
Mizoram	164	187	1152	14	1417
Nagaland	1398	4	148	3066	106
Orissa	81521	25071	30972	404247	18740
Punjab	213119	973	20474	38367	13245
Rajasthan	244188	3697	29959	47949	16131
Sikkim	828	3	93	97	29
Tamil Nadu	937559	49513	248731	1218128	239995
Telangana	230321	1768	42352	130829	37291
Tripura	6235	1817	2662	98006	2086
Uttar Pradesh	457844	7617	72596	467638	59079
Uttarakhand	62633	238	5413	19985	2791
West Bengal	941014	17230	102048	1008647	103449
Andaman & Nicobar Is.	373	1	26	12	9
Chandigarh	39844	1370	6324	42525	5752
Dadra & Nagra Haveli	2179	115	394	1238	375
Daman & Diu	3872	51	578	2073	485
Delhi	944901	6930	178261	371348	154770
Lakshadweep	46	0	2	6	4
Puducherry	13382	38	1206	2804	595
Total	10929205	288033	2009622	9235780	1822293

TABLE 86: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) (2015-16) (Contd..)

State/ UT	Group Business (other than RSBY & Govt Sponsored Schemes)				
	No. of policies Issued (Actuals)	No. of Persons Covered ('000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	12385	743	25251	74854	28245
Arunachal Pradesh	1	0.48	1353	6	3106
Assam	1284	72	1564	1544	538
Bihar	4145	106	1880	3229	1366
Chhattisgarh	1270	112	1416	4262	1284
Goa	1289	196	1521	3360	1659
Gujarat	22388	1017	14932	67329	17538
Haryana	26657	1254	68051	131474	79570
Himachal Pradesh	2317	31	428	1124	359
Jammu & Kashmir	2143	148	2481	3595	1664
Jharkhand	2308	95	1296	64758	968
Karnataka	40488	8167	206368	432094	214922
Kerala	18285	1099	16519	65755	15466
Madhya Pradesh	12634	534	6833	15937	4128
Maharashtra	65033	20760	425126	1224691	458615
Manipur	1353	7	439	2969	989
Meghalaya	42	6	667	90	43
Mizoram	5	1	22	5	1
Nagaland	9	7	31	2	0
Orissa	3660	985	6183	6753	6516
Punjab	18789	793	6394	14305	3422
Rajasthan	15656	1553	6684	21670	6611
Sikkim	945	8	149	54	19
Tamil Nadu	28178	9416	169378	383210	207028
Telangana	5780	1743	34825	100942	33492
Tripura	22	23	274	74	21
Uttar Pradesh	33936	1437	36121	122911	45545
Uttarakhand	2577	142	1247	13754	815
West Bengal	17592	1864	30407	96815	35556
Andaman & Nicobar Is.	12	1	10	1	0.05
Chandigarh	4054	129	1952	13724	1994
Dadra & Nagra Haveli	10	2	25	552	290
Daman & Diu	304	105	326	1287	548
Delhi	42852	4328	91547	201035	86915
Lakshadweep	25	0.007	1	1	1
Puducherry	140	157	352	2099	313
Total	388568	57039	1162052	3076265	1259550

TABLE 86: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) (2015-16) (Contd..)

State/ UT	Group Business (only of RSBY & Other Govt Sponsored Schemes)				
	No. of policies Issued (Actuals)	No. of Persons Covered ('000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh				30	2
Arunachal Pradesh	1	702	1623	12561	1514
Assam	0	0	3510	5606	1054
Bihar	36	21944	10862	21163	2557
Chhattisgarh	27	5833	12900	585205	31847
Goa				1	0.39
Gujarat	16	3711	3522	58025	2819
Haryana	17	1155	24	6507	403
Himachal Pradesh	12	1542	836	33176	2331
Jammu & Kashmir	1	35	69	2979	10
Jharkhand	24	5515	1710	88462	952
Karnataka	32	19298	4391	49935	3348
Kerala	14	11853	23751	444071	15857
Madhya Pradesh				2	0.15
Maharashtra	14	68449	75637	215818	54302
Manipur	4	258	193	809	108
Meghalaya	44	2017	1615	33750	1920
Mizoram	0	0	1105	2680	599
Nagaland					
Orissa	69	18996	15379	254788	12461
Punjab	22	5578	1027	6392	444
Rajasthan	9	33471	20296	34591	2266
Sikkim					
Tamil Nadu	31	42394	55458	611336	47127
Telangana	1	19	188		
Tripura	8	2042	1117	104145	2029
Uttar Pradesh	9	6579	893	9071	1044
Uttrakhand	26	5410	3300	29416	1535
West Bengal	14	15124	7541	325139	25491
Andaman & Nicobar Is.					
Chandigarh		1346	491	0	0
Dadra & Nagra Haveli					
Daman & Diu					
Delhi	2	0	-33	11472	1349
Lakshadweep					
Puducherry					
Total	433	273272	247404	2947130	213369

TABLE 86: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) (2015-16) (Contd..)

State/ UT	Individual Family Floater and other than Family Floater Insurance				
	No. of policies Issued (Actuals)	No. of Persons Covered ('000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	271711	676	22047	29213	13864
Arunachal Pradesh	2452	8	34	20	10
Assam	63430	150	4459	4487	1818
Bihar	64433	130	3756	3234	1391
Chhattisgarh	42515	91	3325	2759	1264
Goa	34432	90	2678	3880	1563
Gujarat	1618194	4194	127627	411537	124884
Haryana	411968	1132	43972	69543	26969
Himachal Pradesh	16304	37	1038	1027	355
Jammu & Kashmir	26878	61	6489	838	457
Jharkhand	54219	129	3945	3180	1196
Karnataka	686703	1622	58723	110187	32265
Kerala	640297	1936	44738	150782	27543
Madhya Pradesh	315322	705	22826	51229	15223
Maharashtra	2668414	6601	270778	486623	195990
Manipur	19531	40	751	38	13
Meghalaya	21113	45	1043	200	40
Mizoram	16080	37	5116	19	9
Nagaland	2223	7	92	28	25
Orissa	92397	195	6020	4644	2080
Punjab	252559	645	21163	29079	11580
Rajasthan	253827	647	23723	29623	12331
Sikkim	1615	4	136	81	31
Tamil Nadu	933122	2537	85895	135964	52499
Telangana	342827	805	33153	33769	14238
Tripura	5835	70	452	125	254
Uttar Pradesh	484754	1060	46009	59149	24617
Uttarakhand	66390	248	5759	5796	2595
West Bengal	983478	2117	75816	163846	52633
Andaman & Nicobar Is.	3764	6	867	10	8
Chandigarh	40931	100	3817	3754	1706
Dadra & Nagra Haveli	18155	38	1458	255	65
Daman & Diu	3875	8	260	560	182
Delhi	950881	2447	106059	214482	82646
Lakshadweep	92	0.18	5	3	1
Puducherry	16209	34	1268	1174	628
Total	11426930	28652	1035298	2011138	702972

TABLE 86: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) (2015-16) (Contd..)

State/ UT	Total Health Insurance Business (Individual + Group)				
	No. of policies Issued (Actuals)	No. of Persons Covered ('000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	284096	1419	47298	104097	42111
Arunachal Pradesh	2454	711	3009	12587	4630
Assam	64714	222	9533	11637	3411
Bihar	68614	22180	16498	27626	5313
Chhattisgarh	43812	6035	17640	592226	34395
Goa	35721	285	4198	7241	3222
Gujarat	1640598	8922	146081	536891	145241
Haryana	438642	3541	112047	207524	106942
Himachal Pradesh	18633	1610	2302	35327	3045
Jammu & Kashmir	29022	244	9039	7412	2132
Jharkhand	56551	5738	6950	156400	3116
Karnataka	727223	29087	269482	592216	250535
Kerala	658596	14888	85007	660608	58866
Madhya Pradesh	327956	1239	29659	67168	19352
Maharashtra	2733461	95810	771540	1927132	708906
Manipur	20888	306	1384	3816	1109
Meghalaya	21199	2067	3325	34040	2004
Mizoram	16085	38	6244	2704	609
Nagaland	2232	13	123	30	25
Orissa	96126	20176	27582	266185	21057
Punjab	271370	7015	28584	49776	15445
Rajasthan	269492	35671	50703	85884	21208
Sikkim	2560	12	285	135	50
Tamil Nadu	961331	54347	310731	1130510	306654
Telangana	348608	2567	68165	134711	47730
Tripura	5865	2136	1843	104344	2304
Uttar Pradesh	518699	9076	83022	191131	71206
Uttrakhand	68993	5800	10307	48966	4945
West Bengal	1001084	19105	113764	585800	113680
Andaman & Nicobar Is.	3776	6	876	11	9
Chandigarh	44985	1576	6261	17478	3701
Dadra & Nagra Haveli	18165	40	1482	807	355
Daman & Diu	4179	113	586	1847	730
Delhi	993735	6775	197573	426989	170910
Lakshadweep	117	0	6	4	2
Puducherry	16349	191	1620	3273	942
Total	11815931	358962	2444754	8034533	2175890

TABLE 86: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) (2016-17) (Contd..)

State/ UT	Group Business (other than RSBY & Govt Sponsored Schemes) (A)				
	No. of policies Issued (Actuals)	No. of Persons Covered (‘000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	14729	1672	26813	84598	29476
Arunachal Pradesh	20	4	1870	10	1161
Assam	1934	176	1854	4735	1421
Bihar	4579	182	2555	10191	3149
Chhattisgarh	1579	79	1446	6468	1786
Goa	1305	64	3673	9687	2727
Gujarat	30802	1908	20524	125782	35463
Haryana	25871	2984	72974	188672	69796
Himachal Pradesh	1555	49	1036	1812	455
Jammu & Kashmir	2377	25	450	2508	943
Jharkhand	3002	89	2170	46854	2006
Karnataka	47586	12011	249490	618464	235231
Kerala	25161	4727	23307	119698	38758
Madhya Pradesh	13269	983	7407	30592	7262
Maharashtra	76816	23005	559104	2263773	638694
Manipur	30	5	36	130	36
Meghalaya	101	9	113	221	4839
Mizoram	38	3	27	31	7
Nagaland	8	11	88	30	6
Orissa	4695	337	6195	21255	7980
Punjab	21612	424	5722	71138	16703
Rajasthan	15996	521	7695	29194	7297
Sikkim	17	5	80	105	25
Tamil Nadu	36702	10178	221973	504883	215675
Telangana	6472	1534	44057	172643	57238
Tripura	80	48	1018	20612	483
Uttar Pradesh	35567	2930	51181	203079	48900
Uttrakhand	3123	126	1128	6536	1464
West Bengal	21598	1499	41409	148252	54066
Andaman & Nicobar Is.	22	0	12	15	3
Chandigarh	4387	234	5531	10202	2308
Dadra & Nagra Haveli	38	1	158	36	7
Daman & Diu	42	1	53	105	21
Delhi	49193	4612	110356	324798	128650
Lakshadweep	35	21	55	63	19
Puducherry	159	12	207	3652	83
Total	450500	70469	1471766	5030824	1614138

TABLE 86: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) (2016-17) (Contd..)

State/ UT	Group Business (only of RSBY & Other Govt Sponsored Schemes) (B)				
	No. of policies Issued (Actuals)	No. of Persons Covered ('000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	0	0	0	0	8
Arunachal Pradesh	2	607	2039	44	1239
Assam	0	3748	1242	29830	1203
Bihar	7	18250	7614	38280	3670
Chhattisgarh	55	39402	15994	160821	50716
Goa	2	750	3115	2776	128
Gujarat	28	10176	5152	68674	4314
Haryana	1	0	0	832	65
Himachal Pradesh	12	1549	1021	9	1860
Jammu & Kashmir	0	45	610	4644	1052
Jharkhand	0	0	0	18	4
Karnataka	23	23373	8091	36416	8981
Kerala	14	10957	18323	583767	25765
Madhya Pradesh	0	0	0	0	1
Maharashtra	11	74043	77311	413478	100974
Manipur	6	213	370	34	98
Meghalaya	22	1292	119	48	5118
Mizoram	8	737	1557	20556	1072
Nagaland	0	0	0	0	0
Orissa	23	28703	14465	231618	13888
Punjab	1	0	673	14693	1241
Rajasthan	2	32866	35767	755739	36116
Sikkim	0	0	0	0	0
Tamil Nadu	32	42076	65723	706499	54646
Telangana	1	19	0	1345	481
Tripura	6	0	72	26290	671
Uttar Pradesh	1	2884	6577	899	882
Uttrakhand	2	5502	5926	31909	2003
West Bengal	51	29444	30199	610008	27294
Andaman & Nicobar Is.	0	0	0	0	0
Chandigarh	22	8128	6930	95401	5674
Dadra & Nagra Haveli	0	0	0	0	0
Daman & Diu	1	229	103	5874	340
Delhi	1	0	-4	1985	371
Lakshadweep	1	21	59	180	20
Puducherry	0	0	0	0	0
Total	335	335015	309048	3842667	349894

TABLE 86: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) (2016-17) (Contd..)

State/ UT	Individual Family Floater and other than Family Floater Insurance (C)				
	No.of policies Issued (Actuals)	No. of Persons Covered (‘000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	309111	721	30206	25079	11990
Arunachal Pradesh	272	1	33	18	11
Assam	70723	155	5728	4896	2049
Bihar	70904	148	5262	3488	1665
Chhattisgarh	102959	166	5531	3429	1255
Goa	31835	71	3034	3618	1553
Gujarat	1812793	4906	155696	447445	143650
Haryana	464998	1303	52746	100026	34778
Himachal Pradesh	14232	30	1313	1017	388
Jammu & Kashmir	20364	42	1792	1072	530
Jharkhand	56515	134	4701	3991	1770
Karnataka	742914	1668	72322	109499	36070
Kerala	728285	2005	54195	155063	34117
Madhya Pradesh	401409	996	31554	51238	17625
Maharashtra	3024929	7331	331089	509966	215826
Manipur	1147	2	90	40	13
Meghalaya	1530	3	167	143	46
Mizoram	218	0	19	4	2
Nagaland	531	1	58	28	11
Orissa	119594	246	8576	5872	2685
Punjab	255517	668	26860	38551	14187
Rajasthan	293388	816	30182	42880	13382
Sikkim	1026	2	106	99	38
Tamil Nadu	988554	2561	98468	138871	54450
Telangana	359931	885	35744	50643	22141
Tripura	2604	5	191	123	47
Uttar Pradesh	578320	1612	59798	79112	30570
Uttrakhand	70803	177	7124	5572	2381
West Bengal	1075831	2414	100650	145984	55775
Andaman & Nicobar Is.	381	1	34	26	19
Chandigarh	38075	91	4686	12882	1931
Dadra & Nagra Haveli	2211	5	244	255	89
Daman & Diu	3126	9	272	515	146
Delhi	1025767	2760	128309	222903	88828
Lakshadweep	15	0	1	2	1
Puducherry	15781	37	1576	1237	548
Total	12686593	31971	1258358	2165587	790567

TABLE 86: STATE WISE HEALTH INSURANCE BUSINESS (EXCLUDING TRAVEL & PERSONAL ACCIDENT BUSINESS) (2016-17) (Concl.d.)

State/ UT	Total Health Insurance Business (Individual + Group) (D) = A+B+C				
	No.of policies Issued (Actuals)	No. of Persons Covered (‘000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	323840	2393	57020	109677	41473
Arunachal Pradesh	294	611	3942	72	2410
Assam	72657	4080	8824	39461	4674
Bihar	75490	18580	15431	51959	8484
Chhattisgarh	104593	39647	22971	170718	53756
Goa	33142	885	9821	16081	4408
Gujarat	1843623	16990	181372	641901	183427
Haryana	490870	4287	125720	289530	104639
Himachal Pradesh	15799	1628	3370	2838	2703
Jammu & Kashmir	22741	111	2852	8224	2525
Jharkhand	59517	223	6871	50863	3780
Karnataka	790523	37051	329903	764379	280282
Kerala	753460	17689	95825	858528	98640
Madhya Pradesh	414678	1978	38961	81830	24888
Maharashtra	3101757	109881	972378	3201855	956564
Manipur	1183	221	496	204	147
Meghalaya	1653	1304	398	412	10003
Mizoram	264	740	1603	20591	1081
Nagaland	539	12	146	58	17
Orissa	124312	29286	29236	258745	24553
Punjab	277130	1092	33255	124382	32131
Rajasthan	309386	34203	73644	827813	56795
Sikkim	1043	7	187	204	62
Tamil Nadu	1025288	54815	386165	1350253	324771
Telangana	366404	2438	79801	224631	79859
Tripura	2690	53	1281	47025	1201
Uttar Pradesh	613888	7426	117556	283090	80351
Uttrakhand	73927	303	9304	29379	4778
West Bengal	1097480	33357	172259	904244	137135
Andaman & Nicobar Is.	403	1	46	41	22
Chandigarh	42484	8452	17147	118485	9913
Dadra & Nagra Haveli	2249	7	401	291	96
Daman & Diu	3169	239	428	6494	507
Delhi	1074961	7372	238661	549686	217849
Lakshadweep	51	42	115	245	40
Puducherry	15940	49	1782	4889	631
Total	13137428	437455	3039171	11039078	2754598

**TABLE 87: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
(2014-15)**

State/ UT	Group Business (other than Govt. Sponsored Schemes)				
	No. of policies Issued (Actuals)	No. of Persons Covered (‘000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	22021	15860	7195	2527	3734
Arunachal Pradesh	40	3	11	18	30
Assam	752	1335	398	130	175
Bihar	2177	1452	750	162	435
Chhattisgarh	21808	994	686	827	1069
Goa	4094	363	441	392	202
Gujarat	36700	7173	5520	6020	4588
Haryana	10646	6542	6262	3858	2259
Himachal Pradesh	1059	105	160	132	180
Jammu & Kashmir	740	369	315	71	210
Jharkhand	9323	1050	1159	460	733
Karnataka	45382	12529	9388	3171	4144
Kerala	17981	3553	2759	2461	1821
Madhya Pradesh	17771	3402	1723	1364	1301
Maharashtra	95880	176092	52711	15047	18804
Manipur	42	2	7	8	8
Meghalaya	32	2	9	7	48
Mizoram	8	2	1	4	6
Nagaland	16	4	1	6	12
Orissa	11344	5520	1192	398	628
Punjab	11535	6560	1748	1032	1254
Rajasthan	23577	2436	2519	1406	3086
Sikkim	223	87	128	59	44
Tamil Nadu	89742	14360	14428	6970	6591
Telangana	5998	2553	4133	1751	2302
Tripura	122	30	106	26	43
Uttar Pradesh	29469	3927	3741	2488	3468
Uttrakhand	5677	605	504	449	546
West Bengal	14737	5014	2104	2072	2585
Andaman & Nicobar Is.	185	36	61	63	37
Chandigarh	832	1675	373	628	260
Dadra & Nagra Haveli	151	14	102	4	3
Daman & Diu	1136	260	333	178	228
Delhi	21909	8658	8880	5157	4973
Lakshadweep	9	0	0	0	0
Puducherry	4328	1827	2047	1406	1255
Total	507447	284392	131898	60752	67065

**TABLE 87: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
(2014-15) (Contd..)**

State/ UT	Group Business (Government Sponsored Schemes)				
	No. of policies Issued (Actuals)	No. of Persons Covered (‘000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	8	257	683	6	23
Arunachal Pradesh	0	0	0	0	0
Assam	0	0	0	0	0
Bihar	2	68	604	3	19
Chhattisgarh	0	0	0	1	3
Goa	0	0	0	0	0
Gujarat	0	0	0	65	87
Haryana	0	0	0	0	0
Himachal Pradesh	1	2	0	0	0
Jammu & Kashmir	0	0	0	2	5
Jharkhand	1	58	672	57	50
Karnataka	1	69	227	70	88
Kerala	0	0	0	1	1
Madhya Pradesh	0	0	0	136	67
Maharashtra	6	13508	2174	1725	1702
Manipur	0	0	0	0	0
Meghalaya	0	0	0	0	0
Mizoram	0	0	0	0	0
Nagaland	0	0	0	0	0
Orissa	0	0	0	0	0
Punjab	0	0	0	0	0
Rajasthan	0	0	0	2	0
Sikkim	0	0	0	0	0
Tamil Nadu	0	0	0	0	0
Telangana	0	0	0	0	0
Tripura	0	0	0	0	0
Uttar Pradesh	2	312	23	54	80
Uttarakhand	0	0	0	0	0
West Bengal	1	300	19	0	0
Andaman & Nicobar Is.	0	0	0	0	0
Chandigarh	0	0	0	11	29
Dadra & Nagra Haveli	0	0	0	0	0
Daman & Diu	0	0	0	0	0
Delhi	0	0	0	222	793
Lakshadweep	0	0	0	0	0
Puducherry	0	0	0	0	0
Total	22	14575	4402	2355	2949

**TABLE 87: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
(2014-15) (Contd..)**

State/ UT	Individual Business including family/floater policies				
	No.of policies Issued (Actuals)	No. of Persons Covered ('000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	464809	-64	6554	2945	1678
Arunachal Pradesh	645	1	14	38	14
Assam	104414	205	1073	330	208
Bihar	75971	257	807	294	180
Chhattisgarh	52339	152	556	281	177
Goa	44851	54	312	137	60
Gujarat	927445	2241	9577	13834	3450
Haryana	173616	483	2774	1524	1012
Himachal Pradesh	39329	126	262	285	157
Jammu & Kashmir	22700	82	194	767	301
Jharkhand	76724	149	645	325	157
Karnataka	440756	590	5792	2228	1386
Kerala	287169	1023	3006	3868	1031
Madhya Pradesh	226393	820	1992	1641	651
Maharashtra	1537563	4552	16148	9062	4585
Manipur	2490	7	38	5	2
Meghalaya	1749	4	44	5	1
Mizoram	1600	3	15	0	0
Nagaland	765	4	16	3	0
Orissa	135919	707	1314	739	343
Punjab	263543	715	3042	1754	962
Rajasthan	281718	1329	2954	3624	1361
Sikkim	7942	19	44	6	3
Tamil Nadu	875654	1050	7220	3111	2222
Telangana	93338	303	1121	256	197
Tripura	37773	74	52	12	6
Uttar Pradesh	365161	1536	3852	3247	1843
Uttrakhand	43175	94	512	161	136
West Bengal	256703	1087	2613	1030	759
Andaman & Nicobar Is.	1423	1	12	6	3
Chandigarh	29854	64	424	138	205
Dadra & Nagra Haveli	4657	6	462	26	7
Daman & Diu	19215	12	53	27	8
Delhi	338690	6383	5209	2867	1505
Lakshadweep	26	0	2	0	0
Puducherry	133992	95	371	112	96
Total	7370111	24166	79080	54688	24705

**TABLE 87: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
(2014-15) (Contd..)**

State/ UT	Total Business (Individual + Group + Govt.)				
	No.of policies Issued (Actuals)	No. of Persons Covered (‘000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	486838	16054	14431	5478	5435
Arunachal Pradesh	685	5	25	56	44
Assam	105166	1540	1471	460	382
Bihar	78150	1777	2162	459	634
Chhattisgarh	74147	1146	1243	1109	1250
Goa	48945	417	753	529	262
Gujarat	964145	9413	15097	19919	8126
Haryana	184262	7025	9037	5382	3272
Himachal Pradesh	40389	234	422	417	337
Jammu & Kashmir	23440	452	509	840	516
Jharkhand	86048	1258	2477	842	940
Karnataka	486139	13188	15407	5469	5619
Kerala	305150	4576	5766	6330	2853
Madhya Pradesh	244164	4222	3715	3141	2019
Maharashtra	1633449	194152	71033	25834	25091
Manipur	2532	9	44	13	10
Meghalaya	1781	6	53	12	48
Mizoram	1608	5	17	4	6
Nagaland	781	8	18	9	12
Orissa	147263	6227	2507	1137	971
Punjab	275078	7274	4790	2786	2216
Rajasthan	305295	3765	5473	5032	4447
Sikkim	8165	106	172	65	47
Tamil Nadu	965396	15409	21648	10081	8813
Telangana	99336	2856	5254	2007	2499
Tripura	37895	104	158	38	49
Uttar Pradesh	394632	5775	7616	5789	5391
Uttrakhand	48852	699	1017	610	682
West Bengal	271441	6402	4735	3102	3344
Andaman & Nicobar Is.	1608	38	73	69	40
Chandigarh	30686	1739	797	777	494
Dadra & Nagra Haveli	4808	19	564	30	11
Daman & Diu	20351	272	386	205	236
Delhi	360599	15040	14089	8246	7271
Lakshadweep	35	0	2	0	0
Puducherry	138320	1922	2418	1518	1351
Total	7877580	323132	215380	117795	94718

**TABLE 87: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
(2015-16) (Contd..)**

State/ UT	Group Business (other than Govt. Sponsored Schemes)*				
	No.of policies Issued (Actuals)	No. of Persons Covered (‘000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	32375	11866	8491	3645	6476
Arunachal Pradesh	32	175	12	4	34
Assam	8558	1046	1233	311	333
Bihar	17739	1930	2498	202	633
Chhattisgarh	13644	4096	2362	2008	1716
Goa	4440	222	403	313	183
Gujarat	41224	7723	8955	7009	5692
Haryana	12689	4230	10053	3668	3055
Himachal Pradesh	2798	439	563	195	376
Jammu & Kashmir	2967	113	782	410	1096
Jharkhand	8767	785	1730	373	763
Karnataka	53572	7415	12993	4628	5992
Kerala	21540	3937	2972	3901	2235
Madhya Pradesh	94386	3910	3982	1421	2037
Maharashtra	847265	309015	41456	22564	21209
Manipur	59	37	25	6	31
Meghalaya	64	45	66	5	12
Mizoram	15	15	18	4	10
Nagaland	19	16	16	3	8
Orissa	13791	1856	2321	628	930
Punjab	10576	3105	2357	1817	2526
Rajasthan	32926	2600	4678	2805	3896
Sikkim	18	12	84	3	14
Tamil Nadu	338777	17402	21013	8094	8800
Telangana	17222	4574	6102	4970	2990
Tripura	58	182	99	12	27
Uttar Pradesh	45171	4567	7469	2214	3732
Uttarakhand	7136	736	852	424	577
West Bengal	26630	7160	6465	2892	3558
Andaman & Nicobar Is.	218	8	8	0	0
Chandigarh	844	1236	546	558	327
Dadra & Nagra Haveli	121	4	22	13	17
Daman & Diu	315	19	33	5	1
Delhi	25229	15944	10550	6324	4931
Lakshadweep	9	0	0	0	0
Puducherry	1082	119	152	50	21
Total	1682276	416540	161361	81484	84237

* Inclusive of Pradhan Mantri Suraksha Bima Yojana

**TABLE 87: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
(2015-16) (Contd..)**

State/ UT	Group Business (Government Sponsored Schemes)				
	No. of policies Issued (Actuals)	No. of Persons Covered (‘000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	3	76	140	0	0
Arunachal Pradesh	0	0	0	0	0
Assam	0	0	0	0	0
Bihar	3	61	533	10	20
Chhattisgarh	0	0	0	0	0
Goa	0	0	0	0	0
Gujarat	0	354	35	144	198
Haryana	0	0	0	0	0
Himachal Pradesh	0	0	0	0	0
Jammu & Kashmir	1	0	0	2	5
Jharkhand	2	100	555	0	0
Karnataka	12	344	353	197	329
Kerala	0	0	0	0	0
Madhya Pradesh	5	88	106	8	16
Maharashtra	8	7646	376	2594	4400
Manipur	0	0	0	0	0
Meghalaya	0	0	0	0	0
Mizoram	0	0	0	0	0
Nagaland	0	0	0	0	0
Orissa	254	194	23	0	0
Punjab	0	0	0	0	0.04
Rajasthan	0	0	0	0	0.01
Sikkim	0	0	0	0	0
Tamil Nadu	59	3500	346	0	0
Telangana	1	54	165	0	0
Tripura	0	0	0	0	0
Uttar Pradesh	2	312	23	73	90
Uttrakhand	0	0	0	0	0
West Bengal	221	1841	220	1	0.09
Andaman & Nicobar Is.	0	0	0	0	0.00
Chandigarh	0	0	0	0	0.04
Dadra & Nagra Haveli	0	0	0	0	0
Daman & Diu	0	0	0	0	0
Delhi	6	5136	946	473	798
Lakshadweep	0	0	0	0	0
Puducherry	0	0	0	0	0
Total	577	19706	3821	3502	5856

**TABLE 87: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
(2015-16) (Contd..)**

State/ UT	Individual Family Floater & other than Family Floater Insurance				
	No. of policies Issued (Actuals)	No. of Persons Covered ('000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	408808	969	6209	1645	2928
Arunachal Pradesh	564	1	16	12	8
Assam	82111	106	1133	217	289
Bihar	94949	111	785	164	306
Chhattisgarh	61479	87	686	268	413
Goa	25963	28	317	60	71
Gujarat	963845	1274	11755	13805	4483
Haryana	206465	305	3706	897	1140
Himachal Pradesh	42630	64	339	119	114
Jammu & Kashmir	28608	34	288	89	88
Jharkhand	58203	70	619	127	196
Karnataka	472924	884	8255	1464	2038
Kerala	332241	674	3545	2411	1392
Madhya Pradesh	237433	376	2393	1379	840
Maharashtra	1136997	2105	19296	5266	4785
Manipur	2769	3	55	7	1
Meghalaya	1420	2	25	10	3
Mizoram	977	3	17	5	10
Nagaland	846	3	17	4	1
Orissa	151179	213	1346	238	376
Punjab	277877	364	3628	1459	1130
Rajasthan	306164	447	4220	2168	1233
Sikkim	2335	4	42	4	3
Tamil Nadu	646034	799	8240	1851	2458
Telangana	174512	327	3185	276	431
Tripura	12268	22	49	6	3
Uttar Pradesh	509025	984	5211	1988	2102
Uttrakhand	54397	70	645	136	209
West Bengal	269775	313	2498	491	435
Andaman & Nicobar Is.	686	1	12	5	2
Chandigarh	31881	44	542	137	281
Dadra & Nagra Haveli	4033	4	77	5	19
Daman & Diu	3607	5	55	16	15
Delhi	301984	368	6430	1372	919
Lakshadweep	9	0.01	2	0.00	0.00
Puducherry	13669	17	203	31	38
Total	6918663	11081	95843	38132	28761

**TABLE 87: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
(2015-16) (Contd..)**

State/ UT	Total Business (Individual + Group + Govt.)				
	No. of policies Issued (Actuals)	No. of Persons Covered ('000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	441186	12911	14840	5289	9404
Arunachal Pradesh	596	176	28	16	42
Assam	90669	1152	2366	529	622
Bihar	112691	2102	3816	377	958
Chhattisgarh	75123	4183	3048	2276	2128
Goa	30403	250	720	373	254
Gujarat	1005069	9352	20746	20959	10372
Haryana	219154	4535	13759	4565	4196
Himachal Pradesh	45428	503	902	314	490
Jammu & Kashmir	31576	147	1070	501	1189
Jharkhand	66972	955	2904	500	959
Karnataka	526508	8642	21601	6289	8359
Kerala	353781	4611	6517	6311	3627
Madhya Pradesh	331824	4374	6481	2807	2893
Maharashtra	1984270	318766	61128	30425	30395
Manipur	2828	41	80	13	32
Meghalaya	1484	48	92	15	15
Mizoram	992	18	35	9	20
Nagaland	865	19	33	7	9
Orissa	165224	2263	3690	866	1306
Punjab	288453	3469	5985	3276	3656
Rajasthan	339090	3047	8898	4973	5129
Sikkim	2353	16	127	7	17
Tamil Nadu	984870	21700	29599	9945	11258
Telangana	191735	4955	9452	5246	3421
Tripura	12326	203	148	18	30
Uttar Pradesh	554198	5863	12703	4275	5924
Uttrakhand	61533	806	1496	560	786
West Bengal	296626	9313	9183	3384	3993
Andaman & Nicobar Is.	904	10	20	5	2
Chandigarh	32725	1280	1088	695	608
Dadra & Nagra Haveli	4154	9	98	18	36
Daman & Diu	3922	24	88	22	16
Delhi	327219	21448	17926	8169	6648
Lakshadweep	18	0	2	0	0
Puducherry	14751	135	355	82	60
Total	8601516	447327	261025	123118	118853

**TABLE 87: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
(2016-17) (Contd..)**

State/ UT	Group Business (Only of PMSBY) (A)				
	No.of policies Issued (Actuals)	No. of Persons Covered (‘000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	399	2237	269	652	1265
Arunachal Pradesh	2	5	1	0	0
Assam	10	690	83	57	123
Bihar	30	1560	187	98	191
Chhattisgarh	18	1726	207	350	751
Goa	4	80	10	28	54
Gujarat	344	1583	190	407	826
Haryana	15	3832	460	549	1080
Himachal Pradesh	6	458	55	77	133
Jammu & Kashmir	4	87	10	5	10
Jharkhand	202	763	92	84	167
Karnataka	972	9262	1111	738	1439
Kerala	365	1669	200	220	468
Madhya Pradesh	77	1983	238	611	1267
Maharashtra	505	29821	3579	2474	5956
Manipur	1	4	0	4	4
Meghalaya	1	27	3	0	0
Mizoram	3	45	5	1	4
Nagaland	2	6	1	0	0
Orissa	74	828	99	115	231
Punjab	14	1662	199	272	574
Rajasthan	14	1366	164	288	787
Sikkim	1	36	4	0	0
Tamil Nadu	821	4330	520	476	918
Telangana	301	7569	908	563	1282
Tripura	3	34	4	10	24
Uttar Pradesh	512	5248	630	499	1002
Uttarakhand	6	547	66	35	89
West Bengal	143	3896	467	337	681
Andaman & Nicobar Is.	1	5	1	0	0
Chandigarh	8	122	15	4	8
Dadra & Nagra Haveli	1	7	1	0	0
Daman & Diu	1	5	1	0	0
Delhi	20	7213	866	548	1048
Lakshadweep	0	0	0	0	0
Puducherry	3	57	7	14	24
Total	4883	88763	10653	9516	20407

**TABLE 87: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
(2016-17) (Contd..)**

State/ UT	Group Business (Govt. Sponsored Schemes#) (B)				
	No. of policies Issued (Actuals)	No. of Persons Covered (‘000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	1	20000	5891	1201	5134
Arunachal Pradesh	0	0	0	0	0
Assam	0	0	0	0	0
Bihar	0	0	0	0	0
Chhattisgarh	0	0	0	0	0
Goa	0	0	0	0	0
Gujarat	0	0	0	2	-14
Haryana	0	2065	534	142	722
Himachal Pradesh	0	0	0	0	0
Jammu & Kashmir	0	10	1	0	0
Jharkhand	0	0	0	0	0
Karnataka	1	230	161	99	153
Kerala	1	1164	111	0	0
Madhya Pradesh	0	0	0	83	49
Maharashtra	1	13699	3104	582	643
Manipur	0	0	0	0	0
Meghalaya	0	0	0	0	0
Mizoram	0	0	0	0	0
Nagaland	0	0	0	0	0
Orissa	0	0	0	0	0
Punjab	0	0	0	2	1
Rajasthan	0	0	0	0	0
Sikkim	0	0	0	0	0
Tamil Nadu	0	0	0	0	0
Telangana	0	0	0	0	0
Tripura	0	0	0	0	0
Uttar Pradesh	2	43456	37949	3320	5483
Uttarakhand	0	0	0	0	0
West Bengal	0	0	0	0	0
Andaman & Nicobar Is.	0	0	0	0	0
Chandigarh	0	0	0	1	1
Dadra & Nagra Haveli	0	0	0	0	0
Daman & Diu	0	0	0	0	0
Delhi	1	4752	803	710	1317
Lakshadweep	0	0	0	0	0
Puducherry	0	0	0	0	0
Total	7	85376	48555	6142	13489

the figures does not include date of PMSBY, PMJDY & IRCTC business

**TABLE 87: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
(2016-17) (Contd..)**

State/ UT	Group Business (other than PMSBY, PMJDY & Govt Sponsored Schemes) (C)				
	No.of policies Issued (Actuals)	No. of Persons Covered (‘000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	122250	16452	9042	3134	6291
Arunachal Pradesh	428	5	20	7	24
Assam	35829	235	1155	307	512
Bihar	36540	392	1287	273	994
Chhattisgarh	14898	764	1147	1310	1728
Goa	10435	112	446	258	233
Gujarat	139030	8053	10542	7194	6916
Haryana	79265	5517	12636	4645	3721
Himachal Pradesh	6973	85	381	184	408
Jammu & Kashmir	6098	48	628	465	1813
Jharkhand	26972	337	1397	376	675
Karnataka	159301	10620	16697	3929	8356
Kerala	75434	4243	5320	4307	2916
Madhya Pradesh	98077	1713	2765	1640	2508
Maharashtra	300089	51149	80774	17091	23609
Manipur	2672	6	57	8	16
Meghalaya	1201	18	64	10	32
Mizoram	383	4	12	7	34
Nagaland	404	9	16	4	38
Orissa	69625	954	2155	713	1289
Punjab	66811	2483	3823	1637	1865
Rajasthan	95013	2292	6747	2019	4341
Sikkim	572	2	23	4	5
Tamil Nadu	256993	19002	25911	9113	9642
Telangana	44151	2874	8191	2591	4869
Tripura	2468	25	64	26	77
Uttar Pradesh	134733	3179	21398	3862	5882
Uttrakhand	19200	345	768	289	589
West Bengal	79538	3460	5722	1910	3659
Andaman & Nicobar Is.	296	3	16	0	0
Chandigarh	5639	1690	471	337	374
Dadra & Nagra Haveli	1827	7	78	21	6
Daman & Diu	1728	8	46	10	9
Delhi	76349	4371	12157	6010	6574
Lakshadweep	1	0	0	0	0
Puducherry	6292	45	151	40	79
Total	1977515	140499	232107	73731	100083

**TABLE 87: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
(2016-17) (Contd..)**

State/ UT	Individual Business (D)				
	No.of policies Issued (Actuals)	No. of Persons Covered (‘000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	224674	365	3447	847	1402
Arunachal Pradesh	362	1	9	0	0
Assam	47104	72	472	195	260
Bihar	58168	77	617	143	239
Chhattisgarh	56419	73	663	196	153
Goa	12192	19	172	53	85
Gujarat	782422	1262	10990	11963	4310
Haryana	120158	159	2482	760	1256
Himachal Pradesh	25052	48	408	60	105
Jammu & Kashmir	15314	20	165	45	69
Jharkhand	27783	40	347	96	127
Karnataka	340868	695	4325	1060	1573
Kerala	199439	317	1855	2090	799
Madhya Pradesh	155089	430	1987	1315	932
Maharashtra	989435	1536	18493	4414	4032
Manipur	2393	2	32	5	1
Meghalaya	850	1	23	6	22
Mizoram	634	2	12	1	1
Nagaland	459	1	8	1	0
Orissa	84067	348	833	185	338
Punjab	165456	243	2635	1332	1481
Rajasthan	215825	360	3139	1839	1373
Sikkim	1461	2	21	5	37
Tamil Nadu	484836	760	6537	1799	2418
Telangana	166651	267	2504	332	882
Tripura	8183	9	34	6	3
Uttar Pradesh	352024	797	3718	1328	1725
Uttrakhand	57981	83	509	139	311
West Bengal	188691	263	2435	433	594
Andaman & Nicobar Is.	654	2	15	1	8
Chandigarh	25555	34	475	127	115
Dadra & Nagra Haveli	1825	4	60	7	6
Daman & Diu	2088	4	35	14	8
Delhi	212518	298	4116	1184	922
Lakshadweep	11	0	2	0	0
Puducherry	10306	14	188	40	60
Total	5036947	8605	73764	32021	25646

**TABLE 87: STATE WISE PERSONAL ACCIDENT INSURANCE BUSINESS
(2016-17) (Concl.d.)**

State/ UT	Grand Total (E = A + B + C + D)				
	No.of policies Issued (Actuals)	No. of Persons Covered ('000s)	Gross Premium (₹ Lakh)	No. of claims settled (Actuals)	Amount of Claims Settled (₹ Lakh)
Andhra Pradesh	347324	39054	18648	5834	14092
Arunachal Pradesh	792	10	29	7	24
Assam	82943	997	1710	559	895
Bihar	94738	2029	2091	514	1424
Chhattisgarh	71335	2563	2017	1856	2632
Goa	22631	211	628	339	372
Gujarat	921796	10899	21722	19566	12038
Haryana	199438	11574	16112	6096	6779
Himachal Pradesh	32031	591	844	321	646
Jammu & Kashmir	21416	164	804	515	1892
Jharkhand	54957	1140	1836	556	969
Karnataka	501142	20807	22295	5826	11521
Kerala	275239	7393	7486	6617	4183
Madhya Pradesh	253243	4126	4990	3649	4756
Maharashtra	1290030	96205	105950	24561	34240
Manipur	5066	12	89	17	21
Meghalaya	2052	46	90	16	54
Mizoram	1020	51	30	9	39
Nagaland	865	16	25	5	38
Orissa	153766	2130	3088	1013	1858
Punjab	232281	4388	6657	3243	3921
Rajasthan	310852	4019	10049	4146	6502
Sikkim	2034	40	48	9	41
Tamil Nadu	742650	24092	32969	11388	12978
Telangana	211103	10710	11604	3486	7032
Tripura	10654	69	101	42	104
Uttar Pradesh	487271	52679	63695	9009	14092
Uttrakhand	77187	974	1343	463	989
West Bengal	268372	7618	8625	2680	4934
Andaman & Nicobar Is.	951	9	33	1	8
Chandigarh	31202	1846	961	469	498
Dadra & Nagra Haveli	3653	17	139	28	12
Daman & Diu	3817	16	81	24	17
Delhi	288888	16633	17941	8452	9861
Lakshadweep	12	0.01	2	0	0
Puducherry	16601	115	346	94	162
Total	7019352	323243	365079	121410	159625

TABLE 88: CHANNEL WISE PERFORMANCE OF HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2014-15)

(No. of policies in actuals) (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) (2014-15)

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 88: CHANNEL WISE PERFORMANCE OF HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2015-16) (Contd...)

(No. of policies in actuals) (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	408341	1411	46015	32222	24571	551503	440563	25982	597518
Corporate Agent - Banks	1433492	2972	110746	190837	5877	58572	1624329	8850	169318
Corporate Agent - Other than Banks	336755	772	47103	46692	649	13534	383447	1421	60637
Direct Sale - Online	215863	485	20781	7005	260	24047	222868	744	44828
Direct Sale - Other than Online	1089639	2772	85899	12736	225853	602345	1102375	228625	688244
Individual Agents	7874217	20269	722446	141503	7607	90474	8015720	27876	812920
Micro-insurance Agents	1913	8	18	176	2	24	2089	10	41
Web- aggregators	23838	56	2363	7	0.45	13	23845	57	2375
Others	578	2	1527	117	65395	67345	695	65397	68872
Total of all channels	11384636	28748	1036897	431295	330214	1407857	11815931	358962	2444754

SHARE OF DIFFERENT CHANNELS IN HEALTH INSURANCE BUSINESS (2015-16)

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	4%	5%	4%	7%	7%	39%	4%	7%	24%
Corporate Agent - Banks	13%	10%	11%	44%	44%	4%	14%	2%	7%
Corporate Agent - Other than Banks	3%	3%	5%	11%	11%	1%	3%	0%	2%
Direct Sale - Online	2%	2%	2%	2%	2%	2%	2%	0%	2%
Direct Sale - Other than Online	10%	10%	8%	3%	3%	43%	9%	64%	28%
Individual Agents	69%	71%	70%	33%	33%	6%	68%	8%	33%
Micro-insurance Agents	0%	0%	0%	0%	0%	0%	0%	0%	0%
Web- aggregators	0%	0%	0%	0%	0%	0%	0%	0%	0%
Others	0%	0%	0%	0%	0%	5%	0%	18%	3%
Total of all channels	100%	100%	100%	100%	100%	100%	100%	100%	100%

TABLE 88: CHANNEL WISE PERFORMANCE OF HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2016-17) (Concl.d.)

(No. of policies in actuals) (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 claims paid	Amount of Claims Paid	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims paid	Amount of Claims Paid
Brokers	471399	1148	50385	73014	28548	38398	44664	793618	2521773	928341	509797	45812	844003	2594787	956889
Corporate Agent - Banks	1676892	3544	135070	162491	59394	218548	5473	90249	124112	44260	1895440	9018	225319	286603	103655
Corporate Agent - Other than Banks	371263	752	47434	25030	9983	57477	965	21713	40444	14977	428740	1717	69147	65474	24960
Direct Sale - Online	292593	679	29376	34261	10387	8757	368	8047	17980	8156	301350	1048	37423	52241	18543
Direct Sale - Other than Online	1190661	2442	109944	140093	52907	14036	349630	773084	5920419	881948	1204697	352071	883028	6060512	934855
Individual Agents	8632386	23291	881025	1727030	628723	113414	4340	93884	248503	86312	8745800	27631	974908	1975533	715036
Micro-insurance Agents	470	1	2	83	5	138	38	86	209	21	608	39	89	292	26
Web-aggregators	50409	112	5048	3579	615	66	7	144	47	14	50475	118	5192	3626	629
Insurance Marketing Firms	520	1.4	62.6	6.0	2.2	1.0	0.1	0.7	4.0	0.7	521.0	1.5	63.3	10.0	2.9
Total of all channels	12686593	31971	1258347	2165587	790567	450835	405484	1780825	8873491	1964031	13137428	437455	3039172	11039078	2754598

Note: Number of Policies sold and amount of premium collected through channels such as point of sale and common service centers are nil.

SHARE OF DIFFERENT CHANNELS IN HEALTH INSURANCE BUSINESS (IN PERCENTAGE) (2016-17)

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 claims paid	Amount of Claims Paid	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims paid	Amount of Claims Paid	No. of policies Issued	No. of Persons Covered	Gross Premium	No. of claims paid	Amount of Claims Paid
Brokers	4%	4%	4%	3%	4%	9%	11%	45%	28%	47%	4%	10%	28%	24%	35%
Corporate Agent - Banks	13%	11%	11%	8%	8%	48%	1%	5%	1%	2%	14%	2%	7%	3%	4%
Corporate Agent - Other than Banks	3%	2%	4%	1%	1%	13%	0%	1%	0%	1%	3%	0%	2%	1%	1%
Direct Sale - Online	2%	2%	2%	2%	1%	2%	0%	0%	0%	0%	2%	0%	1%	0%	1%
Direct Sale - Other than Online	9%	8%	9%	6%	7%	3%	86%	43%	67%	45%	9%	80%	29%	55%	34%
Individual Agents	68%	73%	70%	80%	80%	25%	1%	5%	3%	4%	67%	6%	32%	18%	26%
Micro-insurance Agents	0.004%	0.004%	0.000%	0.004%	0.001%	0.031%	0.009%	0.005%	0.002%	0.001%	0.005%	0.009%	0.003%	0.003%	0.001%
Web-aggregators	0.397%	0.350%	0.401%	0.165%	0.078%	0.015%	0.002%	0.008%	0.001%	0.001%	0.384%	0.027%	0.171%	0.033%	0.023%
Insurance Marketing Firms	0.004%	0.005%	0.005%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.004%	0.000%	0.002%	0.000%	0.000%
Total of all channels	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

TABLE 89: DETAILS OF CLAIMS DEVELOPMENT & AGEING - HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2014-15)

(Number in Actuals)(Amount in ₹ Lakh)

Details of Claims Development	For Claims Handled through TPAs						For Claims handled directly					
	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	214691	25957	141908	37705	162	60	574592	19037	73570	82394	1873	4551
New claims registered during the period	2948225	893386	2743720	905460	1108	195	3093065	253136	940609	372422	19122	32057
Claims settled during the period	2681472	667282	2438734	634613	611	144	3361565	215294	739047	281385	14351	23575
Claims repudiated during the period	187695	76773	305101	108203	476	76	168769	36656	200771	103541	4382	6992
Claims pending at the end of the year	293749	175288	141793	200348	183	35	137323	20223	74361	69891	2262	6040
Penal Interest Paid	0	0	60	0	0	0	0	0	2516	4	0	0
Ageing of pending claims*	For Claims Handled through TPAs						For Claims handled directly					
	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	168192	117192	97610	99896	107	13	100937	15518	44031	47554	734	1625
Claims pending for greater than 1 month and less than 3 months	46626	28951	27825	51958	41	4	23628	3077	19859	10454	391	2038
Claims pending for greater than 3 month and less than 6 months	23346	11428	7462	22912	17	2	861	261	4744	5440	286	938
Claims pending for greater than 6 month and less than 12 months	26170	6224	4530	14343	6	1	1572	283	2762	3407	332	536
Claims pending for greater than 1 year and less than 2 years	18451	10751	2722	7226	5	4	10099	1014	1307	1781	228	398
Claims pending for more than 2 years	10967	742	1644	4014	7	12	226	71	1659	1255	291	506
Total	293749	175289	141794	200349	183	35	137323	20223	74361	69891	2262	6040

* Reckoned from the date of first intimation

TABLE 89: DETAILS OF CLAIMS DEVELOPMENT & AGEING - HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS (2014-15) (Contd..)
(Number in Actuals)/(Amount in ₹ Lakh)

Ageing of settled claims**	For Claims Handled through TPAs						For Claims handled directly					
	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	2190358	495263	1831059	334443	350	54	2920013	193826	596635	231219	10512	10421
Claims settled for greater than 1 month and less than 3 months	407339	142313	410911	175762	179	39	375939	17735	101294	32540	2508	8193
Claims settled for greater than 3 month and less than 6 months	60796	22712	149255	94191	61	37	63262	2798	32830	11649	953	3621
Claims settled for greater than 6 month and less than 12 months	21095	5884	37537	25505	15	11	2210	883	6519	4572	306	1121
Claims settled for greater than 1 year and less than 2 years	1474	936	7203	3461	3	1	109	41	1096	506	54	201
Claims settled for more than 2 years	410	175	2769	1252	3	1	32	12	673	898	18	18
Total	2681472	667282	2438734	634614	611	144	3361565	215294	739047	281385	14351	23575
** Reckoned from date of receipt of last requirement												
Ageing of repudiated claims***	For Claims Handled through TPAs						For Claims handled directly					
	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	147062	62941	175867	66818	145	31	122959	32698	123813	41716	2555	3139
Claims repudiated for greater than 1 month and less than 3 months	22333	10038	79005	24249	191	22	20393	1745	58392	24714	1379	2131
Claims repudiated for greater than 3 month and less than 6 months	10533	2672	29909	9989	108	14	24062	1961	14409	14009	169	565
Claims repudiated for greater than 6 month and less than 12 months	7396	1011	13020	4799	23	3	1267	218	2585	14767	76	277
Claims repudiated for greater than 1 year and less than 2 years	301	87	5735	1918	6	3	80	10	1160	5941	43	149
Claims repudiated for more than 2 years	70	24	1565	430	3	2	8	24	412	2393	160	731
Total	187695	76773	305101	108203	476	76	168769	36655	200771	103541	4382	6992
*** Reckoned from date of receipt of last requirement.												

TABLE 89: DETAILS OF CLAIMS DEVELOPMENT & AGING HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS 2015-16 (Contd..)
(Number in Actuals)(Amount in ₹ Lakh)

Details of Claims Development	For Claims Handled through TPAs						For Claims handled directly					
	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	226249	61678	134950	81439	197	38	136067	18256	67942	42290	2050	5058
New claims registered during the period	3531858	1046203	3076073	998477	1416	418	1662818	314607	910272	383734	32114	18275
Claims settled during the period	3225958	833360	2621230	774190	915	307	1454499	237721	707372	323698	24559	6615
Claims repudiated during the period	230002	113816	413060	177451	591	122	163951	53381	226321	79947	5389	9861
Claims pending at the end of the year	302147	88995	176733	84113	107	26	180435	25647	44521	43863	4216	6886
Penal Interest Paid	0	0	354	1	0	0	0	0	437	24562	0	0
Ageing of pending claims*	For Claims Handled through TPAs						For Claims handled directly					
	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	196579	64994	130736	55396	62	10	176463	23583	30489	34728	2341	3018
Claims pending for greater than 1 month and less than 3 months	64258	13634	30406	18218	26	4	2792	1289	9822	4422	333	1413
Claims pending for greater than 3 month and less than 6 months	14889	3494	8497	4610	6	3	743	517	2113	1243	253	947
Claims pending for greater than 6 month and less than 12 months	13434	3691	4524	4083	3	0	360	157	742	1145	572	635
Claims pending for greater than 1 year and less than 2 years	7040	1748	1668	1135	2	1	34	49	473	1121	450	520
Claims pending for more than 2 years	5947	1435	902	672	8	8	43	51	882	1204	267	353
Total	302147	88995	176733	84113	107	26	180435	25647	44521	43863	4216	6886

* Reckoned from the date of first intimation

TABLE 89: DETAILS OF CLAIMS DEVELOPMENT & AGING HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS 2015-16 (Contd..)

(Number in Actuals)(Amount in ₹ Lakh)

Ageing of settled claims**	For Claims Handled through TPAs										For Claims handled directly													
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based							
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount						
Claims settled for less than 1 month	2705759	662435	2021775	519587	597	125	1414423	230873	596769	262387	23625	5236	435985	149349	404534	177382	201	82	29142	5415	66504	31735	752	1131
Claims settled for greater than 1 month and less than 3 months	67117	16943	139397	49196	57	31	699	883	35206	17116	126	216	14567	3255	46934	16445	38	40	10166	347	5587	6021	35	27
Claims settled for greater than 3 month and less than 6 months	2096	632	6734	10514	15	22	36	191	1867	5529	8	1	434	746	1856	1066	7	7	33	11	1439	911	12	5
Claims settled for more than 6 months and less than 12 months	3225958	833360	2621230	774190	915	307	1454499	237721	707372	323698	24559	6615												
Total																								

Ageing of repudiated claims***	For Claims Handled through TPAs										For Claims handled directly													
	Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based		Cashless		Reimbursement		Benefit Based							
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount						
Claims repudiated for less than 1 month	172633	72335	231954	74342	303	66	152011	49697	157723	46166	3231	5887	34982	14146	118372	43630	162	20	9630	2953	58132	20865	1637	2360
Claims repudiated for greater than 1 month and less than 3 months	13155	4841	39008	18984	90	23	1895	568	6711	3334	218	721	7681	1405	16124	14850	30	9	255	132	2278	5073	45	309
Claims repudiated for greater than 3 month and less than 6 months	1208	229	6433	4565	5	3	119	25	1145	2321	16	4	343	20859	1169	21080	1	0	41	6	332	2189	242	579
Claims repudiated for more than 6 months and less than 12 months	230002	113816	413060	177451	591	122	163951	53381	226321	79947	5389	9861												
Total																								

** Reckoned from date of receipt of last requirement

*** Reckoned from date of receipt of last requirement.

TABLE 89: DETAILS OF CLAIMS DEVELOPMENT & AGING HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS 2016-17 (Contd..)

(Number in Actuals)(Amount in ₹ Lakh)

Details of Claims Development	For Claims Handled through TPAs												For Claims handled directly											
	Only Cashless			Only Reimbursement			Both Cashless and Reimbursement			Benefit Based			Only Cashless			Only Reimbursement			Both Cashless and Reimbursement			Benefit Based		
	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount
Claims outstanding at the beginning of the FY	279721	85195	160073	63338	24869	37672	314	111	194917	27272	42372	29595	0	262	2283	6080								
New claims registered during the FY	3713152	1012830	4757612	1120972	1373618	402868	3585	986	1093030	398523	1783448	428937	53	7207	10324	16501								
Claims settled during the FY	3174302	805531	4047549	919857	1183828	351650	2456	588	998098	296433	1626326	368065	52	3800	6459	6447								
Claims repudiated during the FY	429919	110870	584104	127800	75938	46694	1259	414	129643	63558	143141	58303	1	3321	2977	7952								
Claims outstanding at the end of the FY	388652	111767	286032	82670	138721	40916	184	88	160625	31193	56453	35719	0	348	3171	8204								
Penal Interest Paid	0	0	167	0	0	0	1	0	0	0	197	0	0	0	0	0								
Ageing of outstanding claims*	For Claims Handled through TPAs												For Claims handled directly											
For less than 1 month	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount
For more than 1 month and less than 3 months	284435	90761	202140	64773	105792	26121	124	30	141512	27580	40033	26648	0	268	561	2309								
For more than 3 months and less than 6 months	62495	11125	38275	9795	16334	8701	25	25	3139	1591	9507	4684	0	63	430	1755								
For more than 6 months and less than 12 months	25774	5784	26971	5233	7601	3392	24	24	654	371	4203	2349	0	11	322	804								
For more than 1 year and less than 2 years	11885	2983	16769	1886	6669	1634	1	3	409	214	1622	1062	0	1	603	980								
For more than 2 years	3537	801	1023	367	2325	1068	9	6	8782	926	385	427	0	4	747	1530								
For more than 2 years	526	312	854	617	0	0	1	0	6129	511	703	549	0	1	508	825								
Total	388652	111767	286032	82670	138721	40916	184	88	160625	31193	56453	35719	0	348	3171	8204								

* Reckoned from the date of first intimation

TABLE 89: DETAILS OF CLAIMS DEVELOPMENT & AGING HEALTH INSURANCE BUSINESS EXCLUDING TRAVEL (DOMESTIC/OVERSEAS) AND PERSONAL ACCIDENT INSURANCE BUSINESS 2016-17 (Concl.d..)
(Number in Actuals)(Amount in ₹ Lakh)

Ageing of settled claims**	For Claims Handled through TPAs												For Claims handled directly											
	Only Cashless			Only Reimbursement			Both Cashless and Reimbursement			Benefit Based			Only Cashless			Only Reimbursement			Both Cashless and Reimbursement			Benefit Based		
	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount
Less than 1 month	2653089	633245	3305776	652609	865144	228346	2452	588	969646	279176	1467483	309779	52	3484	5571									
More than 1 month and less than 3 months	376349	134375	557570	173391	208749	75764	4	0	27319	15427	97336	45368	0	289	393									
More than 3 months and less than 6 months	124899	26981	144730	65533	85037	38500	0	0	731	1137	24909	8486	0	24	475									
More than 6 months and less than 12 months	18004	8567	35385	16418	22640	2571	0	0	240	530	35722	2971	0	2	6									
More than 1 year and less than 2 years	1494	2119	3440	8723	2258	6468	0	0	135	141	623	958	0	0	2									
More than 2 years	467	243	649	3183	0	0	0	0	26	21	252	505	0	0	0									
Total	3174302	805531	4047549	919857	1183828	351650	2456	588	998098	296433	1626326	368065	52	3800	6447									

** Reckoned from date of receipt of last requirement

Ageing of repudiated claims***	For Claims Handled through TPAs												For Claims handled directly											
	Only Cashless			Only Reimbursement			Both Cashless and Reimbursement			Benefit Based			Only Cashless			Only Reimbursement			Both Cashless and Reimbursement			Benefit Based		
	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount	Number		Amount
Less than 1 month	356310	88619	293902	79157	47186	29049	1055	294	115776	57812	95913	43398	1	3208	6049									
More than 1 month and less than 3 months	45269	14718	173087	32885	16625	10066	151	54	12299	5231	38505	11321	0	74	1056									
More than 3 months and less than 6 months	17376	5344	96068	11190	11558	7242	46	51	950	337	6159	2534	0	36	397									
More than 6 months and less than 12 months	7150	1552	18856	3691	567	336	7	16	582	160	2164	899	0	4	225									
More than 1 year and less than 2 years	2954	529	1835	632	1	0	0	0	25	12	228	104	0	0	11									
After more than 2 years	860	108	357	246	1	1	0	0	11	6	172	47	0	0	98									
Total	429919	110870	584104	127800	75938	46694	1259	414	129643	63558	143141	58303	1	3321	7952									

*** Reckoned from date of receipt of last requirement.

TABLE 90: STANDALONE HEALTH INSURERS : POLICYHOLDERS ACCOUNT (2013-14 & 2014-15)

(₹ Crore)

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)	655.88	543.40	315.24	237.66	153.72	81.64	1017.93	675.40	6.67	0.01	2149.45	1538.11
Profit/ Loss on sale/redemption of Investments	2.28	1.73			1.47	0.79	1.52	0.83	0.13		5.41	3.36
Interest, Dividend & Rent – Gross	32.76	25.52	17.95	14.07	11.19	4.78	40.47	25.52	0.46	0.00	102.84	69.88
Others							16.16					16.16
TOTAL (A)	690.93	570.65	333.19	251.73	166.38	87.22	1059.93	717.91	7.27	0.01	2257.69	1627.52
Claims Incurred (Net)	413.43	356.44	173.88	140.40	93.97	65.25	651.06	453.95	4.29	0.01	1336.62	1016.03
Commission	45.33	63.87	32.20	27.88	19.90	12.75	101.01	36.66	1.49	0.03	199.93	141.19
Operating Expenses related to Insurance Business	255.78	208.30	232.69	227.67	157.21	97.32	455.83	331.86	122.38	62.72	1223.89	927.86
Others: Amortizations, Write offs & Provisions			(0.57)	0.57							(0.57)	0.57
Foreign Taxes												
TOTAL (B)	714.54	628.60	438.20	396.51	271.07	175.31	1207.91	822.47	128.16	62.75	2759.88	2085.64
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C = (A - B)	(23.61)	(57.95)	(105.01)	(144.78)	(104.69)	(88.09)	(147.98)	(104.56)	(120.90)	(62.74)	(502.19)	(458.12)
APPROPRIATIONS												
Transfer to Shareholders' Account	(23.61)	(57.95)	(105.01)	(144.78)	(104.69)	(88.09)	(147.98)	(104.56)	(120.90)	(62.74)	(502.19)	(458.12)
Transfer to Catastrophe Reserve												
Transfer to Other Reserves												
TOTAL (C)	(23.61)	(57.95)	(105.01)	(144.78)	(104.69)	(88.09)	(147.98)	(104.56)	(120.90)	(62.74)	(502.19)	(458.12)

Note : Figures in brackets indicate negative values

TABLE 90A: STANDALONE HEALTH INSURERS : POLICYHOLDERS ACCOUNT (2015-16 & 2016-17)

(₹ Crore)

PARTICULARS	Aditya Birla		Apollo Munich		CignaTTK		Max Bupa		Religare Health		Star Health		Total		
	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
Premiums earned (Net)	13.48	774.90	1101.31	70.96	181.77	393.11	544.28	484.00	1513.87	1911.45	3040.56	4236.30			
Profit/ Loss on sale/redemption of Investments	4.84	4.52	11.29	0.40	0.55	2.48	4.63	1.58	7.01	4.01	15.99	28.32			
Other Income (Net of Other Expenses)	-	1.84	2.40	-	-	-	-	-	-	-	1.84	2.40			
Interest, Dividend & Rent – Gross	1.10	38.11	53.59	4.68	12.25	22.99	29.06	23.13	56.33	58.39	145.24	184.57			
TOTAL (A)	19.42	819.37	1168.59	76.04	194.57	418.59	577.98	312.44	1577.21	1973.85	3203.64	4451.58			
Claims Incurred (Net)	14.92	500.65	605.59	55.81	87.50	234.02	282.81	164.72	814.55	1156.71	1769.75	2392.05			
Commission	3.25	50.19	94.89	12.00	24.59	44.80	58.97	(24.58)	61.06	95.29	143.47	233.98			
Operating Expenses related to Insurance Business	85.19	285.81	280.79	179.63	222.37	221.23	151.12	320.94	453.07	635.77	1396.79	1696.18			
Premium Deficiency	3.78	-	-	2.81	(2.81)	-	-	-	-	-	2.81	0.98			
TOTAL (B)	107.15	836.64	981.28	250.24	331.66	500.05	492.90	397.19	1328.68	1887.77	3312.81	4323.18			
Operating Profit/(Loss) C = (A - B)	(87.73)	(17.27)	187.31	(174.21)	(137.09)	(81.47)	85.07	(84.75)	248.53	86.08	(109.17)	128.40			
Transfer to Shareholders' Account	(87.73)	(17.27)	187.30	(174.21)	(137.09)	(81.47)	85.07	(84.75)	248.53	86.08	(109.18)	128.39			

Note : Figures in brackets indicate negative values

TABLE 91: STANDALONE HEALTH INSURERS : SHAREHOLDERS ACCOUNT (2013-14 & 2014-15)

(₹ Crore)

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												
(b) Marine Insurance												
(c) Miscellaneous Insurance	(23.61)	(57.95)	(105.01)	(144.78)	(104.69)	(88.09)	(120.90)	(62.74)	(147.98)	(104.56)	(502.19)	(458.12)
TOTAL (1)	(23.61)	(57.95)	(105.01)	(144.78)	(104.69)	(88.09)	(120.90)	(62.74)	(147.98)	(104.56)	(502.19)	(458.12)
INCOME FROM INVESTMENTS												
(a) Interest, Dividend & Rent – Gross	22.37	19.34	13.28	9.20	8.31	9.75	10.35	3.99	8.88	10.94	63.19	53.21
(b) amortisation of discount /premium	0.65	0.58									0.65	0.58
(C) Profit on sale of investments	1.60	1.35	2.48	2.55	0.04	1.30	2.02		0.33	0.38	6.48	5.59
Less: Loss on sale of investments	(0.00)					(0.31)				(0.03)	(0.00)	(0.33)
TOTAL (2)	24.62	21.27	15.76	11.74	8.35	10.75	12.37	3.99	9.22	11.29	70.32	59.04
OTHER INCOME	2.56	1.79	0.22	0.40		0.00					2.78	2.19
TOTAL (3)	2.56	1.79	0.22	0.40		0.00					2.78	2.19
TOTAL (A) [1+2+3]	3.57	(34.89)	(89.04)	(132.63)	(96.34)	(77.34)	(108.53)	(58.75)	(138.76)	(93.27)	(429.09)	(396.89)
PROVISIONS (Other than taxation)												
(a) For diminution in the value of investments			1.53								1.53	
(b) For doubtful debts			0.32	0.24							0.32	0.24
(c) Others												
OTHER EXPENSES												
(a) Expenses other than those related to Insurance Business			2.43		2.92	2.27					8.22	4.32
(b) Bad debts written off	2.88	2.04										
(c) Others					(0.00)	0.00	6.02	1.56	1.29	0.05	7.31	1.62
TOTAL (B)	2.88	2.04	4.28	0.24	2.92	2.28	6.02	1.56	1.29	0.05	17.38	6.18
Profit Before Tax	0.70	(36.94)	(93.31)	(132.87)	(99.25)	(79.61)	(114.55)	(60.32)	(140.05)	(93.32)	(446.47)	(403.06)
Provision for Taxation	0.03	0.03			0.01	0.01					0.04	0.04
Profit after Tax	0.66	(36.97)	(93.31)	(132.87)	(99.26)	(79.63)	(114.55)	(60.32)	(140.05)	(93.32)	(446.51)	(403.10)
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	(349.21)	(312.24)	(526.90)	(394.03)	(125.80)	(46.17)	(60.45)	(0.14)	(355.17)	(261.84)	(1417.53)	(1014.43)
Adjustment on account of depreciation due to change in accounting policy			(0.60)		(0.13)						(0.74)	
Balance C/f to Balance Sheet	(348.54)	(349.21)	(620.82)	(526.90)	(225.19)	(125.80)	(175.00)	(60.45)	(495.22)	(355.17)	(1864.77)	(1417.53)

Note : Figures in brackets indicate negative values

TABLE 91A: STANDALONE HEALTH INSURERS : SHAREHOLDERS ACCOUNT (2015-16 & 2016-17)

(₹ Crore)

PARTICULARS	Aditya Birla		Apollo Munich		CignaTTK		Max Bupa		Religare Health		Star Health		Total		
	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17
OPERATING PROFIT/(LOSS)															
(a) Fire Insurance	(87.73)	(17.27)	187.30	(174.21)	(137.09)	(81.47)	85.07	(84.75)	(5.25)	248.53	86.08	(109.18)	128.39		
(b) Marine Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Miscellaneous Insurance	(87.73)	(17.27)	187.30	(174.21)	(137.09)	(81.47)	85.07	(84.75)	(5.25)	248.53	86.08	(109.18)	128.39		
INCOME FROM INVESTMENTS															
(a) Interest, Dividend & Rent – Gross	1.34	23.93	14.65	7.87	6.88	15.85	15.72	8.66	11.53	15.89	35.79	72.19	85.90		
(b) Profit on sale of investments	5.99	2.86	1.96	0.82	0.52	1.71	2.50	0.53	0.18	1.98	2.46	7.90	13.61		
Less: Loss on sale of investments	0.08	-	-	-	-	-	-	-	-	-	-	-	0.08		
OTHER INCOME															
TOTAL (A)	(80.48)	10.74	204.66	(165.53)	(129.69)	(63.74)	103.87	(75.56)	6.46	266.39	124.33	(27.70)	229.16		
PROVISIONS (Other than taxation)															
(a) For diminution in the value of investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For doubtful debts	-	-	-	-	-	3.40	-	-	-	-	-	3.40	-	-	-
(c) Others	-	-	-	-	-	0.19	-	-	0.00	-	-	0.19	0.00	-	-
OTHER EXPENSES															
(a) Expenses other than those related to Insurance Business	6.20	3.28	3.40	-	-	1.17	1.98	3.28	4.31	-	-	7.72	15.88		
(b) Bad debts written off	-	-	-	-	-	-	-	-	-	83.03	-	83.03	-		
(c) Others	-	-	68.97	8.10	5.37	-	105.57	0.00	-	46.78	6.38	54.88	186.29		
TOTAL (B)	6.20	3.28	72.37	8.10	5.37	4.76	107.55	3.28	4.31	129.82	6.38	149.23	202.17		
Profit Before Tax	(86.67)	7.46	132.29	(173.62)	(135.05)	(68.50)	(3.68)	(78.84)	2.15	136.58	117.94	(176.92)	26.99		
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-	-		
Profit after Tax	(86.67)	7.46	132.29	(173.62)	(135.05)	(68.50)	(3.68)	(78.84)	2.15	136.58	117.94	(176.92)	26.99		
APPROPRIATIONS															
(a) Interim dividends paid during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Proposed final dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Dividend distribution tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer to any Reserves or Other Accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance of profit/ loss brought forward from last year	15.20	(348.54)	(341.08)	(175.00)	(348.62)	(620.82)	(689.32)	(225.19)	(304.03)	(495.22)	(358.64)	(1,864.77)	(2,026.50)		
Less :- Adjusted as per Capital Reduction Scheme	(101.87)	(341.08)	(208.79)	(348.62)	(483.68)	(689.32)	(693.00)	(304.03)	(301.88)	(358.64)	(240.70)	(2,041.70)	(2,029.91)		
Balance carried forward to Balance Sheet															

Note : (1) Figures in brackets indicate negative values (2) Previous years figures have been regrouped / rearranged and re-classified where every required necessary

TABLE 92: STANDALONE HEALTH INSURERS : BALANCE SHEET (As on 31st March) (2014 & 2015)

(₹ Crore)

PARTICULARS	APOLLO MUNICH		MAX BUPA		RELIGARE HEALTH		CIGNA TTK		STAR HEALTH		TOTAL	
	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
SOURCES OF FUNDS												
Share Capital	349.23	330.98	790.50	669.00	350.00	250.00	200.00	100.00	362.14	333.86	2051.87	1683.84
Share Application Money		27.00										27.00
Reserves & Surplus	253.64	244.64					90.20	45.10	274.93	210.89	618.77	500.62
Fair Value Change Account	0.08	0.11	0.09	0.08	0.01	0.01	0.08				90.37	45.30
Deferred Tax Liability											0.08	
Borrowings												
TOTAL	602.95	602.73	790.59	669.08	350.00	250.01	290.28	145.10	637.07	544.75	2670.89	2211.66
APPLICATION OF FUNDS												
Investments	505.18	478.31	430.03	336.94	304.96	187.56	143.94	73.49	501.84	351.33	1885.94	1427.64
Loans												
Fixed Assets	23.12	23.25	32.13	31.41	32.86	33.69	0.05	0.04	58.47	59.87	113.76	114.56
Deferred Tax Assets	14.98	14.98									47.84	48.67
CURRENT ASSETS												
Cash & Bank Balance	269.18	224.53	11.94	14.12	25.53	12.94	2.40	91.66	327.79	215.50	636.84	558.75
Advances and Other Assets	81.26	75.90	33.72	41.74	36.17	27.16	29.06	10.38	207.69	231.08	387.90	386.26
Sub-Total (A)	350.44	300.43	45.65	55.85	61.70	40.10	31.46	102.04	535.48	446.59	1024.73	945.01
CURRENT LIABILITIES												
Provisions	193.56	143.18	76.42	73.97	134.19	72.33	44.45	90.17	209.72	157.94	658.35	537.57
	445.75	420.28	261.62	208.06	140.52	64.82	15.71	0.76	744.21	510.27	1607.81	1204.19
Sub-Total (B)	639.31	563.45	338.04	282.03	274.71	137.14	60.17	90.92	953.93	668.21	2266.16	1741.75
Net Current Assets (C)= (A-B)	(288.87)	(263.02)	(292.39)	(226.18)	(213.01)	(97.05)	(28.71)	11.12	(418.45)	(221.62)	(1241.43)	(796.74)
"Misc. Expenditure"(to the extent not written off or adjusted)"												
Profit & Loss Account (Debit Balance) Rounding off	348.54	349.21	620.82	526.90	225.19	125.80	175.00	60.45	495.22	355.17	1884.77	1417.53
TOTAL	602.95	602.73	790.59	669.08	350.00	250.01	290.28	145.10	637.07	544.75	2670.89	2211.66

Note : Figures in brackets indicate negative values

TABLE 92A: STANDALONE HEALTH INSURERS : BALANCE SHEET (As on 31st March) (2016 & 2017)

(₹ Crore)

PARTICULARS	Aditya Birla		Apollo Munich		CignaTTK		Max Bupa		Religare Health		Star Health		Total		
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
SOURCES OF FUNDS															
SHARE CAPITAL	100.44	356.92	357.27	240.03	251.37	898.00	926.00	475.07	524.75	386.99	455.58	2357.01	2615.40		
RESERVES AND SURPLUS	147.06	258.78	258.78	195.12	322.58	331.75	785.65	0.00	0.00	0.00	0.00	0.00	1302.98		
SHARE APPLICATION MONEY		0.00	0.00	0.00	0.00	0.31	0.26					0.58	0.39		
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	0.03	0.25	0.08	0.02	0.02	43.00							43.00		
BORROWINGS															
TOTAL	247.53	615.95	616.13	435.17	616.96	898.31	926.26	475.07	524.75	718.74	1030.14	3143.24	3961.77		
APPLICATION OF FUNDS															
INVESTMENTS	228.92	705.06	915.46	191.13	276.01	566.45	627.64	453.29	606.81	806.71	1428.48	2722.65	4083.31		
LOANS															
FIXED ASSETS	28.60	24.68	28.90	0.03	1.66	23.40	32.80	38.74	45.68	65.41	83.81	152.27	221.44		
DEFERRED TAX ASSET/(LIABILITY)		14.98	14.98									14.98	14.98		
CURRENT ASSETS															
Cash and Bank Balances	36.37	204.21	158.58	25.85	23.19	13.26	17.65	23.65	35.86	271.94	331.11	538.91	602.76		
Advances and Other Assets	19.34	91.68	108.61	30.77	28.46	42.01	47.87	58.21	61.05	228.04	369.22	450.71	634.56		
Sub-Total (A)	55.71	295.88	267.19	56.62	51.66	55.27	65.52	81.86	96.90	499.98	700.33	989.61	1237.32		
CURRENT LIABILITIES															
PROVISIONS	122.23	230.46	316.70	77.93	89.92	170.15	207.16	188.88	267.98	238.13	278.16	905.55	1282.16		
	45.34	535.27	502.49	83.31	106.12	265.99	285.53	213.97	258.54	773.88	1145.02	1872.42	2343.03		
Sub-Total (B)	167.57	765.73	819.19	161.24	196.04	436.13	492.69	402.85	526.52	1012.01	1423.18	2777.97	3625.20		
NET CURRENT ASSETS (C) = (A - B)	(111.86)	(469.85)	(552.00)	(104.62)	(144.38)	(380.87)	(427.17)	(321.00)	(429.62)	(512.03)	(722.85)	(1788.35)	(2387.88)		
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)															
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT	101.87	341.08	208.79	348.62	483.68	689.32	693.00	304.03	301.88	358.64	240.70	2041.70	2029.91		
TOTAL	247.53	615.95	616.13	435.17	616.96	898.31	926.26	475.07	524.75	718.74	1030.14	3143.24	3961.77		

Note: Previous year figures have been regrouped/rearranged and reclassified wherever required necessary Figures in brackets indicate negative values

**TABLE 93: STATE-WISE NUMBER OF OFFICES OF GENERAL AND STANDALONE HEALTH INSURERS
(As on 31st March) (2014 to 2017)**

State/U.T.	Bajaj Allianz			Bharti AXA			Cholamandalam					
	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017
Andhra Pradesh	21	13	12	12	4	3	4	3	6	5	6	6
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
Assam	3	4	4	4	1	1	1	1	2	2	2	2
Bihar	4	7	7	7	1	1	1	1	2	2	2	2
Chhattisgarh	4	4	4	4	1	2	2	2	3	3	3	3
Goa	3	4	4	4	1	1	1	1	2	2	2	2
Gujarat	21	22	21	22	4	5	6	6	8	8	8	8
Haryana	5	6	6	5	2	2	3	3	3	3	3	2
Himachal Pradesh	1	1	1	1	0	0	0	0	0	0	0	0
Jammu & Kashmir	2	2	2	2	1	1	1	1	0	0	0	0
Jharkhand	4	4	4	5	1	1	2	2	2	2	3	3
Karnataka	12	15	16	15	5	7	10	10	6	6	8	7
Kerala	9	9	9	9	2	3	6	5	6	6	6	6
Madhya Pradesh	5	5	4	4	2	3	3	3	4	4	4	4
Maharashtra	28	32	34	36	12	12	16	11	19	19	20	19
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	6	6	6	6	1	1	2	2	2	2	2	2
Punjab	8	8	8	8	3	3	3	3	2	2	2	2
Rajasthan	3	4	4	5	2	2	2	2	5	5	5	5
Sikkim	0	0	0	0	0	0	0	0	1	1	1	1
Tamil Nadu	16	17	18	18	4	6	7	7	20	21	21	20
Telangana	-	9	9	9	-	3	4	4	-	3	3	3
Tripura	0	0	0	0	0	0	0	0	1	1	1	1
Uttar Pradesh	8	9	9	11	5	5	6	6	6	6	6	3
Uttarakhand	1	1	1	1	1	1	1	1	1	1	1	1
West Bengal	16	19	20	20	3	3	3	2	3	3	3	3
Andaman & Nicobar Islands	1	1	1	1	0	0	0	0	0	0	0	0
Chandigarh	0	0	0	1	1	1	1	1	1	1	1	1
Dadra & Nagar 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	4	7	8	8	2	2	2	2	1	1	2	2
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	1	1	1	1	0	0	0	0	1	1	1	1
Total	186	210	214	219	59	69	87	79	107	110	116	109

TABLE 93: STATE-WISE NUMBER OF OFFICES OF GENERAL STANDALONE HEALTH INSURERS (Contd..)
(As on 31st March) (2014 to 2017)

State/U.T.	Future Generali			HDFC Ergo			ICICI Lombard					
	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017
Andhra Pradesh	7	4	5	5	8	5	5	5	25	16	17	15
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
Assam	2	2	2	2	2	2	2	2	2	3	3	4
Bihar	2	3	4	4	2	2	2	2	4	8	9	9
Chhattisgarh	2	3	3	3	2	2	2	2	5	6	6	6
Goa	1	1	1	1	1	1	1	1	2	2	2	2
Gujarat	13	17	17	18	9	9	9	9	22	22	22	22
Haryana	5	5	5	2	3	3	3	3	9	7	7	7
Himachal Pradesh	1	1	1	0	0	1	1	1	2	2	3	4
Jammu & Kashmir	1	1	1	0	1	2	2	2	2	2	2	2
Jharkhand	4	4	4	4	2	2	2	2	4	4	4	4
Karnataka	6	7	8	8	5	5	5	5	19	18	18	14
Kerala	6	6	6	6	8	8	8	8	14	12	12	12
Madhya Pradesh	5	6	6	3	3	3	3	3	11	9	9	10
Maharashtra	19	24	24	22	21	19	19	19	32	30	30	38
Manipur	0	0	0	0	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0	1	1	1	1
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	4	4	4	4	4	4	4	4	13	13	13	10
Punjab	5	5	5	3	4	4	4	4	15	15	15	13
Rajasthan	4	8	7	7	5	5	5	5	12	8	8	8
Sikkim	0	0	0	0	0	0	0	0	1	1	1	1
Tamil Nadu	6	7	8	8	8	8	8	8	21	17	17	14
Telangana	-	4	8	9	-	3	3	3	-	7	7	7
Tripura	1	1	1	1	0	0	0	0	1	1	1	1
Uttar Pradesh	5	5	4	4	8	8	8	8	27	22	22	19
Uttarakhand	2	2	2	2	1	1	1	1	6	4	4	3
West Bengal	5	4	7	7	4	4	4	4	14	14	15	15
Andaman & Nicobar Islands	1	1	1	1	0	0	0	0	0	0	0	0
Chandigarh	1	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
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	2	2	2	2	5	5	5	5	7	7	7	6
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	1	1	1	1	1	1	1	1	1	1	1	1
Total	111	129	138	128	108	108	108	108	273	253	257	249

TABLE 93: STATE-WISE NUMBER OF OFFICES OF GENERAL STANDALONE HEALTH INSURERS (Contd..)
(As on 31st March) (2014 to 2017)

State/U.T.	IFFCO Tokio			Kotak General			HDFC Ergo(earlier L&T General)			Liberty Videocon				
	2014	2015	2016	2017	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017
Andhra Pradesh	3	1	1	2	1	1	1	1	1	0	2	2	2	2
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Assam	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Bihar	1	1	1	1	0	0	0	0	0	1	0	0	0	1
Chhattisgarh	1	1	1	1	0	0	1	1	0	1	0	1	1	2
Goa	1	1	1	1	0	0	0	0	0	0	0	1	1	1
Gujarat	9	10	10	12	1	1	1	1	1	3	2	3	3	6
Haryana	5	5	6	7	0	0	0	0	0	0	1	1	1	1
Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir	1	1	1	1	0	0	0	0	0	0	0	0	0	1
Jharkhand	0	1	1	1	0	0	0	0	0	0	0	0	0	3
Karnataka	5	6	6	6	1	1	1	1	1	1	2	3	3	4
Kerala	1	1	2	2	0	0	0	0	0	0	0	1	1	2
Madhya Pradesh	3	4	4	4	0	1	0	0	0	1	0	0	0	2
Maharashtra	13	14	14	14	3	3	6	7	10	7	5	5	7	13
Manipur	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
Mizoram	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
Orissa	1	1	2	2	0	0	1	1	1	1	1	1	1	2
Punjab	2	2	2	2	0	0	0	0	0	0	1	1	1	2
Rajasthan	3	3	2	3	0	0	1	1	2	2	1	2	2	3
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	6	6	6	6	1	1	2	2	3	3	2	3	3	3
Telangana	-	2	2	3	0	0	-	0	0	1	-	1	1	1
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Uttar Pradesh	3	4	4	4	0	1	1	1	2	3	0	0	0	1
Uttarakhand	1	1	1	1	0	0	0	0	0	0	0	0	1	1
West Bengal	3	3	3	3	1	1	1	1	1	2	1	1	2	4
Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	0	1	0	0	0	0	1	1	1	1
Dadra & Nagra Haveli	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
Delhi	10	10	10	10	1	1	1	1	1	1	2	2	2	2
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	1	1	0	0	0	0	0	0	0	0	0	0
Total	73	79	82	88	9	12	17	18	28	28	21	29	35	60

TABLE 93: STATE-WISE NUMBER OF OFFICES OF GENERAL STANDALONE HEALTH INSURERS (Contd..)
(As on 31st March) (2014 to 2017)

State/U.T.	Magma HDI				Raheja QBE				Reliance General			
	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017
Andhra Pradesh	3	3	3	3	1	1	1	1	12	6	6	6
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
Assam	0	0	0	0	0	0	0	0	1	1	1	1
Bihar	1	1	1	1	0	0	0	0	1	1	1	2
Chhattisgarh	6	6	6	6	0	0	0	0	2	2	2	2
Goa	0	0	0	0	0	0	0	0	1	1	1	1
Gujarat	5	5	5	5	1	1	1	1	13	13	13	14
Haryana	4	4	4	4	0	0	0	0	4	4	4	4
Himachal Pradesh	0	0	0	0	0	0	0	0	2	2	2	2
Jammu & Kashmir	0	0	0	0	0	0	0	0	1	1	1	2
Jharkhand	3	3	3	3	0	0	0	0	4	4	4	4
Karnataka	2	3	3	3	1	1	1	1	12	12	12	14
Kerala	2	2	2	2	0	0	0	0	12	12	12	12
Madhya Pradesh	7	7	7	7	0	0	0	0	5	5	5	3
Maharashtra	6	8	9	9	2	2	2	2	19	19	19	19
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	5	6	6	6	0	0	0	0	2	2	2	2
Punjab	2	3	3	3	0	0	0	0	5	5	5	5
Rajasthan	3	3	3	3	0	0	0	0	6	6	6	6
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	5	5	5	5	1	1	1	1	11	11	11	11
Telangana	-	0	0	0	-	0	0	0	-	6	6	6
Tripura	0	0	0	0	0	0	0	0	0	0	0	0
Uttar Pradesh	4	4	4	4	0	0	0	0	8	8	8	8
Uttarakhand	1	1	1	1	0	0	0	0	1	1	1	1
West Bengal	9	10	10	10	0	0	0	0	9	9	9	8
Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	0	0	0	0	2	2	2	2
Dadra & Nagar 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	3	3	3	3	1	1	1	1	5	5	5	5
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	1	1	1	1	0	0	0	0	1	1	1	1
Total	73	79	80	80	7	7	7	7	139	139	138	141

TABLE 93: STATE-WISE NUMBER OF OFFICES OF GENERAL STANDALONE HEALTH INSURERS (Contd..)
(As on 31st March) (2014 to 2017)

State/U.T.	Royal Sundaram			SBI General			Shriram General					
	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017
Andhra Pradesh	12	7	7	8	4	4	5	5	14	10	10	10
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
Assam	1	1	1	1	1	1	3	3	0	2	3	3
Bihar	1	1	2	3	1	1	2	3	0	2	3	4
Chhattisgarh	1	1	1	1	2	2	2	2	1	1	2	2
Goa	1	1	1	1	1	1	1	1	1	1	0	0
Gujarat	12	12	12	12	3	3	9	9	4	5	6	6
Haryana	2	2	2	2	1	2	3	3	3	3	3	3
Himachal Pradesh	0	0	0	0	0	2	2	2	1	2	2	2
Jammu & Kashmir	0	0	0	0	0	1	2	2	1	1	1	1
Jharkhand	2	2	2	3	2	2	3	3	1	3	3	3
Karnataka	13	12	12	12	3	5	5	5	3	8	9	9
Kerala	8	8	8	8	3	4	4	4	4	5	5	4
Madhya Pradesh	3	4	4	4	4	4	5	5	3	4	4	4
Maharashtra	10	12	13	16	6	8	12	12	10	10	13	14
Manipur	0	0	0	0	0	0	1	1	0	0	0	0
Meghalaya	0	0	0	0	0	0	1	1	0	0	0	0
Mizoram	0	0	0	0	0	0	1	1	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0
Orissa	4	4	4	4	3	3	5	5	0	1	3	4
Punjab	1	1	1	2	1	3	5	6	3	3	3	3
Rajasthan	1	2	2	3	4	5	5	5	13	13	14	13
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	22	19	20	20	4	6	7	7	10	14	16	16
Telangana	-	5	5	5	-	1	2	2	-	6	6	6
Tripura	1	1	1	1	0	0	1	1	0	0	0	0
Uttar Pradesh	4	5	5	6	5	8	9	10	16	17	17	17
Uttarakhand	0	1	1	1	1	2	2	2	2	2	2	2
West Bengal	5	7	7	7	3	3	4	5	2	3	3	3
Andaman & Nicobar Islands	0	0	0	0	0	0	0	1	0	0	0	0
Chandigarh	1	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
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	2	2	3	3	1	2	2	2	5	5	5	5
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	1	1	1	1	1	1	1	1	1	1	1	1
Total	108	112	116	125	55	76	105	110	99	123	135	136

TABLE 93: STATE-WISE NUMBER OF OFFICES OF GENERAL STANDALONE HEALTH INSURERS (Contd..)
(As on 31st March) (2014 to 2017)

State/U.T.	Tata AIG				Universal Sampo				National			
	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017
Andhra Pradesh	4	2	4	8	5	2	2	2	132	84	84	84
Arunachal Pradesh	0	0	0	0	0	0	0	0	4	5	5	5
Assam	1	1	1	1	1	1	1	1	49	52	52	52
Bihar	1	1	1	6	1	4	5	5	63	63	63	63
Chhattisgarh	1	1	1	3	1	1	1	1	24	24	24	25
Goa	1	1	1	2	1	1	1	1	11	11	11	11
Gujarat	11	11	11	17	5	5	5	5	91	92	92	91
Haryana	1	1	1	4	5	5	4	4	61	61	61	61
Himachal Pradesh	0	1	1	3	0	0	0	0	24	24	24	24
Jammu & Kashmir	0	0	1	2	1	1	1	1	23	23	23	23
Jharkhand	2	2	2	4	2	2	2	2	46	46	46	47
Karnataka	4	8	9	10	7	7	7	7	100	104	104	104
Kerala	3	4	4	5	2	2	3	3	83	85	85	85
Madhya Pradesh	2	2	2	5	4	4	5	5	99	99	99	101
Maharashtra	19	23	23	25	13	15	16	16	179	179	180	180
Manipur	0	0	0	0	0	0	0	0	5	5	5	5
Meghalaya	0	0	0	0	0	0	0	0	6	8	8	8
Mizoram	0	0	0	0	0	0	0	0	3	6	6	6
Nagaland	0	0	0	0	0	0	0	0	4	6	6	6
Orissa	1	2	2	6	2	4	3	3	69	69	69	69
Punjab	3	3	3	3	3	3	3	3	107	107	107	103
Rajasthan	2	3	3	6	5	5	5	5	106	106	106	107
Sikkim	0	0	0	1	0	0	0	0	1	1	1	1
Tamil Nadu	9	13	14	13	7	7	7	8	208	208	208	208
Telangana	-	2	2	4	-	3	3	3	-	50	51	51
Tripura	0	0	0	1	0	0	0	0	13	13	13	13
Uttar Pradesh	4	6	6	11	17	19	23	22	214	214	215	214
Uttarakhand	1	1	1	1	2	2	2	2	16	16	16	16
West Bengal	2	3	3	8	7	7	7	7	147	147	147	147
Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	1	1	0	2	10	10	10	10
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	1	1	1	1
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0
Delhi	4	5	5	5	2	2	3	3	67	67	67	67
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	1	1	1	1	0	0	2	0	6	6	6	6
Total	78	98	103	156	94	103	111	111	1972	1992	1995	1994

TABLE 93: STATE-WISE NUMBER OF OFFICES OF GENERAL STANDALONE HEALTH INSURERS (Contd..)
(As on 31st March) (2014 to 2017)

State/U.T.	New India				Oriental				United			
	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017
Andhra Pradesh	144	92	104	115	141	87	86	86	165	99	105	105
Arunachal Pradesh	3	3	3	3	4	4	4	4	2	2	2	2
Assam	44	45	48	51	44	44	44	44	57	58	59	59
Bihar	43	43	42	46	62	62	62	62	35	42	48	49
Chhattisgarh	32	32	41	42	33	34	34	34	17	20	24	26
Goa	10	10	11	11	8	8	8	8	11	11	11	10
Gujarat	141	145	152	177	92	96	96	96	96	98	101	105
Haryana	44	56	58	65	56	57	57	58	60	61	62	63
Himachal Pradesh	19	24	25	27	21	21	24	25	14	14	15	17
Jammu & Kashmir	18	19	22	23	22	22	23	24	20	20	22	22
Jharkhand	40	40	43	45	41	41	41	41	19	19	28	28
Karnataka	99	99	99	107	131	131	130	130	131	147	154	164
Kerala	124	130	134	137	96	98	98	98	111	115	120	126
Madhya Pradesh	113	124	125	126	107	109	111	111	69	80	87	90
Maharashtra	268	296	321	341	142	147	148	149	179	189	194	197
Manipur	4	4	3	3	4	4	4	4	2	2	2	2
Meghalaya	6	6	7	7	5	5	5	5	6	6	6	8
Mizoram	3	3	3	4	2	2	2	2	1	1	1	1
Nagaland	4	4	5	6	3	3	3	3	1	1	1	1
Orissa	67	69	75	79	60	61	61	61	40	49	53	54
Punjab	87	97	103	104	90	90	90	92	94	96	97	97
Rajasthan	77	87	93	101	95	101	102	105	98	121	133	136
Sikkim	2	2	1	2	2	2	2	2	1	1	1	1
Tamil Nadu	257	269	278	282	220	220	220	220	268	297	308	311
Telangana	-	65	71	77	-	56	56	56	-	70	71	71
Tripura	4	4	4	7	10	10	10	10	5	5	5	5
Uttar Pradesh	239	244	241	245	218	222	225	225	146	155	167	173
Uttarakhand	31	32	36	36	25	26	26	26	23	27	26	26
West Bengal	101	101	100	98	85	86	86	86	80	99	91	96
Andaman & Nicobar Islands	1	1	4	5	0	0	0	0	1	1	1	1
Chandigarh	11	11	11	11	9	9	9	9	8	10	8	8
Dadra & Nagar Haveli	1	1	1	1	0	0	0	0	1	1	1	1
Daman & Diu	1	1	1	1	2	2	2	2	0	0	0	0
Delhi	52	53	55	63	54	54	55	56	65	68	71	70
Lakshadweep	1	1	1	1	0	0	0	0	0	0	0	0
Puducherry	6	8	8	8	1	1	1	1	6	7	7	7
Total	2097	2221	2329	2457	1885	1915	1925	1935	1832	1992	2082	2132

TABLE 93: STATE-WISE NUMBER OF OFFICES OF GENERAL STANDALONE HEALTH INSURERS (Contd..)
(As on 31st March) (2014 to 2017)

State/U.T.	Aditya Birla		Apollo Munich				CIGNA TTK				Max Bupa			
	2017	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017	
Andhra Pradesh	0	3	3	3	3	1	1	1		1	1	0	0	
Arunachal Pradesh	0	0	0	0		0	0	0		0	0	0	0	
Assam	0	0	1	2	2	0	0	0		0	0	0	0	
Bihar	0	1	1	1	1	0	0	0		1	1	1	1	
Chhattisgarh	0	0	1	1	2	0	0	0		0	0	0	0	
Goa	0	0	0	1	1	0	0	0		0	1	1	1	
Gujarat	0	4	7	7	7	0	1	1	1	1	1	1	1	
Haryana	0	2	4	6	6	0	0	0	1	1	2	2	2	
Himachal Pradesh	0	0	0	0		0	0	0		0	0	0	0	
Jammu & Kashmir	0	0	0	1	1	0	0	0		0	0	0	0	
Jharkhand	0	0	1	1	1	0	0	0		0	0	0	0	
Karnataka	1	3	5	5	6	1	1	2	2	3	3	3	3	
Kerala	0	2	2	3	6	0	1	1	1	1	1	1	1	
Madhya Pradesh	0	2	2	4	4	0	0	0		0	0	0	0	
Maharashtra	3	12	15	18	18	2	4	3	3	4	4	4	4	
Manipur	0	0	0	0		0	0	0		0	0	0	0	
Meghalaya	0	0	0	0		0	0	0		0	0	0	0	
Mizoram	0	0	0	0		0	0	0		0	0	0	0	
Nagaland	0	0	0	0		0	0	0		0	0	0	0	
Orissa	0	1	1	1	1	0	0	1	1	0	0	0	0	
Punjab	0	2	3	4	4	0	0	1	2	1	1	1	1	
Rajasthan	0	2	4	4	5	0	0	1	1	1	2	2	2	
Sikkim	0	0	0	0		0	0	0		0	0	0	0	
Tamil Nadu	1	5	9	10	10	1	2	2	2	1	1	1	1	
Telangana	1	-	5	5	5	-	0	0	1	0	1	1	1	
Tripura	0	0	0	0		0	0	0		0	1	0	0	
Uttar Pradesh	0	4	6	9	10	0	0	1	2	1	0	1	2	
Uttarakhand	0	0	1	1	2	0	0	0		0	1	0	0	
West Bengal	1	2	4	5	6	1	1	1	1	0	1	1	1	
Andaman & Nicobar Islands	0	0	0	0		0	0	0		1	0	0	0	
Chandigarh	0	1	2	2	2	0	1	0		0	1	1	1	
Dadra & Nagra Haveli	0	0	0	0		0	0	0		0	0	0	0	
Daman & Diu	0	0	0	0		0	0	0		6	0	0	0	
Delhi	2	6	6	6	6	1	1	1	1	6	0	6	6	
Lakshadweep	0	0	0	0		0	0	0		0	0	0	0	
Puducherry	0	0	0	1	1	0	0	0		0	0	0	0	
Total	9	52	83	101	110	7	13	16	19	22	26	27	28	

Note: Aditya Birla health Insurance Co. Ltd., started its operations from F.Y. 2016-17

TABLE 93: STATE-WISE NUMBER OF OFFICES OF GENERAL STANDALONE HEALTH INSURERS (Contd..)
(As on 31st March) (2014 to 2017)

State/U.T.	Religare				Star Health				AIC			
	2014	2015	2016	2017	2014	2015	2016	2017	2014	2015	2016	2017
Andhra Pradesh	3	2	2	2	20	15	16	14	1	1	1	0
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0
Assam	0	0	0	0	2	2	2	2	1	1	1	1
Bihar	0	0	0	0	1	2	3	3	1	1	1	1
Chhattisgarh	0	0	1	1	4	4	4	4	1	1	1	1
Goa	0	0	0	0	0	1	1	1	0	0	0	0
Gujarat	4	4	4	4	12	12	13	14	1	1	1	1
Haryana	1	1	2	3	9	9	11	17	0	0	0	0
Himachal Pradesh	0	0	0	0	1	1	2	1	0	1	1	1
Jammu & Kashmir	0	0	0	0	1	1	1	2	0	0	0	0
Jharkhand	0	0	0	0	4	4	4	4	1	1	1	1
Karnataka	5	5	5	7	23	24	25	32	2	2	1	1
Kerala	1	1	1	1	36	42	50	58	1	1	1	1
Madhya Pradesh	1	1	2	2	15	15	15	15	1	1	1	1
Maharashtra	9	10	11	12	26	30	35	36	2	2	1	1
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	4	4	4	5	1	1	1	1
Punjab	2	2	3	3	8	8	9	14	0	0	0	0
Rajasthan	1	1	2	2	9	10	11	12	2	2	1	1
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	3	3	3	4	49	51	54	59	2	2	1	1
Telangana	-	2	2	2	-	7	8	16	-	0	0	1
Tripura	0	0	0	0	0	0	0	0	0	0	0	0
Uttar Pradesh	4	4	6	6	16	17	18	19	1	1	1	1
Uttarakhand	1	1	1	1	4	4	4	4	1	1	1	1
West Bengal	2	2	2	2	14	14	16	20	1	1	1	1
Andaman & Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0
Chandigarh	1	1	1	1	3	3	3	3	1	1	1	1
Dadra & Nagar 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	4	5	7	7	9	9	10	11	1	1	1	1
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
Puducherry	0	0	0	0	1	1	1	1	0	0	0	0
Total	43	46	56	61	271	290	320	367	22	23	19	19

TABLE 93: STATE-WISE NUMBER OF OFFICES OF GENERAL STANDALONE HEALTH INSURERS (Concl..)
(As on 31st March) (2014 to 2017)

State/U.T.	ECGC					Total		
	2014	2015	2016	2017	2014	2015	2016	2017
Andhra Pradesh	4	4	4	4	747	474	498	507
Arunachal Pradesh	0	0	0	0	13	14	14	15
Assam	1	1	1	1	215	227	235	238
Bihar	0	0	0	0	229	250	263	278
Chhattisgarh	0	0	0	0	144	153	168	176
Goa	0	0	0	0	57	61	62	62
Gujarat	4	5	5	5	589	614	635	679
Haryana	3	3	3	3	289	306	317	333
Himachal Pradesh	0	0	0	0	86	96	104	110
Jammu & Kashmir	1	1	1	1	96	99	108	113
Jharkhand	0	0	0	0	184	188	204	213
Karnataka	4	4	4	4	608	649	666	693
Kerala	1	2	2	2	536	561	584	604
Madhya Pradesh	1	1	1	1	469	496	511	519
Maharashtra	12	12	12	12	1074	1147	1211	1251
Manipur	0	0	0	0	15	15	15	15
Meghalaya	0	0	0	0	24	26	28	30
Mizoram	0	0	0	0	9	12	13	14
Nagaland	0	0	0	0	12	14	15	16
Orissa	1	1	1	1	294	311	327	336
Punjab	2	2	2	2	451	467	480	484
Rajasthan	2	2	2	2	463	511	532	555
Sikkim	0	0	0	0	8	8	7	9
Tamil Nadu	11	12	12	12	1179	1237	1270	1280
Telangana	-	0	0	0	-	310	326	348
Tripura	0	0	0	0	36	37	37	41
Uttar Pradesh	5	5	5	5	969	995	1022	1040
Uttarakhand	0	0	0	0	122	130	133	133
West Bengal	3	3	3	3	524	552	554	571
Andaman & Nicobar Islands	0	0	0	0	4	5	7	9
Chandigarh	1	1	1	1	61	64	61	65
Dadra & Nagar Haveli	0	0	0	0	3	3	3	3
Daman & Diu	0	0	0	0	3	9	3	3
Delhi	5	5	5	5	327	331	351	361
Lakshadweep	0	0	0	0	1	1	1	1
Puducherry	0	0	0	0	31	34	38	36
Total	61	64	64	64	9872	10407	10803	11141

TABLE 94: STATE-WISE NUMBER OF REGISTERED BROKERS (2014 to 2017)

State	(As on 31st March)			
	2014	2015	2016	2017*
Andhra Pradesh	27	29	3	0
Bihar	-	-	1	1
Chandigarh	4	4	3	6
Delhi	74	85	87	69
Gujarat	14	18	21	18
Haryana	3	3	7	1
Jharkhand				1
Karnataka	15	17	15	12
Kerala	13	13	11	12
Madhya Pradesh	3	4	5	4
Maharashtra	125	132	139	121
Orissa	-	-	1	1
Punjab	12	12	13	10
Rajasthan	6	7	7	6
Tamil Nadu	33	36	42	35
Telangana	-	-	32	31
Uttar Pradesh	21	23	32	27
West Bengal	34	36	38	30
Total	384	419	457	385

*includes only valid licensed brokers as on 31st March 2017

**TABLE: 95 STATE WISE NUMBER OF INSURANCE MARKETING FIRMS (IMF)
(AS ON 31st MARCH) (2016 & 2017)**

State	No. of IMFs	
	2016	2017
Andhra Pradesh		3
Bihar		3
Chandigarh		1
Delhi	4	18
Gujarat		9
Haryana	1	6
Karnataka		4
Kerala		3
Madhya Pradesh		2
Maharashtra	5	24
Punjab		6
Rajasthan		1
Tamilnadu	1	5
Telangana		6
Uttar Pradesh	3	19
West Bengal		4
Total	14	114

TABLE 96: STATUS OF GRIEVANCES : GENERAL INSURERS (2013-14 to 2016-17)

Insurer	2013-14				2014-15				2015-16				2016-17			
	Opening Balance	Reported during the year	Resolved during the year	Pending at the end of the year	Opening Balance	Reported during the year	Resolved during the year	Pending at the end of the year	Opening Balance	Reported during the year	Resolved during the year	Pending at the end of the year	Opening Balance	Reported during the year	Resolved during the year	Pending at the end of the year
Bajaj Allianz	2	6361	6358	5	5	4770	4571	204	204	1756	1911	49	49	917	959	7
Bharati AXA	0	5356	5356	0	0	4586	4481	105	105	4198	4266	37	37	3579	3609	7
Cholamandalam	5	2847	2842	10	10	2508	2415	103	103	2163	2256	10	10	1670	1677	3
Future Generali	0	4229	4229	0	0	3727	3727	0	0	4251	4250	1	1	2075	2073	3
HDFC Ergo	1	1173	1172	2	2	2086	2065	23	23	2879	2886	16	16	2900	2916	0
ICICI Lombard	25	6854	6855	24	24	5930	5582	372	372	4974	5256	90	90	3587	3589	88
IFFCO Tokio	4	3373	3368	9	9	2043	1889	163	163	1355	1517	1	1	1781	1781	1
Kotak General	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
L&T	1	148	148	1	1	431	427	5	5	335	340	0	0	409	409	0
Liberty Videocon	0	88	88	0	0	356	350	6	6	524	527	3	3	315	315	3
Magma HDI	0	43	43	0	0	101	92	9	9	151	160	0	0	113	96	17
Raheja OBE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reliance	60	2598	2618	40	40	1762	1735	67	67	1500	1521	46	46	1287	1324	9
Royal Sundaram	4	2915	2917	2	2	4976	4912	66	66	2551	2595	22	22	808	824	6
SBI General	10	881	849	42	42	1325	1050	317	317	1136	1392	61	61	1117	1123	55
Shriram	2	210	212	0	0	135	135	0	0	120	120	0	0	214	214	0
TATA AIG	1	4947	4948	0	0	3963	3926	37	37	3422	3458	1	1	1473	1473	1
Universal Sampo	1	519	520	0	0	358	358	0	0	373	373	0	0	528	528	0
PRIVATE TOTAL	116	42542	42523	135	135	39057	37715	1477	1477	31688	32828	337	337	22798	22933	202
National	370	4954	5068	256	256	4740	4821	175	175	4933	4928	180	180	4680	4671	189
New India	102	3610	3613	99	99	3204	3201	102	102	4087	4050	139	139	4208	4312	35
Oriental	281	2789	3004	66	66	2165	2172	59	59	2555	2485	129	129	2673	2672	130
United India	342	6197	6321	218	218	5705	5868	55	55	6221	6254	22	22	7484	7394	112
PUBLIC TOTAL	1095	17550	18006	639	639	15814	16062	391	391	17796	17717	470	470	19045	19049	466
Aditya Birla Health	-	-	-	-	-	-	-	-	-	-	-	-	-	5	4	1
Apollo Munich	2	1761	1760	3	3	2061	2051	13	13	978	987	4	4	1097	1081	20
Cigna TTK	0	0	0	0	0	75	71	4	4	334	332	6	6	1020	1018	8
Max Bupa	7	613	618	2	2	427	429	0	0	620	620	0	0	802	802	0
Religare Health	1	577	567	0	0	423	421	2	2	564	560	6	6	895	901	0
Star Health	2	184	185	12	12	2785	2631	166	166	7093	7166	93	93	6434	6490	37
Stand-alone health Insurers Total	12	3135	3130	17	17	2986	2972	185	185	2496	2499	109	109	10253	10296	66
SPECIALISED INSURERS																
AIC	0	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-
ECGC	12	108	77	43	43	46	43	46	46	10	1	55	55	8	11	52
GRAND TOTAL	1235	63335	63736	834	834	60688	59423	2099	2099	59083	60211	971	971	52104	52289	786

TABLE 97: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES - GENERAL INSURANCE (2016-17)

Name of the Centre	Total No. of Complaints		No. of Complaints disposed by way of					Duration-wise Disposal				Duration-wise Outstanding				
	O/S as on 31st March, 2016	Received during 2016-17	Total	(I)	(II)	(III)	(IV)	Total	A	B	C	Total	A	B	C	Total
Ahmedabad	39	1609	1648	359	201	120	923	1603	1337	266	0	1603	45	0	0	45
Bengaluru	0	872	872	92	51	68	621	832	814	18	0	832	40	0	0	40
Bhopal	9	230	239	46	8	52	108	214	184	30	0	214	24	1	0	25
Bubaneswar	19	199	218	41	0	23	154	218	199	19	0	218	0	0	0	0
Chandigarh	129	965	1094	257	1	98	544	900	621	279	0	900	74	120	0	194
Chennai	0	720	720	103	45	83	460	691	640	51	0	691	29	0	0	29
Delhi	19	808	827	383	45	0	399	827	808	19	0	827	0	0	0	0
Guwahati	10	79	89	41	6	9	29	85	72	13	0	85	4	0	0	4
Hyderabad	24	316	340	98	17	54	171	340	266	74	0	340	0	0	0	0
Jaipur	0	313	313	62	22	56	157	297	293	4	0	297	16	0	0	16
Kochi	0	701	701	278	30	108	285	701	668	33	0	701	0	0	0	0
Kolkata	192	853	1045	248	82	200	411	941	461	479	1	941	104	0	0	104
Lucknow	12	258	270	82	5	30	149	266	243	23	0	266	4	0	0	4
Mumbai	164	1747	1911	425	110	128	767	1430	880	548	2	1430	279	202	0	481
Noida	60	370	430	188	53	0	189	430	263	167	0	430	0	0	0	0
Patna	1	201	202	52	12	0	138	202	188	14	0	202	0	0	0	0
Pune	6	642	648	166	24	77	369	636	632	4	0	636	12	0	0	12
Total	684	10883	11567	2921	712	1106	5874	10613	8569	2041	3	10613	631	323	0	954

Notes:

O/S : Outstanding

(I) Recommendations / Awards

(II) Withdrawal / Settlement

(III) Dismissal

(IV) Non-acceptance / Not-entertainable

(A) Within 3 months

(B) 3 months to 1 Year

(C) Above 1 Year

PART-III
LIFE AND GENERAL
INSURANCE COMBINED

**TABLE 98: PERFORMANCE OF OMBUDSMEN AT DIFFERENT CENTRES
(LIFE & GENERAL INSURANCE COMBINED) (2016-17)**

Name of the Centre	Total No. of Complaints		No. of Complaints disposed by way of					Duration-wise Disposal				Duration-wise Outstanding				
	O/S as on 31st March, 2016	Received during 2016-17	Total	(I)	(II)	(III)	(IV)	Total	A	B	C	Total	A	B	C	Total
Ahmedabad	61	2692	2753	503	595	178	1419	2695	2196	499	0	2695	58	0	0	58
Bengaluru	0	1857	1857	215	108	138	1309	1770	1719	51	0	1770	87	0	0	87
Bhopal	18	839	857	170	31	109	498	808	732	76	0	808	46	3	0	49
Bubaneswar	64	749	813	123	0	87	603	813	742	71	0	813	0	0	0	0
Chandigarh	739	2831	3570	964	10	288	1140	2402	1304	887	211	2402	353	815	0	1168
Chennai	0	1539	1539	145	67	106	1179	1497	1444	53	0	1497	42	0	0	42
Delhi	43	1774	1817	843	80	5	889	1817	1793	24	0	1817	0	0	0	0
Guwahati	27	366	393	122	18	67	180	387	365	22	0	387	6	0	0	6
Hyderabad	99	1066	1165	289	55	157	664	1165	885	280	0	1165	0	0	0	0
Jaipur	0	1067	1067	264	50	122	592	1028	1010	18	0	1028	39	0	0	39
Kochi	0	1355	1355	437	41	177	700	1355	1303	52	0	1355	0	0	0	0
Kolkata	1115	2873	3988	1345	465	583	1300	3693	1459	2094	140	3693	295	0	0	295
Lucknow	140	1338	1478	489	13	101	794	1397	939	434	24	1397	57	24	0	81
Mumbai	185	3928	4113	583	172	151	2722	3628	2997	629	2	3628	280	205	0	485
Noida	181	1113	1294	500	138	0	656	1294	866	425	3	1294	0	0	0	0
Patna	2	830	832	132	76	87	537	832	709	123	0	832	0	0	0	0
Pune	19	1410	1429	396	44	162	807	1409	1390	19	0	1409	20	0	0	20
Total	2693	27627	30320	7520	1963	2518	15989	27990	21853	5757	380	27990	1283	1047	0	2330

Notes:

O/S : Outstanding

(I) Recommendations / Awards
(II) Withdrawal / Settlement

(III) Dismissal

(IV) Non-acceptance / Not-entertainable

(A) Within 3 months
(B) 3 months to 1 Year
(C) Above 1 Year



प्रधान कार्यालय
सर्वे नं. 115/1, फाइनेंशियल डिस्ट्रिक्ट,
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